Office of
Mortgage Settlement
Oversight

Ongoing Implementation:

A Report from the Monitor of the National Mortgage Settlement

February 21, 2013

This progress report is my third as Monitor under the National Mortgage Settlement. Like the reports I released in August and November, 2012, this report is not required by the Settlement. My first required reports concerning servicing standards compliance reviews will be submitted to the United States District Court for the District of Columbia in the second quarter of this year. I have received the compliance reviews from the banks necessary for me to undertake this work, which my professional firms and I are in the process of doing. In addition, as more fully discussed below, I have determined that one bank has satisfied its consumer relief obligations, although it must still complete its mandatory solicitations of eligible borrowers.

This report is part of my ongoing efforts to inform the public about the steps the banks have taken to implement the settlement and my progress in its oversight. As such, it includes:

- Information about the relief distributed to customers under the settlement between March 1, 2012, and December 31, 2012.
- An update on the implementation of the servicing standards set forth in the settlement and the metrics I am using to assess compliance.
- A review of the complaints I have received from professionals and consumers across the nation.
- An updated timeline for future reports and milestones.

With the exception of my certification with regard to one servicer's satisfaction of its obligations discussed below, the consumer relief activities discussed in this report represent gross dollar amounts that have not been subject to the detailed review required to receive credit under the settlement, nor have they been scored toward each bank's total obligation. The $45.83 billion in cumulative consumer relief cannot be used to measure progress toward the $20 billion obligation in the settlement. This figure includes both completed consumer relief and active first lien trial modifications.

Since my last progress report, I have continued to receive valuable insight from counselors, lawyers, advocates, and other professionals around the country. This information has highlighted continuing areas of concern with the banks, such as dual tracking and issues relating to single points of contact. As a result, I have engaged the banks to address these complaints and will continue to use this feedback to inform my oversight responsibilities.

It is my continued hope that this report, like the ones that preceded it, will inform the public in a clear and accessible way about the settlement, answer questions that have been raised about it, and inform policymakers and the public as they discuss the future of the home mortgage finance system.

Sincerely,

Joseph A. Smith, Jr.

As has been described in my previous reports, I am charged with overseeing the Servicers'[1] compliance with two parts of the National Mortgage Settlement ("Settlement")[2]: Consumer Relief and Servicing Standards. Consumer Relief represents the specific dollar amounts of relief Servicers must provide to distressed borrowers within three years. Servicing Standards are the reforms that guide the way the Servicers work with their customers and are intended to address practices that led to the Settlement.

Consumer Relief

The Servicers have committed to providing Consumer Relief in the following credited amounts under the Settlement:

- $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

The Servicers may meet this commitment through a variety of creditable Consumer Relief activities, including:

- 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

As the Monitor, I am responsible for determining if and when a Servicer has satisfied its Consumer Relief requirements. This occurs once a Servicer asserts to me that it has satisfied such requirements. Its assertion is then reviewed by the Servicer's Internal Review Group ("IRG"), an internal quality control group, consisting of Servicer employees or independent contractors, that is independent from the line of business whose performance is being measured. The IRG then reviews and makes a determination that the Servicer's asserted relief activities have been accurately completed and assigned appropriate credit under the formulas outlined in the Settlement.

At that time, my Primary Professional Firm ("PPF") and I conduct our due diligence and validation of the claimed Consumer Relief. If I am satisfied with its accuracy, I certify the Servicer's satisfaction of its Consumer Relief obligations through a report to the District Court for the District of Columbia ("Court").

As of February 1, 2013, only Ally had asserted that it has satisfied its Consumer Relief requirements. As discussed in more detail below, I have certified that Ally has done so and is in substantial compliance with its mandatory solicitation requirements. Other Servicers have initiated the process of Consumer Relief certification only this week; therefore, I am not in a position to make any other certifications of Consumer Relief at this time. This report, like my first two reports, contains only self-reported Consumer Relief data from the period March 1, 2012, through December 31, 2012, none of which has been confirmed, credited or otherwise approved by me or the professional firms working with me, with the exception of that provided by Ally.

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

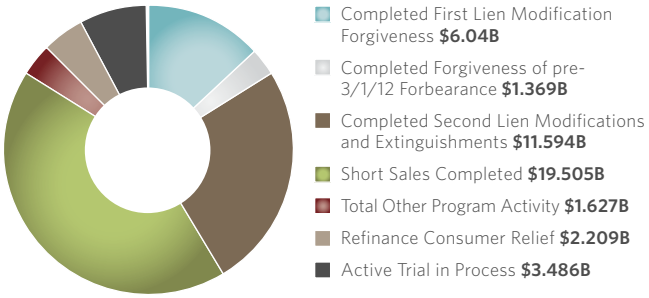
[2] As used in this report, the term "Settlement" will refer to the Consent Judgments described in *First Take*, including Exhibits attached thereto, entered in the United States District Court for the District of Columbia effective April 5, 2012. Unless expressly stated to be otherwise, the Settlement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

Consumer Relief Distributed

The Settlement requires each of the Servicers to provide each State that is a party to the Settlement, with copies to the Monitor and the Monitoring Committee,[3] a report ("State Report") regarding the number of borrowers assisted and credited activities under the Consumer Relief requirements. The first of these State Reports, outlined in my previous report, *Continued Progress*, was delivered November 14, 2012. On February 14, 2013, I received the second State Report from the Servicers.

Below are summaries of the information outlined in the February 2013 State Reports. Appendices V and VI to this report provides more detailed, state-by-state information. Because the Consumer Relief reported here represents gross amounts that have not been scored under the Settlement's crediting formulas, the information cannot be used to measure the extent of the Servicers' satisfaction of their $20 billion Consumer Relief obligations under the Settlement.

Total Consumer Relief—Program to Date $45.83B



[3] A committee consisting 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.

March 1, 2012 to December 31, 2012:

With respect to the full Settlement period covered in this report (March 1, 2012, to December 31, 2012), the Servicers have reported that:

- 554,389 borrowers benefited from some type of Consumer Relief totaling $45.83 billion, which, on average, represents about $82,668 per borrower. This figure includes both completed Consumer Relief and active first lien trial modifications.
- 322,663 borrowers received some type of Consumer Relief (a permanent or trial modification, an extinguishment, or refinancing assistance) to help them retain their home, which amounts to $24.698 billion, averaging approximately $76,543 per borrower.
- 70,810 borrowers successfully completed a first lien modification and received $7.409 billion in loan principal forgiveness, averaging approximately $104,626 per borrower.
- 25,114 borrowers are in active first lien trial modifications as of December 31, 2012, the total principal value of which is $3.486 billion. This represents potential relief of $138,802 per borrower if the trials are completed.
- Second lien modifications and extinguishments were provided to 170,339 borrowers, representing approximately $11.594 billion in total relief. The average amount of relief for borrowers whose second liens were modified or extinguished was approximately $68,065.
- Servicers refinanced 56,400 home loans with an average unpaid principal balance of $211,834, reducing the annual interest rate by approximately 2.36 percent on average. The total estimated benefit to borrowers from refinancing over the average life of the loan is approximately $2.209 billion.[4] On average, each borrower will save approximately $417 in interest payments each month.
- 169,081 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 $19.536 billion, or about $115,540 per borrower.
- Through the various other Consumer Relief programs outlined in the Settlement documents,[5] the Servicers provided $1.597 billion in relief to 62,645 borrowers. The average amount through relief of these other programs amounts to $25,492 per borrower.

[4] 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.

[5] The other Consumer Relief programs can 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 property in connection with a decision not to pursue foreclosure, cash costs paid by Servicer for demolition of property, and real-estate owned ("REO") properties donated.

October 1, 2012 to December 31, 2012:

With respect to the fourth quarter of 2012 (October 1, 2012, to December 31, 2012), the Servicers have reported that:

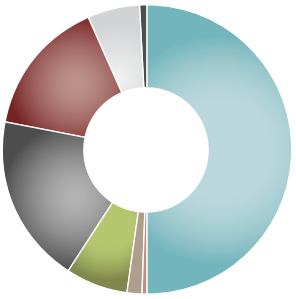
- 276,413 borrowers benefited from some type of Consumer Relief totaling $23.9 billion, which, on average, represents about $86,465 per borrower. This figure includes both completed Consumer Relief and active first lien trial modifications.
- 33,163 borrowers successfully completed a first lien modification and received $3.857 billion in loan principal forgiveness, averaging approximately $116,298 per borrower.
- 25,114 borrowers are in active first lien trial modifications as of December 31, 2012, the total principal value of which is $3.486 billion. This represents potential relief of $138,802 per borrower if the trials are completed.
- Second lien modifications and extinguishments were provided to 119,641 borrowers, representing approximately $8.761 billion in total relief. The average amount of relief for borrowers whose second liens were modified or extinguished was approximately $73,228.
- Servicers refinanced 19,157 home loans with an average unpaid principal balance of $213,975, reducing the average annual interest rate reduction of approximately 2.39 percent. The total estimated benefit to borrowers from refinancing over the average life of the loan is approximately $768.16 million.[6] On average, each borrower will save approximately $426 in interest payments each month.
- 55,580 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 $6.406 billion, or about $115,256 per borrower.
- Through the various other Consumer Relief programs outlined in the Settlement documents,[7] the Servicers provided $622.34 million in relief to 23,758 borrowers. The average amount of relief of these other programs amounts to $26,195 per borrower.

Partial Certification of Ally

On February 14, 2013, I filed an interim report (the "Ally Report") with the Court certifying that Ally has met its Consumer Relief obligations under the Consent Judgment and is in substantial compliance with its mandatory solicitation requirements. The Ally Report is available on my website and through the Court. More about Ally's Consumer Relief activities, including information about the process through which Ally was credited, areas that received remediation, and state-by-state relief data, is available in Appendix IV.

The Ally Report describes in detail the processes through which the Servicer asserted, its IRG confirmed, and I determined that Ally had provided $257,411,785 of credited Consumer Relief. This Consumer Relief was provided in a manner that followed and was subject to all of the conditions and limitations on such Consumer Relief. By way of comparison, it should be noted that the gross dollar value of Consumer Relief by Ally during the same period was approximately $556 million. Each Servicer will satisfy its Consumer Relief obligations using different types and proportions of creditable activities; therefore, the relationship between Ally's gross and credited relief cannot be used to determine that of the others. It should be further noted that Ally's performance was based on mandatory solicitation requirements that are ongoing, as a result of which Ally will provide additional Consumer Relief to eligible borrowers until its mandatory solicitation requirements are satisfied.

Ally Credited Relief
Total Credited Consumer Relief—$257,411,785



- First Lien Principal Forgiveness **$129,061,497**
- First Lien Forbearance Forgiveness **$1,262,995**
- Second Lien Modification Forgiveness **$4,385,262**
- Second Lien Extinguishment Forgiveness **$18,204,662**
- Refinance **$48,349,699**
- Short Sale Deficiency Waiver **$39,425,927**
- Foreclosure Sale Deficiency Waiver **$15,121,743**
- Contributions To Borrower Hope Loan Portal **$1,600,000**

[6] See footnote 4.
[7] See footnote 5.

Servicing Standards, Metrics and Compliance Reports

The Servicers have been required to be in full compliance with all 304 Servicing Standards for more than four months—since October 2, 2012. The Settlement established the Servicing Standards to reform and improve the way borrowers are treated by their mortgage Servicer and to address the issues that led to the creation of the Settlement. The Servicing Standards apply to all loans serviced by each Servicer.[8]

The Settlement outlines 29 metrics, or tests, that I use to assess the Servicers' compliance with the Servicing Standards. The Work Plans described in my previous reports guide the work the Servicers' IRGs conduct in measuring both Consumer Relief distribution and Servicing Standards performance, as well as the process through which my professional consultants and I review the performance of the Servicers and the IRGs. Effective January 1, 2013, all Servicers will be measured against all 29 metrics.

On February 14, 2013, I received Compliance Reviews from each of the Servicers regarding Servicing Standard compliance during the fourth calendar quarter of 2012. A thorough analysis of this Compliance Review and the one I received on November 14, 2012, will be included in my upcoming report ("Monitor's Report") for submission to the Court. 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. I intend to deliver my first Monitor's Report to the Court during the second calendar quarter of 2013.

If an IRG or I find that a Servicer has failed a metric, the Servicer is required to meet with the Monitoring Committee within 15 days of the Quarterly Report in which the failure was disclosed. The Servicer then has the right to cure a potential violation and must remediate any material harm to individual borrowers discovered by the review. If I determine a breach is widespread, the Servicer must take additional steps to identify and remediate harmed borrowers outside of those identified by the sample review. If the Servicer fails to cure its violation, the Monitoring Committee and I will present that issue to the Court, which will take appropriate enforcement action.

In addition to the initial 29 metrics, the Settlement authorizes me to create up to three new metrics at my own discretion. I also am authorized to create as many new metrics as necessary to measure Servicer compliance if I identify a pattern or practice of noncompliance with the Standards that is reasonably likely to harm consumers.

As I continue to consider adding additional metrics to the Settlement, I have found that input from consumers and their advocates is very helpful. Their experiences with the Servicers have provided important feedback and issues for me to consider.

[8] Ally's servicing assets in bankruptcy were transferred in part to Walter Investment Management Corporation on January 31, 2013, to Berkshire Hathaway Inc. on February 5, 2013, and to Ocwen on February 15, 2013. Those Servicers have agreed to comply with the Servicing Standards and be subject to oversight by the Monitor.

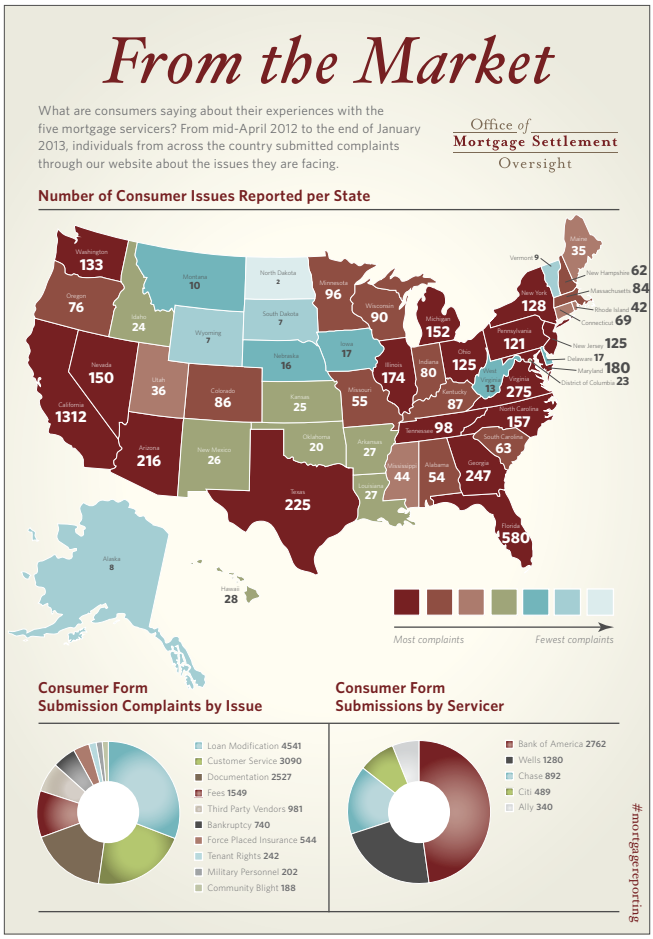
From the Marketplace

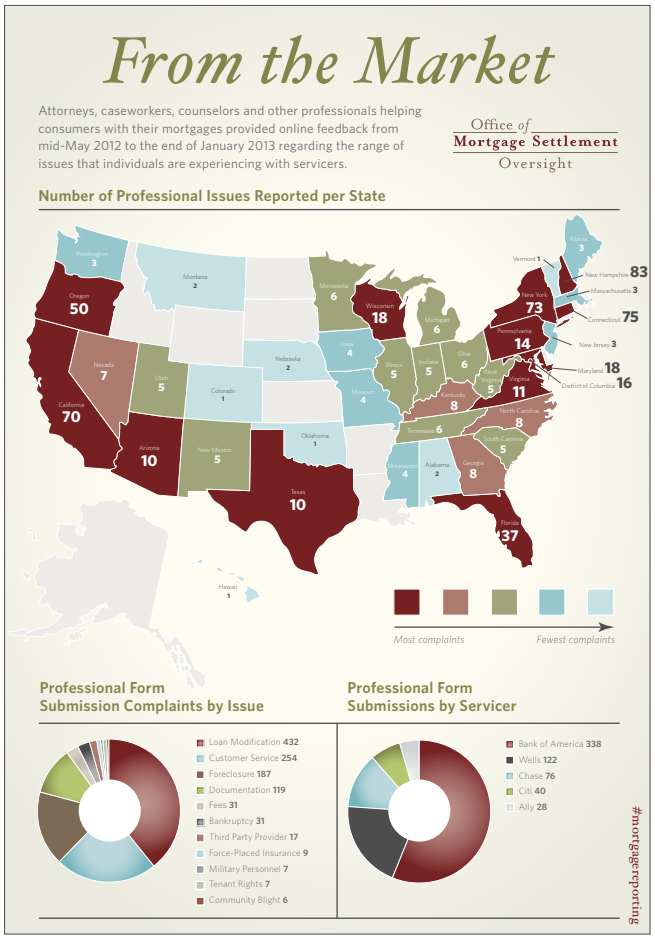
I continue to benefit from feedback from borrowers and the professionals who work on their behalf. This feedback comes in the form of consumer and professional complaints registered on my website, Executive Office complaints (those filed with the Servicers by the offices of elected officials on behalf of their constituents and then shared by the Servicers with my office), and in-person meetings around the country. This information, regardless of source, has been integral to my understanding of the way the Settlement is being implemented.

Consumer Complaints

I posted the consumer complaint forms on my website in May 2012. Since that time through February 1, 2013, I have received more than 5,700 distinct submissions from consumers in all 50 states and the District of Columbia whose loans are serviced by one or more of the Servicers. Approximately 54 percent of the consumer submissions relate to complaints about problems in the loan modification process or customer service issues.

My office has noted a significant increase in the number of consumer complaints and comments through the website since my last report. For the first six months of reporting, we averaged approximately 550 consumer submissions per month. From November 1, 2012, through February 1, 2013, we averaged roughly 830 complaints per month. This may be the result of greater awareness of my office, the result of persistent servicing issues, or both.





Many of the same themes and areas of difficulty from the first two reports continue to be reported in the consumer narratives:

- Frustration and confusion about the loan modification process;
- Lack of adequate and timely follow-up by servicing personnel;
- Inconsistent explanations when discussing options or account information with different servicing personnel;
- Changes in assigned Single Point of Contact ("SPOC"), including lack of continuity and knowledge of borrower circumstances and account information;
- Borrowers being required to submit the same documentation multiple times;
- Frustration with successor servicers, such as being requested to restart the loan modification process when servicing is transferred;
- Questionable or undocumented fees being added to the total amount due; and
- Confusion regarding qualifications and eligibility for the Consumer Relief provisions under the Settlement, and related questions concerning coverage of related entities within a Servicer's corporate family.

Complaints from consumers who are or were active-duty military appear to be on the rise. While they are not as common as other reported issues, I will closely monitor such complaints to ensure military personnel and veterans are benefiting from the intended protections afforded to them under the Settlement.

On a going-forward basis, my website will link consumers directly to the complaint form of the Consumer Financial Protection Bureau ("CFPB"). This will benefit consumers who file complaints because they will now have a governmental agency that will help them to have their complaint reviewed and addressed by the Servicers. Additionally, on February 8, 2013, I entered into an information-sharing agreement with the CFPB. This agreement will improve my oversight of the Settlement because my office will now have access to the CFPB's complaint data, which we will use to inform my evaluation as to whether there are patterns or practices of violations of the Servicing Standards.

I am pleased to be working closely with the CFPB. The requirement to comply with the Servicing Standards is time-limited; the CFPB's servicing regulations will continue. I believe that it is important that the CFPB and my office work together to ensure that borrowers are protected on an ongoing and consistent basis.

Complaints Filed by Professionals

Through a separate form on my website, I have received more than 600 submissions from 291 professionals in 40 states and the District of Columbia who represent or assist homeowners. These professionals have included legal aid attorneys, attorneys in private practice, bankruptcy attorneys and trustees, housing and credit counselors, non-profit advocates, Realtors, specialists in Attorney General and Congressional offices, and state banking regulatory agency staff.

Of the submissions I have received through February 1, 2013, professionals in New Hampshire, Connecticut, California, New York, Oregon, and Florida have provided my office the most information. I appreciate their efforts.

As is the case with consumer complaints, loan modification and customer service issues predominate in the professionals' submissions, comprising 65 percent of the complaints for the period November 1, 2012, through February 1, 2013. This represents an increase from the first six months' of reporting through October 31, 2012, when these two categories comprised 60 percent of the complaint categories.

The majority of the loan modification complaints involve process and notice issues, such as:

- Failing to make a loan modification determination within 30 days of receiving a complete application;
- Failing to notify borrowers of known deficiencies in their initial modification application within five days of receipt;
- Failing to disclose accurate information regarding loss mitigation programs;
- Failing to create loan modification programs designed to produce sustainable modifications and affordable payments;
- "Dual tracking," or foreclosing while a loan modification or loss mitigation application was pending; and
- Failing to offer a loan modification or loss mitigation opportunity.

The vast majority of the customer service issues dealt with the SPOC, including inaccessibility or lack of follow-up by a SPOC, lack of document tracking, frequent turnover, inconsistent feedback, and lack of knowledge regarding a borrower's account or available programs.

Another issue that is reported across multiple categories of submissions involves the adequacy of the Servicers' document collection and tracking practices. Of particular concern are reports that documentation is submitted multiple times by borrowers and their advocates, either with no response or with a follow-up request from the Servicer for the same documents.

Problems in the foreclosure process represents an additional common category of reporting from professionals. Many of the issues reported therein touch upon the same or similar problems outlined in the loan modification and customer service areas.

I will continue to regularly review and evaluate the complaints I receive directly from professionals, the Executive Office Complaints, and those shared by the CFPB. These reports may demonstrate Servicer noncompliance or the need for additional metrics. If and when I see patterns or practices of violations, I will address them. These reports provide me with the real-world information I need to determine the Settlement's true efficacy.

Conclusion

After a year of work by the stakeholders in the Settlement, borrowers have received significant Consumer Relief, we have set up a compliance infrastructure to measure Servicing Standards over the longer term, and advocates have shared with me valuable insights into areas of concern. I believe we have made progress, but I know there is much more work to be done. My important upcoming work includes crediting the Servicers' Consumer Relief requirements and measuring their compliance with the Servicing Standards.

As a result of this year's work, I have grown stronger in my belief that this bipartisan, state-federal agreement is in the best interest of homeowners across the nation. I look forward to filing upcoming Monitor Reports with the Court in the coming months and sharing them with the public and to our continued work together on behalf of current and future homeowners.

Appendices

Appendix I: Timeline of Settlement Reports

Timelines

The following infographic shows the historical dates relevant to the National Mortgage Settlement.

Office *of* Mortgage Settlement Oversight

Make Up of the Organization

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

Consumer Relief

The banks must provide approximately $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.

2012

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*.

Jan.
Feb.
Mar.
Apr.
May
Jun.
Jul.
Aug.
Sep.
Oct.
Nov.
Dec.

2013

January 1, 2013
IRG began conducting Satisfaction Review of Consumer Relief requirements.

January 1, 2013
Servicers began quarter when they will be evaluated against all 29 Metrics.

February 14, 2013
Monitor submitted Ally Report to the Court.

Febuary 14, 2013
Servicers delivered State Reports to states and Monitor.

Febuary 14, 2013
Quarterly Report from Servicer to Monitor regarding Q4 2012 performance on Metrics.

February 21, 2013
Monitor released *Ongoing Implementation*.

Febuary 28, 2013
Servicers to complete Consumer Relief activity eligible for 125% bonus credit.

April/May 2013
Estimated date when Monitor will issue first Monitor Report to D.C. District Court; will include report on Servicers' satisfaction of Consumer Relief requirements.

April/May 2013
Estimated date when Monitor will issue first Monitor Report to D.C. District Court; will include findings on Metrics.

May 15, 2013
Servicers to deliver State Reports to states and Monitor.

May 15, 2013
Quarterly Report from Servicer to Monitor regarding Q1 2013 performance on Metrics.

August 14, 2013
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations satisfied.

August 14, 2013
Quarterly Report from Servicer to Monitor regarding Q2 2013 performance on Metrics.

October 14, 2013
Estimated date when Monitor will issue second Monitor Report to D.C. District Court; will include report on Servicers' satisfaction of Consumer Relief requirements if IRG conducted.

October 14, 2013
Estimated date when Monitor to issue second Monitor Report to D.C. District Court; will include findings on Metrics.

November 14, 2013
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

November 14, 2013
Quarterly Report from Servicer to Monitor regarding Q3 2013 performance on Metrics.

Jan. Feb. Mar. Apr. May Jun. Jul. Aug. Sep. Oct. Nov. Dec.

2014

January 1, 2014
IRG to conduct Satisfaction Review of Consumer Relief requirements unless Servicer previously asserted it had satisfied obligations.

Febuary 14, 2014
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

Febuary 14, 2014
Quarterly Report from Servicer to Monitor regarding Q4 2013 performance on Metrics.

Febuary 28, 2014
Servicers to have completed at least 75% of Consumer Relief activity.

April 14, 2014
Estimated date when Monitor will issue third Monitor Report to D.C. District Court; will include report on Servicers' satisfaction of Consumer Relief requirements unless already satisfied.

April 14, 2014
Estimated date when Monitor to issue third Monitor Report to D.C. District Court; will include findings on Metrics.

May 15, 2014
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

May 15, 2014
Quarterly Report from Servicer to Monitor regarding Q1 2014 performance on Metrics.

August 14, 2014
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

August 14, 2014
Quarterly Report from Servicer to Monitor regarding Q2 2014 performance on Metrics.

Jan. Feb. Mar. Apr. May Jun. Jul. Aug. Sep. Oct.

November 14, 2014
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

November 14, 2014
Quarterly Report from Servicer to Monitor regarding Q3 2014 performance on Metrics.

Nov.

Dec.

2015

January 1, 2015
IRG to conduct Satisfaction Review of Consumer Relief requirements unless Servicer previously asserted it had satisfied obligations.

Febuary 14, 2015
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

Febuary 14, 2015
Quarterly Report from Servicer to Monitor regarding Q4 2014 performance on Metrics.

Febuary 28, 2015
Servicers to have completed 100% of Consumer Relief activity or make payment of at least 125% of unmet obligation.

March 1, 2015
IRG to conduct final Satisfaction Review of Consumer Relief requirements unless Servicer previously asserted it had satisfied obligations.

April 14, 2015
Estimated date when Monitor will issue third Monitor Report to D.C. District Court; will include report on Servicers' satisfaction of Consumer Relief requirements unless already satisfied.

April 14, 2015
Estimated date when Monitor will issue fourth Monitor Report to D.C. District Court unless there is a potential violation, in which case Monitor Report will be issued earlier; will include findings on Metrics.

May 15, 2015
Servicers to deliver State Reports to states and Monitor unless Consumer Relief obligations already satisfied.

May 15, 2015
Quarterly Report from Servicer to Monitor regarding Q1 2015 performance on Metrics.

August 14, 2015
Quarterly Report from Servicer to Monitor regarding Q2 2015 performance on Metrics.

November 14, 2015
Quarterly Report from Servicer to Monitor regarding Q3 and part of Q4 2015 performance on Metrics.

Jan.

Feb.

Mar.

Apr.

May

Jun.

Jul.

Aug.

Sep.

Oct.

Nov.

Dec.

TBD
Monitor to determine and certify Servicer's Consumer Relief activity upon satisfaction of any category of payment obligation at request of Servicer.

2016

Jan.

Feb.

Mar.

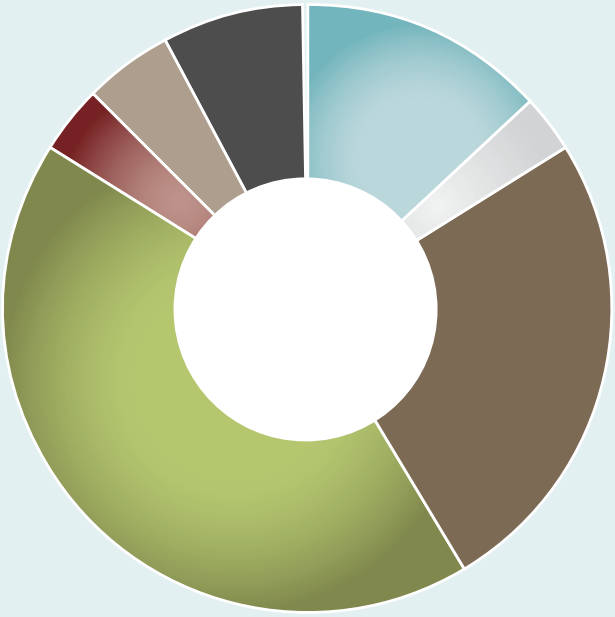
Apr.

April 5, 2016
Date by which Monitor will issue last Monitor Report to D.C. District Court; will include findings on Metrics.

May

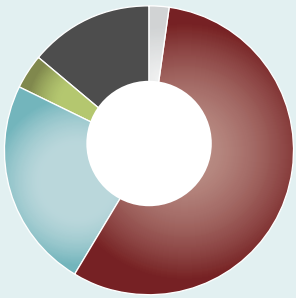
Jun.

Total Consumer Relief—Program to Date $45.83B



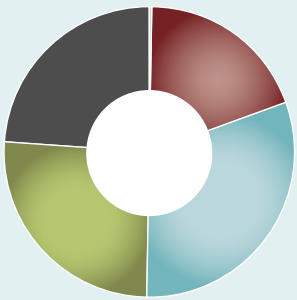
- Completed First Lien Modification Forgiveness **$6.04B**
- Completed Forgiveness of pre-3/1/12 Forbearance **$1.369B**
- Completed Second Lien Modifications and Extinguishments **$11.594B**
- Short Sales Completed **$19.505B**
- Total Other Program Activity **$1.627B**
- Refinance Consumer Relief **$2.209B**
- Active Trial in Process **$3.486B**

Completed First Lien Modifications* $6.04B



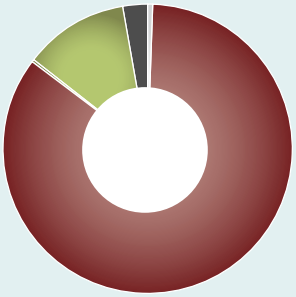
* Finalized first lien principal reduction permanent modifications (including converted trial modifications).

Completed Forgiveness of pre-3/1/12 Forbearance* $1.369B



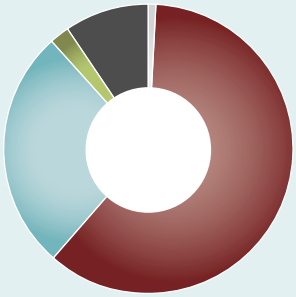
* Forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.

Completed Second Lien Modifications* and Extinguishments** $11.594B



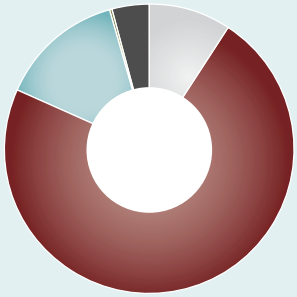
* Finalized second lien principal reduction permanent modifications.
** Finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

Short Sales Completed* $19.505B



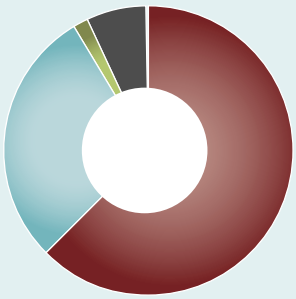
* The forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens. Also includes forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu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

Other Programs* $1.627B



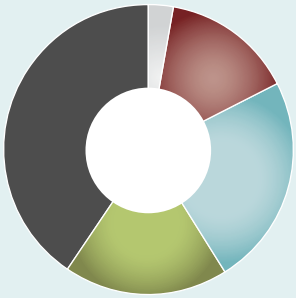
* Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Servicer (transitional funds in an amount greater than $1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure), (b) Servicer Payments to Unrelated 2nd Lien Holder 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).

Active Trial in Process* $3.486B



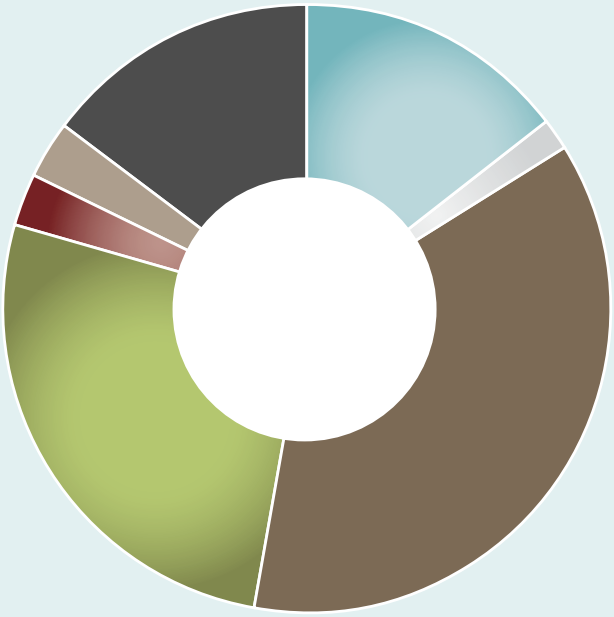
* First lien modification trials started/in process represents all first lien mortgages which are active on the last day of the quarter.

Refinance Consumer Relief* $2.209B



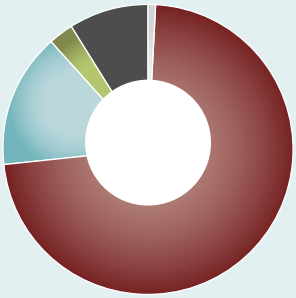
* The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1, and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities 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.

Total Consumer Relief—Fourth Quarter $23.9B



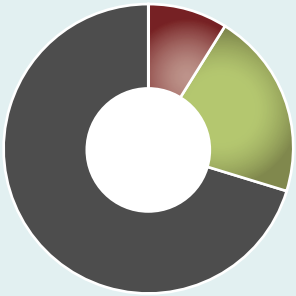
- Completed First Lien Modification Forgiveness **$3.492B**
- Completed Forgiveness of pre-3/1/12 Forbearance **$364M**
- Completed Second Lien Modifications and Extinguishments **$8.761B**
- Short Sales Completed **$6.404B**
- Total Other Program Activity **$624M**
- Refinance Consumer Relief **$768M**
- Active Trial in Process **$3.468B**

Completed First Lien Modifications* $3.492B



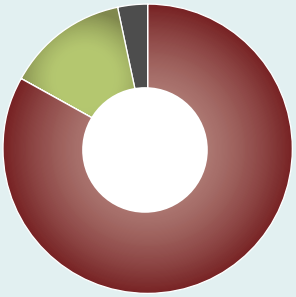
* Finalized first lien principal reduction permanent modifications (including converted trial modifications).

Completed Forgiveness of pre-3/1/12 Forbearance* $364M



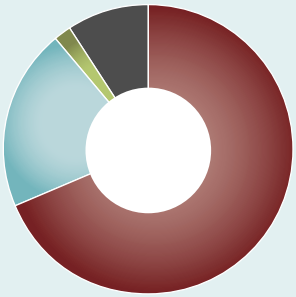
* Forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.

Completed Second Lien Modifications* and Extinguishments** $8.761B



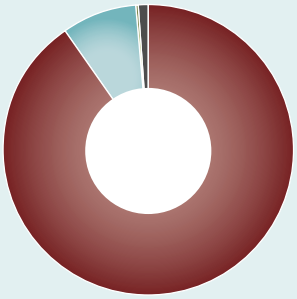
* Finalized second lien principal reduction permanent modifications.
** Finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

Short Sales Completed* $6.404B



* 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.

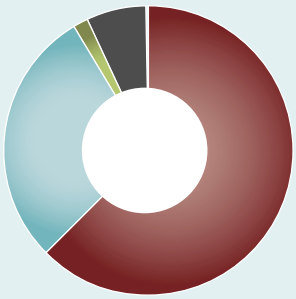
Other Programs* $624M



- Ally **$0**
- Bank of America **$564M**
- Chase **$52M**
- Citi **$2M**
- Wells **$6M**

* 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).

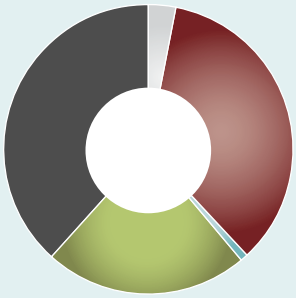
Active Trial in Process* $3.486B



- Ally **$2M**
- Bank of America **$2.184B**
- Chase **$1B**
- Citi **$65M**
- Wells **$235M**

* First lien modification trials started/in process represents all first lien mortgages which are active on the last day of the quarter.

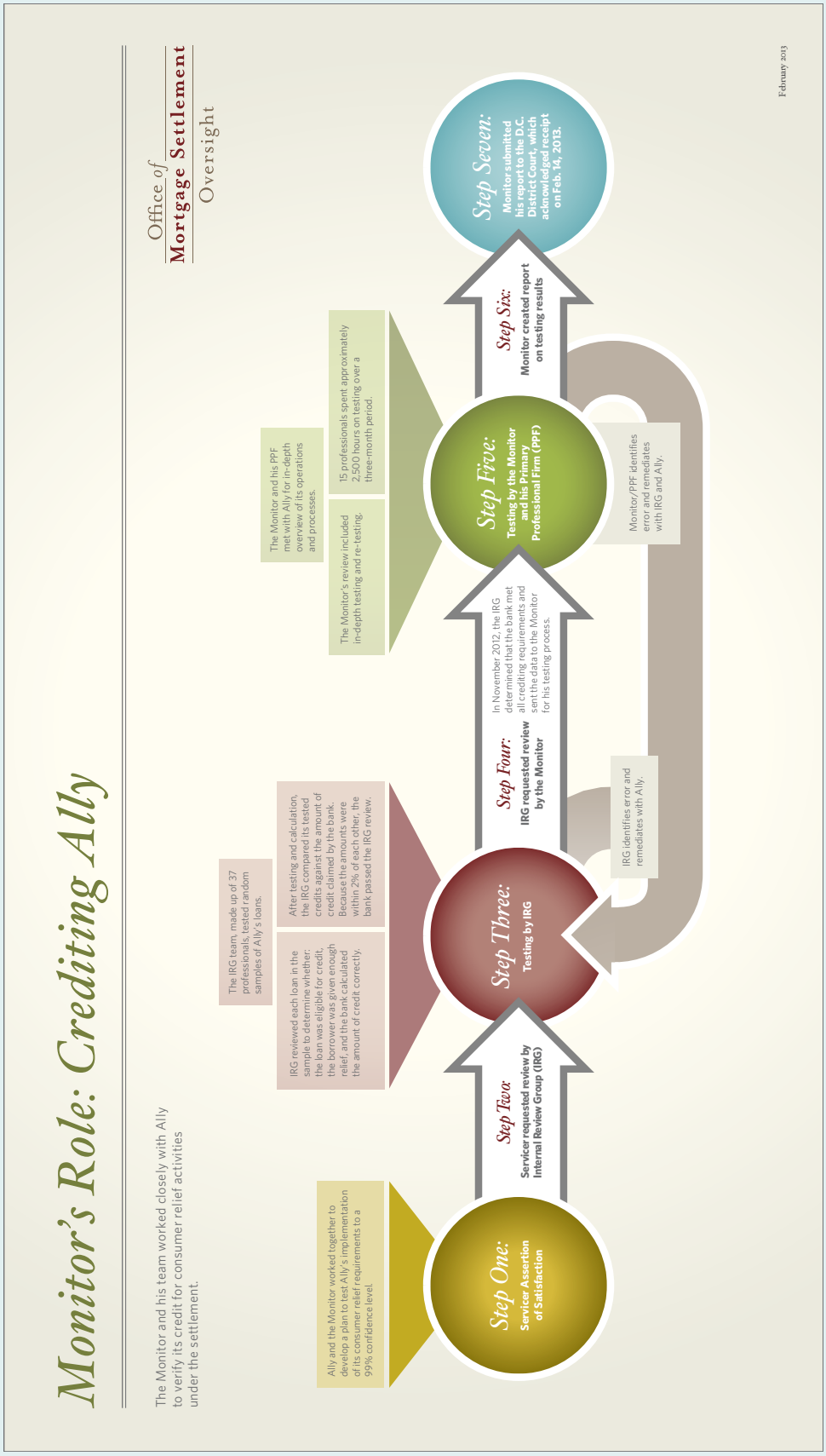
Refinance Consumer Relief* $768M



- Ally **$25M**
- Bank of America **$267M**
- Chase **$8M**
- Citi **$174M**
- Wells **$293M**

* 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.

Appendix IV: Ally Crediting Information



SCORECARD:
Ally Consumer Relief Crediting

The Ally Internal Review Group (IRG) tested 1,671 of the bank's 7,434 loans for which it claimed credit. The Monitor and his Primary Professional Firm (PPF) then tested 767 of these loans to ensure the IRG testing was correct. Below are errors that were identified either by the IRG or the Monitor and remediated through this process.

Office *of* Mortgage Settlement Oversight

ERROR	NUMBER OF LOANS IN QUESTION	REMEDIATION
1. Ally claimed more credit for refinancing loans than was accurate.	9	• While testing a sample of Ally's refinancing loans, the IRG identified error and directed Ally to recalculate these loans. • Ally reevaluated the affected loans plus all of its refinancing loans and resubmitted its consumer relief report to the IRG.
2. Ally claimed credit for a first lien modification loan when the loan modification was not current 90 days after implementation.	1	• IRG identified the error while testing a sample of Ally's first lien modification loans. • This discrepancy accounted for a margin of error of 0.56%, which is within the permitted 2% margin of error.
3. Ally claimed credit for first lien modification loans using an incorrect valuation.	3	• IRG identified the error after retesting the affected loans using a protocol agreed upon by the Monitor and the IRG concerning the appropriate valuation of the property. • The discrepancy between Ally claimed credit amount and the IRG's evaluation accounted for a margin of error of 1.82%, which is within the permitted 2% margin of error.
4. IRG approved credit for a first lien modification loan using an incorrect valuation.	1	• Monitor and his team identified the error. • The discrepancy between Ally claimed credit amount and the Monitor's evaluation accounted for a margin of error of 1.97%, which is within the permitted 2% margin of error.

February 2013

Ally Relief: Number of Borrowers/Claimed Credit Relief

*Numbers have been rounded to the nearest thousand or dollar, as applicable.

February 2013

Appendix V: State Consumer Relief Information
National Totals, 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]	$139,816,583	1,467	$95,308	$3,419,235,874	21,362	$160,062	$214,879,287	2,950	$72,840	$1,427,280,343	12,149	$117,481	$838,632,871	8,647	$96,985	$6,039,844,958	46,575	$129,680
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$3,979,860	53	$75,092	$262,641,113	4,228	$62,119	$352,749,963	5,994	$58,841	$423,260,877	5,863	$72,192	$326,060,468	8,097	$40,269	$1,368,692,281	24,235	$56,476
Completed 2nd Lien Modification Forgiveness [3]	$5,518,575	173	$31,899	$157,777,182	2,208	$71,457	$76,370,534	2,726	$28,016	$7,411,487	516	$14,363	$5,094,331	388	$13,130	$252,172,109	6,011	$41,952
Completed 2nd Lien Extinguishments [4]	$88,479,549	1,574	$56,213	$9,660,563,083	141,691	$68,180	$1,308,072,408	17,494	$74,773				$284,788,722	3,569	$79,795	$11,341,903,762	164,328	$69,020
Short Sales Completed/ Deficiency Forgiven [5]	$168,074,388	1,719	$97,775	$11,846,452,016	98,892	$119,792	$426,457,201	4,848	$87,966	$5,259,610,287	44,325	$118,660	$1,804,864,119	18,923	$95,379	$19,505,458,011	168,707	$115,617
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$4,332,795	59	$73,437				$25,929,671	315	$82,316	$30,262,466	374	$80,916
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$162,399,698	23,528	$6,902	$1,107,319	141	$7,853	$170,177,249	9,525	$17,866	$15,706,131	4,873	$3,223	$349,390,397	38,067	$9,178
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$1,521,374	235	$6,474	$15,962,950	1,750	$9,122	$5,484,794	789	$6,952	$22,969,118	2,774	$8,280
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$151,217,425	2,390	$63,271	$1,018,343,279	18,601	$54,747										$1,169,560,704	20,991	$55,717
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$82,463	20	$4,123	$82,463	20	$4,123
REO Properties Donated [13]										$37,499,126	557	$67,323	$17,418,951	236	$73,809	$54,918,077	793	$69,254
Refinances Completed - Estimated Consumer Relief [14]	$66,818,874	994	$67,222	$320,345,907	7,514	$42,633	$405,570,697	13,407	$30,251	$524,891,629	12,342	$42,529	$891,379,905	22,143	$40,256	$2,209,007,012	56,400	$39,167
Total Consumer Relief	**$623,905,253**	**8,370**	**$74,541**	**$26,847,758,152**	**318,024**	**$84,421**	**$2,791,061,578**	**47,854**	**$58,325**	**$7,866,093,948**	**87,027**	**$90,387**	**$4,215,442,426**	**68,000**	**$61,992**	**$42,344,261,358**	**529,275**	**$80,004**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$31,197,202	239	$131,081	$6,750,505,582	42,513	$158,787	$281,941,866	3,937	$71,613	$2,779,374,814	24,071	$115,466	$1,201,954,955	12,223	$98,336	$11,044,974,419	82,983	$133,099
1st Lien Modification Trials Started/In Process [16]	$30,380,007	224	$135,625	$5,839,281,199	36,419	$160,336	$298,198,237	4,187	$71,220	$2,642,575,904	23,389	$112,984	$1,122,536,295	11,240	$99,870	$9,932,971,642	75,459	$131,634
TOTAL CONSUMER RELIEF - ALL SERVICERS $42,344,261,358																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the States of Hawaii, New Mexico, North Carolina, and Texas. Since then it has been determined that some of the deficiency waivers in those States are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $54,478,846 has been made to the gross consumer relief provided in the form of deficiency waivers. Of the total adjustment, $22,933,122 and $31,545,724 relate to Bank of America and Ally, respectively.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$307,476	1,792		$258,416	40,081		$167,086	22,700		$269,810	15,675		$211,326	66,299		$224,784	146,547	
Refinances Completed	$326,845	994	2.62%	$274,292	7,514	1.98%	$166,822	13,407	2.31%	$269,537	12,342	2.01%	$180,567	22,143	2.84%	$211,834	56,400	2.36%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Alabama, 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]	$486,059	9	$54,007	$2,828,098	44	$64,275	$1,392,044	44	$31,637	$1,477,290	42	$35,174	$2,556,699	55	$46,485	$8,740,190	194	$45,053
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$68,239	1	$68,239	$744,824	27	$27,586	$104,736	4	$26,184				$917,799	32	$28,681
Completed 2nd Lien Modification Forgiveness [3]	$239,400	5	$47,880	$260,136	4	$65,034	$221,347	20	$11,067				$12,278	2	$6,139	$733,161	31	$23,650
Completed 2nd Lien Extinguishments [4]	$739,245	22	$33,602	$19,218,632	531	$36,193	$1,774,110	50	$35,482				$97,999	3	$32,666	$21,829,986	606	$36,023
Short Sales Completed/ Deficiency Forgiven [5]	$770,200	16	$48,137	$16,105,107	229	$70,328	$419,545	8	$52,443	$5,743,747	100	$57,437	$1,299,252	22	$59,057	$24,337,851	375	$64,901
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$391,711	57	$6,872				$110,140	11	$10,013				$501,851	68	$7,380
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$4,781	1	$4,781				$4,781	1	$4,781
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,038,046	157	$44,828	$9,171,731	242	$37,900										$16,209,777	399	$40,626
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]													$384,608	7	$54,944	$384,608	7	$54,944
Refinances Completed - Estimated Consumer Relief [14]	$363,637	6	$60,606	$297,177	8	$37,147	$7,705,698	267	$28,860	$425,482	15	$28,365	$18,485,179	453	$40,806	$27,277,172	749	$36,418
Total Consumer Relief	**$9,636,587**	**215**	**$44,821**	**$48,340,831**	**1,116**	**$43,316**	**$12,257,568**	**416**	**$29,465**	**$7,866,176**	**173**	**$45,469**	**$22,836,015**	**542**	**$42,133**	**$100,937,176**	**2,462**	**$40,998**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$316,304	3	$105,435	$6,848,020	105	$65,219	$1,532,709	51	$30,053	$3,859,535	95	$40,627	$4,912,407	103	$47,693	$17,468,975	357	$48,933
1st Lien Modification Trials Started/In Process [16]	$316,304	3	$105,435	$4,821,753	77	$62,620	$1,613,233	55	$29,332	$3,364,698	86	$39,124	$2,966,059	56	$52,965	$13,082,047	277	$47,228
TOTAL CONSUMER RELIEF - ALL SERVICERS $100,937,176																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$162,793	13		$304,001	82		$112,624	437		$109,916	17		$124,030	1,225		$129,688	1,774	
Refinances Completed	$246,662	6	3.13%	$335,611	8	1.41%	$116,344	267	3.16%	$105,656	15	3.42%	$132,608	453	3.92%	$129,352	749	3.59%

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

Appendix V: State Consumer Relief Information
Alaska, 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]	$92,194	1	$92,194	$267,144	2	$133,572				$2,316	1	$2,316	$507,944	5	$101,589	$869,598	9	$96,622
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$3,983	1	$3,983							$3,983	1	$3,983
Completed 2nd Lien Modification Forgiveness [3]				$44,519	1	$44,519	$8,269	2	$4,134							$52,788	3	$17,596
Completed 2nd Lien Extinguishments [4]	$189,286	3	$63,095	$3,047,881	55	$55,416	$579,855	9	$64,428				$156,278	1	$156,278	$3,973,300	68	$58,431
Short Sales Completed/ Deficiency Forgiven [5]	$162,878	3	$54,293	$1,656,324	19	$87,175	$53,560	1	$53,560	$533,711	7	$76,244	$56,212	2	$28,106	$2,462,685	32	$76,959
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$96,283	8	$12,035				$62,000	4	$15,500				$158,283	12	$13,190
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$11,442	1	$11,442				$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]	$45,150	1	$45,150	$34,918	1	$34,918	$234,376	2	$117,188				$2,383,564	27	$88,280	$2,698,009	31	$87,033
Total Consumer Relief	**$489,508**	**8**	**$61,189**	**$5,147,069**	**86**	**$59,850**	**$880,043**	**15**	**$58,670**	**$609,469**	**13**	**$46,882**	**$3,103,998**	**35**	**$88,686**	**$10,230,088**	**157**	**$65,160**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$807,485	8	$100,936				$26,641	3	$8,880	$762,503	8	$95,313	$1,596,629	19	$84,033
1st Lien Modification Trials Started/In Process [16]				$807,485	8	$100,936				$26,641	3	$8,880	$413,782	4	$103,446	$1,247,908	15	$83,194
TOTAL CONSUMER RELIEF - ALL SERVICERS $10,230,088																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$154,200	1		$355,885	6		$316,347	4					$238,915	73		$249,949	84	
Refinances Completed	$154,200	1	3.73%	$142,115	1	3.13%	$284,351	2	5.25%				$250,465	27	4.49%	$246,051	31	4.51%

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

Appendix V: State Consumer Relief Information
Arizona, 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]	$5,994,871	65	$92,229	$81,727,837	590	$138,522	$5,464,242	56	$97,576	$25,336,279	246	$102,993	$20,884,178	233	$89,632	$139,407,407	1,190	$117,149
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$101,599	1	$101,599	$8,377,015	167	$50,162	$12,103,346	204	$59,330	$10,707,763	164	$65,291	$8,173,009	281	$29,085	$39,462,732	817	$48,302
Completed 2nd Lien Modification Forgiveness [3]	$87,700	2	$43,850	$4,310,353	72	$59,866	$1,510,076	56	$26,966	$417,184	28	$14,899	$92,309	7	$13,187	$6,417,622	165	$38,895
Completed 2nd Lien Extinguishments [4]	$3,239,103	59	$54,900	$312,999,040	4,687	$66,780	$22,279,478	355	$62,759				$9,035,363	131	$68,972	$347,552,984	5,232	$66,428
Short Sales Completed/ Deficiency Forgiven [5]				$603,451,027	5,921	$101,917	$28,049,998	334	$83,982	$312,664,958	3,068	$101,912	$110,567,431	1,345	$82,206	$1,054,733,414	10,668	$98,869
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$873,886	14	$62,420	$873,886	14	$62,420
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$4,962,155	993	$4,997	$73,769	7	$10,538	$4,508,700	295	$15,284	$828,318	276	$3,001	$10,372,942	1,571	$6,603
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$78,509	17	$4,618	$387,583	50	$7,752	$179,588	38	$4,726	$645,680	105	$6,149
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]										$975,550	16	$60,972	$514,598	4	$128,649	$1,490,148	20	$74,507
Refinances Completed - Estimated Consumer Relief [14]	$2,046,383	41	$49,912	$10,560,504	264	$40,002	$10,672,754	372	$28,690	$30,595,394	1,096	$27,916	$30,525,189	737	$41,418	$84,400,224	2,510	$33,626
Total Consumer Relief	**$11,469,656**	**168**	**$68,272**	**$1,026,387,931**	**12,694**	**$80,856**	**$80,232,172**	**1,401**	**$57,268**	**$385,593,411**	**4,963**	**$77,694**	**$181,673,869**	**3,066**	**$59,254**	**$1,685,357,039**	**22,292**	**$75,604**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,136,008	9	$126,223	$154,174,512	1,115	$138,273	$7,248,964	86	$84,290	$43,321,299	472	$91,782	$29,152,319	346	$84,255	$235,033,102	2,028	$115,894
1st Lien Modification Trials Started/In Process [16]	$966,960	8	$120,870	$131,695,228	948	$138,919	$7,395,434	91	$81,269	$42,618,280	484	$88,054	$26,181,810	304	$86,124	$208,857,712	1,835	$113,819
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,685,357,039																		

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.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$272,231	75		$246,479	1,256		$186,495	673		$190,791	1,297		$215,520	2,485		$214,056	5,786	
Refinances Completed	$308,650	41	2.06%	$259,989	264	1.96%	$189,368	372	1.93%	$191,189	1,096	1.86%	$209,373	737	2.52%	$205,413	2,510	2.09%

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

Appendix V: 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	$547,604	15	$36,507	$357,759	11	$32,524	$782,214	15	$52,148	$147,519	3	$49,173	$1,875,496	46	$40,772
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$357,619	16	$22,351	$146,322	6	$24,387	$13,080	3	$4,360				$517,021	25	$20,681
Completed 2nd Lien Modification Forgiveness [3]				$95,248	2	$47,624	$113,058	8	$14,132							$208,306	10	$20,831
Completed 2nd Lien Extinguishments [4]	$34,601	2	$17,300	$9,179,968	279	$32,903	$670,031	11	$60,912				$37,985	2	$18,993	$9,922,585	294	$33,750
Short Sales Completed/ Deficiency Forgiven [5]	$181,955	5	$36,391	$6,437,465	151	$42,632	$860,559	16	$53,785	$6,074,440	136	$44,665	$56,837	3	$18,946	$13,611,256	311	$43,766
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$71,100	2	$35,550							$71,100	2	$35,550
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$335,185	59	$5,681				$101,500	9	$11,278				$436,685	68	$6,422
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,945,815	78	$37,767										$2,945,815	78	$37,767
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]	$167,036	2	$83,518	$634,539	25	$25,382	$1,171,745	37	$31,669	$261,194	12	$21,766	$818,591	25	$32,744	$3,053,106	101	$30,229
Total Consumer Relief	**$423,992**	**11**	**$38,545**	**$20,533,443**	**625**	**$32,854**	**$3,390,574**	**91**	**$37,259**	**$7,232,428**	**175**	**$41,328**	**$1,060,932**	**33**	**$32,149**	**$32,641,369**	**935**	**$34,911**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$149,565	4	$37,391	$2,414,687	60	$40,245	$228,017	8	$28,502	$1,168,905	28	$41,747	$238,310	4	$59,578	$4,199,484	104	$40,380
1st Lien Modification Trials Started/In Process [16]	$92,970	2	$46,485	$1,956,740	47	$41,633	$288,585	11	$26,235	$1,241,091	28	$44,325	$161,549	2	$80,775	$3,740,935	90	$41,566
TOTAL CONSUMER RELIEF - ALL SERVICERS $32,641,369																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$337,754	2		$152,244	171		$116,825	72		$108,466	14		$143,920	51		$141,868	310	
Refinances Completed	$337,754	2	3.15%	$157,723	25	2.05%	$128,479	37	3.14%	$108,311	12	2.56%	$148,440	25	2.81%	$142,406	101	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$35,320,770	231	$152,904	$1,612,542,522	7,509	$214,748	$50,115,853	408	$122,833	$566,420,622	3,375	$167,828	$499,687,997	4,383	$114,006	$2,764,087,764	15,906	$173,776
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$1,305,387	17	$76,787	$113,770,161	1,478	$76,976	$164,055,695	1,943	$84,434	$249,470,129	2,804	$88,969	$253,695,611	5,684	$44,633	$782,296,983	11,926	$65,596
Completed 2nd Lien Modification Forgiveness [3]	$1,150,379	22	$52,290	$76,602,160	966	$79,298	$22,925,244	533	$43,012	$4,278,333	270	$15,846	$2,737,595	174	$15,733	$107,693,711	1,965	$54,806
Completed 2nd Lien Extinguishments [4]	$19,308,085	252	$76,619	$3,352,942,017	36,984	$90,659	$344,007,777	3,472	$99,081				$135,205,813	1,433	$94,352	$3,851,463,692	42,141	$91,395
Short Sales Completed/ Deficiency Forgiven [5]				$5,477,457,155	34,876	$157,055	$179,628,356	1,682	$106,795	$2,151,865,570	13,787	$156,079	$985,493,744	8,976	$109,792	$8,794,444,825	59,321	$148,252
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$252,334	3	$84,111				$9,689,740	92	$105,323	$9,942,074	95	$104,653
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$58,663,749	8,278	$7,087	$537,471	62	$8,669	$49,134,034	2,391	$20,550	$8,814,141	2,700	$3,265	$117,149,395	13,431	$8,722
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$680,161	92	$7,393	$4,853,009	528	$9,191	$3,395,118	446	$7,612	$8,928,288	1,066	$8,376
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]													$48,273	10	$4,827	$48,273	10	$4,827
REO Properties Donated [13]										$11,998,858	115	$104,338	$1,029,529	4	$257,382	$13,028,387	119	$109,482
Refinances Completed - Estimated Consumer Relief [14]	$14,368,311	157	$91,518	$100,110,977	1,843	$54,320	$50,530,976	1,271	$39,757	$203,931,488	3,586	$56,869	$75,677,532	1,406	$53,825	$444,619,283	8,263	$53,808
Total Consumer Relief	**$71,452,931**	**679**	**$105,233**	**$10,792,088,741**	**91,934**	**$117,390**	**$812,733,867**	**9,466**	**$85,858**	**$3,241,952,043**	**26,856**	**$120,716**	**$1,975,475,093**	**25,308**	**$78,057**	**$16,893,702,674**	**154,243**	**$109,527**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$5,101,980	32	$159,437	$2,937,927,171	13,427	$218,807	$67,683,362	569	$118,951	$985,371,635	5,935	$166,027	$644,816,242	5,353	$120,459	$4,640,900,390	25,316	$183,319
1st Lien Modification Trials Started/In Process [16]	$5,116,650	32	$159,895	$2,616,357,499	11,927	$219,364	$70,028,198	592	$118,291	$966,563,850	5,913	$163,464	$681,566,048	5,913	$115,266	$4,339,632,245	24,377	$178,022
TOTAL CONSUMER RELIEF - ALL SERVICERS $16,893,702,674																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$493,679	280		$383,340	9,263		$314,092	2,371		$404,009	4,861		$369,413	10,998		$376,643	27,773	
Refinances Completed	$506,884	157	2.30%	$390,943	1,843	1.77%	$322,584	1,271	1.57%	$423,651	3,586	1.71%	$304,740	1,406	2.25%	$382,158	8,263	1.79%

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

Appendix V: 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]	$1,179,407	15	$78,627	$17,102,828	189	$90,491	$1,241,160	24	$51,715	$8,694,793	118	$73,685	$2,854,748	50	$57,095	$31,072,936	396	$78,467
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$795,945	15	$53,063	$2,101,550	38	$55,304	$985,074	28	$35,181	$264,373	12	$22,031	$4,146,942	93	$44,591
Completed 2nd Lien Modification Forgiveness [3]	$56,100	1	$56,100	$512,095	8	$64,012	$1,567,295	69	$22,714	$10,120	2	$5,060	$122,398	5	$24,480	$2,268,008	85	$26,682
Completed 2nd Lien Extinguishments [4]	$906,946	19	$47,734	$49,733,104	948	$52,461	$11,433,765	198	$57,746				$2,043,863	21	$97,327	$64,117,678	1,186	$54,062
Short Sales Completed/ Deficiency Forgiven [5]	$3,199,331	53	$60,365	$106,941,953	1,496	$71,485	$4,113,256	86	$47,829	$43,122,656	563	$76,594	$17,255,899	237	$72,810	$174,633,095	2,435	$71,718
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$12,964	1	$12,964				$160,819	5	$32,164	$173,783	6	$28,964
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,455,299	351	$6,995	$8,490	3	$2,830	$1,542,890	99	$15,585	$112,020	37	$3,028	$4,118,699	490	$8,406
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$19,822	4	$4,955	$431,545	34	$12,693	$20,259	5	$4,052	$471,626	43	$10,968
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$8,516,883	152	$56,032	$24,500,664	460	$53,262										$33,017,547	612	$53,950
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$19,980	2	$9,990	$19,980	2	$9,990
REO Properties Donated [13]										$664,000	6	$110,667	$41,133	1	$41,133	$705,133	7	$100,733
Refinances Completed - Estimated Consumer Relief [14]	$1,216,980	14	$86,927	$1,490,601	53	$28,125	$5,993,590	173	$34,645	$1,521,880	35	$43,482	$19,432,012	469	$41,433	$29,655,063	744	$39,859
Total Consumer Relief	**$15,075,646**	**254**	**$59,353**	**$203,532,489**	**3,520**	**$57,822**	**$26,491,892**	**596**	**$44,449**	**$56,972,958**	**885**	**$64,376**	**$42,327,504**	**844**	**$50,151**	**$344,400,489**	**6,099**	**$56,468**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$604,758	3	$201,586	$28,138,427	326	$86,314	$1,449,989	32	$45,312	$13,829,498	193	$71,655	$5,551,169	93	$59,690	$49,573,841	647	$76,621
1st Lien Modification Trials Started/In Process [16]	$604,758	3	$201,586	$23,873,331	279	$85,567	$1,591,940	33	$48,241	$14,450,807	195	$74,107	$3,200,723	66	$48,496	$43,721,559	576	$75,905
TOTAL CONSUMER RELIEF - ALL SERVICERS $344,400,489																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$390,721	30		$293,087	260		$168,192	304		$246,061	42		$198,233	1,129		$211,441	1,765	
Refinances Completed	$461,397	14	2.40%	$271,420	53	1.32%	$169,095	173	2.61%	$241,884	35	2.29%	$172,486	469	3.06%	$187,446	744	2.71%

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

Appendix V: 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]	$1,636,813	20	$81,841	$36,165,485	306	$118,188	$4,605,009	54	$85,278	$20,975,890	220	$95,345	$4,454,745	58	$76,806	$67,837,942	658	$103,097
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$118,192	1	$118,192	$3,076,678	62	$49,624	$3,975,983	89	$44,674	$4,138,614	67	$61,770	$552,466	20	$27,623	$11,861,933	239	$49,632
Completed 2nd Lien Modification Forgiveness [3]	$230,800	6	$38,467	$951,084	18	$52,838	$1,117,688	39	$28,659	$52,786	5	$10,557	$28,261	4	$7,065	$2,380,619	72	$33,064
Completed 2nd Lien Extinguishments [4]	$1,206,582	22	$54,845	$91,586,153	1,551	$59,050	$22,624,770	302	$74,916				$895,184	9	$99,465	$116,312,689	1,884	$61,737
Short Sales Completed/ Deficiency Forgiven [5]	$2,618,421	26	$100,709	$65,534,009	674	$97,231	$2,357,632	32	$73,676	$33,434,887	320	$104,484	$7,851,172	89	$88,215	$111,796,121	1,141	$97,981
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,381,330	177	$7,804	$28,882	2	$14,441	$2,381,437	109	$21,848	$83,000	27	$3,074	$3,874,649	315	$12,300
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$300,297	27	$11,122	$28,915	5	$5,783	$329,212	32	$10,288
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$866,725	8	$108,341	$8,388,049	165	$50,837										$9,254,774	173	$53,496
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]													$167,653	1	$167,653	$167,653	1	$167,653
Refinances Completed - Estimated Consumer Relief [14]	$1,359,455	14	$97,104	$3,459,718	89	$38,873	$5,220,932	154	$33,902	$2,528,742	57	$44,364	$8,908,190	211	$42,219	$21,477,036	525	$40,909
Total Consumer Relief	**$8,036,988**	**97**	**$82,856**	**$210,542,506**	**3,042**	**$69,212**	**$39,930,896**	**672**	**$59,421**	**$63,812,653**	**805**	**$79,270**	**$22,969,586**	**424**	**$54,174**	**$345,292,628**	**5,040**	**$68,510**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$317,196	4	$79,299	$72,377,692	612	$118,264	$6,326,704	78	$81,112	$42,359,864	416	$101,827	$8,730,233	106	$82,361	$130,111,689	1,216	$107,000
1st Lien Modification Trials Started/In Process [16]	$244,051	2	$122,026	$61,009,877	525	$116,209	$6,660,868	83	$80,251	$37,835,378	397	$95,303	$6,346,717	72	$88,149	$112,096,891	1,079	$103,890
TOTAL CONSUMER RELIEF - ALL SERVICERS $345,292,628																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$419,475	23		$241,954	504		$205,169	238		$237,760	69		$225,934	560		$231,959	1,394	
Refinances Completed	$461,564	14	2.68%	$228,203	89	2.17%	$207,632	154	2.08%	$241,515	57	2.34%	$210,910	211	2.55%	$222,887	525	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Delaware, 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]	$518,487	4	$129,622	$2,504,302	32	$78,259	$351,621	7	$50,232	$1,725,721	30	$57,524	$1,030,702	20	$51,535	$6,130,833	93	$65,923
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$98,626	2	$49,313	$301,615	10	$30,162	$43,400	3	$14,467	$140,726	7	$20,104	$584,367	22	$26,562
Completed 2nd Lien Modification Forgiveness [3]				$47,737	1	$47,737	$157,764	11	$14,342							$205,501	12	$17,125
Completed 2nd Lien Extinguishments [4]	$177,981	4	$44,495	$11,740,687	221	$53,125	$1,943,506	39	$49,833				$376,656	7	$53,808	$14,238,830	271	$52,542
Short Sales Completed/ Deficiency Forgiven [5]	$682,138	8	$85,267	$14,853,908	163	$91,128	$793,368	12	$66,114	$7,305,164	82	$89,087	$1,496,895	27	$55,441	$25,131,473	292	$86,067
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$174,422	5	$34,884	$174,422	5	$34,884
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$308,196	42	$7,338	$18,000	1	$18,000	$356,562	22	$16,207	$43,000	10	$4,300	$725,758	75	$9,677
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$51,574	7	$7,368				$51,574	7	$7,368
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$898,465	25	$35,939	$1,530,032	32	$47,814										$2,428,497	57	$42,605
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]	$209,228	4	$52,307	$507,390	14	$36,242	$1,549,593	46	$33,687	$729,301	29	$25,148	$4,745,221	88	$53,923	$7,740,733	181	$42,766
Total Consumer Relief	**$2,486,298**	**45**	**$55,251**	**$31,590,878**	**507**	**$62,309**	**$5,115,467**	**126**	**$40,599**	**$10,211,722**	**173**	**$59,027**	**$8,007,622**	**164**	**$48,827**	**$57,411,987**	**1,015**	**$56,564**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$113,264	1	$113,264	$6,904,911	87	$79,367	$312,355	6	$52,059	$3,440,081	56	$61,430	$1,445,593	26	$55,600	$12,216,204	176	$69,410
1st Lien Modification Trials Started/In Process [16]	$113,264	1	$113,264	$5,464,732	72	$75,899	$367,204	9	$40,800	$3,430,582	65	$52,778	$1,162,933	23	$50,562	$10,538,715	170	$61,992
TOTAL CONSUMER RELIEF - ALL SERVICERS $57,411,987																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$304,611	8		$249,044	71		$189,145	89		$193,704	46		$208,769	222		$211,491	436	
Refinances Completed	$253,358	4	2.63%	$242,991	14	1.90%	$190,725	46	2.25%	$194,158	29	1.65%	$211,359	88	3.25%	$206,734	181	2.64%

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

Appendix V: 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]	$413,000	4	$103,250	$1,403,139	17	$82,538	$799,159	5	$159,832	$2,247,583	20	$112,379	$420,870	7	$60,124	$5,283,751	53	$99,693
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$802,942	13	$61,765	$321,206	3	$107,069	$459,971	9	$51,108	$74,507	5	$14,901	$1,658,626	30	$55,288
Completed 2nd Lien Modification Forgiveness [3]				$419,452	4	$104,863	$88,367	4	$22,092	$28,600	2	$14,300				$536,419	10	$53,642
Completed 2nd Lien Extinguishments [4]	$631,471	4	$157,868	$22,376,949	319	$70,147	$3,521,638	33	$106,716				$163,706	4	$40,927	$26,693,764	360	$74,149
Short Sales Completed/ Deficiency Forgiven [5]	$653,008	5	$130,602	$8,887,548	83	$107,079	$1,017,281	7	$145,326	$6,111,994	46	$132,869	$746,230	12	$62,186	$17,416,061	153	$113,830
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$160,518	20	$8,026				$361,500	19	$19,026	$3,000	1	$3,000	$525,018	40	$13,125
Servicer 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]				$3,227,223	45	$71,716										$3,227,223	45	$71,716
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]										$130,000	1	$130,000				$130,000	1	$130,000
Refinances Completed - Estimated Consumer Relief [14]				$1,731,059	33	$52,456	$172,502	5	$34,500	$544,077	10	$54,408	$639,526	15	$42,635	$3,087,165	63	$49,003
Total Consumer Relief	**$1,697,479**	**13**	**$130,575**	**$39,008,830**	**534**	**$73,050**	**$5,920,153**	**57**	**$103,862**	**$9,905,725**	**110**	**$90,052**	**$2,047,839**	**44**	**$46,542**	**$58,580,026**	**758**	**$77,282**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$5,532,900	54	$102,461	$716,773	5	$143,355	$3,966,283	37	$107,197	$760,993	10	$76,099	$10,976,949	106	$103,556
1st Lien Modification Trials Started/In Process [16]				$4,796,304	47	$102,049	$716,773	5	$143,355	$3,345,469	30	$111,516	$758,605	10	$75,861	$9,617,151	92	$104,534
TOTAL CONSUMER RELIEF - ALL SERVICERS $58,580,026																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$287,088	186		$254,179	14		$369,066	14		$294,944	67		$291,406	281	
Refinances Completed				$269,449	33	2.48%	$240,162	5	1.83%	$339,751	10	2.04%	$259,867	15	2.09%	$276,002	63	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$13,824,146	150	$92,161	$509,999,586	3,427	$148,818	$23,086,310	243	$95,005	$279,075,860	2,213	$126,107	$109,293,954	1,188	$91,998	$935,279,856	7,221	$129,522
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$786,908	11	$71,537	$25,697,257	440	$58,403	$31,394,457	545	$57,605	$54,109,180	932	$58,057	$29,910,416	1,009	$29,644	$141,898,218	2,937	$48,314
Completed 2nd Lien Modification Forgiveness [3]	$422,000	13	$32,462	$26,111,409	378	$69,078	$5,003,400	176	$28,428	$843,041	56	$15,054	$629,863	50	$12,597	$33,009,713	673	$49,049
Completed 2nd Lien Extinguishments [4]	$11,728,670	212	$55,324	$2,135,381,650	32,042	$66,643	$263,235,541	3,550	$74,151				$50,956,045	688	$74,064	$2,461,301,906	36,492	$67,448
Short Sales Completed/ Deficiency Forgiven [5]	$56,401,049	438	$128,770	$1,961,619,687	17,589	$111,525	$49,450,179	487	$101,540	$954,574,302	7,868	$121,324	$252,025,464	2,869	$87,844	$3,274,070,681	29,251	$111,930
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$397,980	2	$198,990				$6,997,374	82	$85,334	$7,395,354	84	$88,040
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$34,774,748	4,532	$7,673	$75,998	14	$5,428	$43,592,079	2,426	$17,969	$2,863,522	899	$3,185	$81,306,347	7,871	$10,330
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$101,464	25	$4,059	$3,977,223	381	$10,439	$848,423	143	$5,933	$4,927,110	549	$8,975
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$486,961,342	7,740	$62,915										$486,961,342	7,740	$62,915
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$5,810	2	$2,905	$5,810	2	$2,905
REO Properties Donated [13]										$10,917,900	210	$51,990	$1,410,453	13	$108,496	$12,328,353	223	$55,284
Refinances Completed - Estimated Consumer Relief [14]	$4,386,549	72	$60,924	$28,911,387	797	$36,275	$30,727,407	1,074	$28,610	$72,617,541	2,185	$33,235	$139,287,427	4,402	$31,642	$275,930,310	8,530	$32,348
Total Consumer Relief	**$87,549,322**	**896**	**$97,711**	**$5,209,457,066**	**66,945**	**$77,817**	**$403,472,736**	**6,116**	**$65,970**	**$1,419,707,126**	**16,271**	**$87,254**	**$594,228,751**	**11,345**	**$52,378**	**$7,714,415,000**	**101,573**	**$75,949**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$5,362,003	41	$134,050	$1,150,577,353	7,446	$154,523	$34,500,884	368	$93,752	$563,551,694	4,333	$130,060	$173,790,764	1,905	$91,229	$1,927,782,698	14,093	$136,790
1st Lien Modification Trials Started/In Process [16]	$4,584,628	33	$138,928	$954,078,340	6,182	$154,332	$37,298,942	393	$94,908	$524,492,366	4,162	$126,019	$148,622,797	1,583	$93,887	$1,669,077,073	12,353	$135,115
TOTAL CONSUMER RELIEF - ALL SERVICERS $7,714,415,000																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$295,059	141		$227,324	4,178		$174,817	1,931		$214,522	2,789		$168,693	13,473		$186,569	22,512	
Refinances Completed	$334,528	72	2.32%	$228,765	797	2.02%	$175,222	1,074	2.08%	$217,113	2,185	1.95%	$160,590	4,402	2.51%	$184,749	8,530	2.23%

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

Appendix V: 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]	$3,865,051	61	$63,361	$68,627,101	674	$101,821	$13,708,364	198	$69,234	$26,466,718	317	$83,491	$11,790,781	167	$70,603	$124,458,015	1,417	$87,832
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$124,120	3	$41,373	$6,767,632	190	$35,619	$8,417,787	249	$33,806	$4,293,629	97	$44,264	$324,866	14	$23,205	$19,928,034	553	$36,036
Completed 2nd Lien Modification Forgiveness [3]	$52,700	3	$17,567	$2,568,246	68	$37,768	$2,219,824	121	$18,346	$164,334	16	$10,271	$220,979	25	$8,839	$5,226,083	233	$22,430
Completed 2nd Lien Extinguishments [4]	$2,411,257	61	$39,529	$188,123,296	4,282	$43,934	$18,522,095	406	$45,621				$2,714,248	54	$50,264	$211,770,896	4,803	$44,091
Short Sales Completed/ Deficiency Forgiven [5]	$7,389,621	90	$82,107	$178,204,859	2,252	$79,132	$8,043,146	120	$67,026	$120,202,491	1,486	$80,890	$23,897,264	338	$70,702	$337,737,381	4,286	$78,800
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$231,304	2	$115,652				$130,265	3	$43,422	$361,569	5	$72,314
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,039,218	590	$5,151	$51,972	7	$7,425	$1,958,448	158	$12,395	$65,506	22	$2,978	$5,115,144	777	$6,583
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$20,947	5	$4,189	$324,522	36	$9,015	$11,814	5	$2,363	$357,283	46	$7,767
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$26,820,043	370	$72,487	$92,498,348	2,001	$46,226										$119,318,391	2,371	$50,324
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$2,500	1	$2,500	$2,500	1	$2,500
REO Properties Donated [13]										$2,184,814	48	$45,517	$1,421,600	21	$67,695	$3,606,414	69	$52,267
Refinances Completed - Estimated Consumer Relief [14]	$3,259,862	48	$67,914	$11,592,706	384	$30,189	$24,340,493	782	$31,126	$13,886,988	367	$37,839	$61,141,518	2,113	$28,936	$114,221,568	3,694	$30,921
Total Consumer Relief	**$43,922,655**	**636**	**$69,061**	**$551,421,406**	**10,441**	**$52,813**	**$75,555,932**	**1,890**	**$39,977**	**$169,481,944**	**2,525**	**$67,122**	**$101,721,341**	**2,763**	**$36,816**	**$942,103,278**	**18,255**	**$51,608**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,502,953	12	$125,246	$147,127,238	1,432	$102,742	$16,523,035	258	$64,043	$64,027,270	831	$77,048	$24,666,939	349	$70,679	$253,847,435	2,882	$88,080
1st Lien Modification Trials Started/In Process [16]	$1,840,062	13	$141,543	$123,065,071	1,222	$100,708	$17,992,410	274	$65,666	$62,360,344	842	$74,062	$13,135,640	181	$72,573	$218,393,527	2,532	$86,253
TOTAL CONSUMER RELIEF - ALL SERVICERS $942,103,278																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$252,770	86		$169,362	2,190		$139,925	1,230		$208,652	451		$145,111	4,782		$154,797	8,739	
Refinances Completed	$305,705	48	2.83%	$174,017	384	2.21%	$140,606	782	2.82%	$206,879	367	2.33%	$143,428	2,113	2.57%	$154,423	3,694	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Hawaii, 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]	$439,556	4	$109,889	$14,757,774	61	$241,931	$182,383	3	$60,794	$2,002,696	12	$166,891	$480,995	4	$120,249	$17,863,404	84	$212,660
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$486,577	5	$97,315	$383,570	6	$63,928	$888,791	9	$98,755				$1,758,938	20	$87,947
Completed 2nd Lien Modification Forgiveness [3]	$37,300	1	$37,300	$71,749	1	$71,749	$316,309	8	$39,539							$425,358	10	$42,536
Completed 2nd Lien Extinguishments [4]	$1,264,076	13	$97,237	$43,954,498	497	$88,440	$5,113,788	56	$91,318				$2,996,771	28	$107,028	$53,329,133	594	$89,780
Short Sales Completed/ Deficiency Forgiven [5]	$1,550,180	15	$103,345	$57,788,542	414	$139,586	$778,556	8	$97,319	$13,625,563	86	$158,437	$5,402,954	43	$125,650	$79,145,795	566	$139,834
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,087,063	113	$9,620				$651,000	30	$21,700				$1,738,063	143	$12,154
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$18,396	3	$6,132				$18,396	3	$6,132
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]	$556,777	5	$111,355	$156,012	3	$52,004	$472,543	15	$31,503	$179,615	4	$44,904	$2,505,330	21	$119,301	$3,870,277	48	$80,631
Total Consumer Relief	**$3,847,888**	**38**	**$101,260**	**$118,302,215**	**1,094**	**$108,137**	**$7,247,149**	**96**	**$75,491**	**$17,366,061**	**144**	**$120,598**	**$11,386,050**	**96**	**$118,605**	**$158,149,364**	**1,468**	**$107,731**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$187,645	1	$187,645	$29,676,484	143	$207,528	$294,094	5	$58,819	$9,313,921	53	$175,734	$1,381,170	11	$125,561	$40,853,314	213	$191,800
1st Lien Modification Trials Started/In Process [16]	$187,645	1	$187,645	$26,124,453	121	$215,905	$294,094	5	$58,819	$8,960,999	51	$175,706	$1,110,853	9	$123,428	$36,678,044	187	$196,139
TOTAL CONSUMER RELIEF - ALL SERVICERS $158,149,364																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the State of Hawaii. Since then it has been determined that some of those deficiency waivers are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $4,446,362 has been made to the gross consumer relief provided in the form of deficiency waivers. Of the total adjustment, $2,326,710 and $2,119,652 relate to Bank of America and Ally, respectively.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$596,115	8		$363,877	47		$292,572	33		$279,235	5		$439,540	60		$387,546	153	
Refinances Completed	$608,815	5	2.33%	$378,554	3	1.75%	$313,524	15	1.28%	$286,011	4	2.00%	$495,037	21	3.07%	$425,467	48	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$255,100	4	$63,775	$5,678,231	48	$118,296	$735,941	16	$45,996	$1,311,715	16	$81,982	$1,853,098	23	$80,569	$9,834,085	107	$91,907
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$207,628	4	$51,907	$1,052,442	25	$42,098	$401,044	12	$33,420	$70,226	4	$17,557	$1,731,340	45	$38,474
Completed 2nd Lien Modification Forgiveness [3]				$257,577	6	$42,930	$241,265	14	$17,233	$23,496	3	$7,832	$16,430	3	$5,477	$538,768	26	$20,722
Completed 2nd Lien Extinguishments [4]	$206,697	4	$51,674	$29,399,170	516	$56,975	$4,089,294	64	$63,895				$606,958	10	$60,696	$34,302,119	594	$57,748
Short Sales Completed/ Deficiency Forgiven [5]	$1,538,323	20	$76,916	$57,806,827	710	$81,418	$1,972,012	38	$51,895	$16,387,460	198	$82,765	$6,558,814	92	$71,291	$84,263,436	1,058	$79,644
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$36,122	1	$36,122				$214,645	3	$71,548	$250,767	4	$62,692
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$919,899	158	$5,822				$419,153	28	$14,970	$43,994	13	$3,384	$1,383,046	199	$6,950
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,000	1	$3,000	$15,339	3	$5,113	$12,000	2	$6,000	$30,339	6	$5,057
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$15,081,854	279	$54,057										$15,081,854	279	$54,057
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]	$575,417	7	$82,202	$825,548	22	$37,525	$4,358,965	177	$24,627	$2,078,497	33	$62,985	$7,851,602	186	$42,213	$15,690,029	425	$36,918
Total Consumer Relief	**$2,575,537**	**35**	**$73,587**	**$110,176,734**	**1,743**	**$63,211**	**$12,489,041**	**336**	**$37,170**	**$20,636,704**	**293**	**$70,432**	**$17,227,767**	**336**	**$51,273**	**$163,105,783**	**2,743**	**$59,463**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$11,372,441	102	$111,495	$660,816	14	$47,201	$2,068,563	30	$68,952	$2,512,885	32	$78,528	$16,614,705	178	$93,341
1st Lien Modification Trials Started/In Process [16]	$166,187	1	$166,187	$10,219,917	86	$118,836	$674,889	15	$44,993	$2,278,082	33	$69,033	$1,831,814	25	$73,273	$15,170,889	160	$94,818
TOTAL CONSUMER RELIEF - ALL SERVICERS $163,105,783																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$409,806	8		$257,601	118		$136,008	319		$337,090	39		$163,104	429		$175,444	913	
Refinances Completed	$363,599	7	2.88%	$242,652	22	1.97%	$140,053	177	2.24%	$345,842	33	2.32%	$159,568	186	3.37%	$173,566	425	2.71%

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

Appendix V: 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]	$6,388,366	64	$99,818	$140,408,020	1,007	$139,432	$19,587,688	229	$85,536	$79,482,049	789	$100,738	$28,067,558	297	$94,504	$273,933,681	2,386	$114,809
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$8,951,256	163	$54,916	$24,770,759	456	$54,322	$20,642,507	326	$63,321	$6,446,723	199	$32,396	$60,811,245	1,144	$53,157
Completed 2nd Lien Modification Forgiveness [3]	$68,500	7	$9,786	$2,014,552	42	$47,966	$3,621,912	181	$20,011	$341,732	24	$14,239	$93,727	10	$9,373	$6,140,423	264	$23,259
Completed 2nd Lien Extinguishments [4]	$2,448,484	45	$54,411	$270,425,858	4,832	$55,966	$57,076,114	975	$58,540				$4,454,020	76	$58,606	$334,404,476	5,928	$56,411
Short Sales Completed/ Deficiency Forgiven [5]	$8,897,358	77	$115,550	$315,033,873	2,946	$106,936	$19,335,521	222	$87,097	$240,928,049	2,211	$108,968	$33,560,531	375	$89,495	$617,755,332	5,831	$105,943
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$1,103,306	6	$183,884				$2,031,884	25	$81,275	$3,135,190	31	$101,135
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$4,193,917	652	$6,432	$82,512	6	$13,752	$10,842,674	606	$17,892	$450,894	131	$3,442	$15,569,997	1,395	$11,161
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$84,194	11	$7,654	$827,786	98	$8,447	$75,816	14	$5,415	$987,796	123	$8,031
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]																		
REO Properties Donated [13]										$1,797,698	52	$34,571	$2,986,702	26	$114,873	$4,784,400	78	$61,338
Refinances Completed - Estimated Consumer Relief [14]	$3,482,372	59	$59,023	$9,864,877	243	$40,596	$27,663,402	969	$28,548	$27,001,937	704	$38,355	$33,600,636	654	$51,377	$101,613,226	2,629	$38,651
Total Consumer Relief	**$43,863,044**	**487**	**$90,068**	**$750,892,353**	**9,885**	**$75,963**	**$153,325,408**	**3,055**	**$50,188**	**$381,864,432**	**4,810**	**$79,390**	**$111,768,491**	**1,807**	**$61,853**	**$1,441,713,729**	**20,044**	**$71,927**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,333,170	8	$166,646	$297,154,223	2,139	$138,922	$24,644,116	295	$83,539	$177,665,686	1,667	$106,578	$44,019,257	444	$99,142	$544,816,452	4,553	$119,661
1st Lien Modification Trials Started/In Process [16]	$1,208,419	7	$172,631	$253,469,028	1,806	$140,348	$25,987,447	314	$82,763	$171,019,614	1,611	$106,157	$37,468,890	382	$98,086	$489,153,398	4,120	$118,727
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,441,713,729																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$300,528	113		$242,663	1,304		$156,295	1,573		$245,938	827		$185,793	1,749		$202,046	5,566	
Refinances Completed	$334,173	59	2.25%	$242,793	243	2.13%	$156,756	969	2.32%	$237,184	704	2.06%	$176,888	654	3.70%	$195,235	2,629	2.52%

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

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$386,505	12	$32,209	$7,531,507	81	$92,982	$2,800,336	85	$32,945	$4,954,785	127	$39,014	$431,471	12	$35,956	$16,104,604	317	$50,803
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$346,626	9	$38,514	$1,351,471	59	$22,156	$655,616	18	$36,423	$6,413	1	$6,413	$2,360,126	87	$27,128
Completed 2nd Lien Modification Forgiveness [3]	$340,200	11	$30,927	$21,609	2	$10,804	$503,711	34	$14,815	$15,439	1	$15,439				$880,959	48	$18,353
Completed 2nd Lien Extinguishments [4]	$1,021,785	24	$42,574	$24,795,199	752	$32,972	$3,518,411	104	$33,831				$278,994	6	$46,499	$29,614,389	886	$33,425
Short Sales Completed/ Deficiency Forgiven [5]				$22,346,499	414	$53,977	$1,674,916	31	$54,030	$16,596,623	311	$53,365	$1,472,126	23	$64,005	$42,090,164	779	$54,031
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$93,164	2	$46,582				$10,367	1	$10,367	$103,531	3	$34,510
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$769,367	117	$6,576	$3,000	1	$3,000	$1,352,543	98	$13,801	$10,000	1	$10,000	$2,134,910	217	$9,838
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,000	1	$3,000	$83,863	11	$7,624				$86,863	12	$7,239
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$6,738,324	139	$48,477	$3,068,168	97	$31,631										$9,806,492	236	$41,553
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]													$793,536	16	$49,596	$793,536	16	$49,596
Refinances Completed - Estimated Consumer Relief [14]	$848,126	21	$40,387	$133,761	5	$26,752	$8,494,339	362	$23,465	$1,214,959	33	$36,817	$10,439,078	255	$40,938	$21,130,263	676	$31,258
Total Consumer Relief	**$9,334,940**	**207**	**$45,096**	**$59,012,736**	**1,477**	**$39,954**	**$18,442,348**	**679**	**$27,161**	**$24,873,828**	**599**	**$41,526**	**$13,441,985**	**315**	**$42,673**	**$125,105,837**	**3,277**	**$38,177**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$240,121	5	$48,024	$15,878,361	216	$73,511	$3,690,863	100	$36,909	$9,855,486	241	$40,894	$1,192,479	35	$34,071	$30,857,310	597	$51,687
1st Lien Modification Trials Started/In Process [16]	$240,121	5	$48,024	$12,999,869	171	$76,023	$3,689,692	100	$36,897	$9,343,780	235	$39,761	$685,569	18	$38,087	$26,959,031	529	$50,962
TOTAL CONSUMER RELIEF - ALL SERVICERS $125,105,837																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$123,531	29		$237,959	92		$103,486	574		$125,173	37		$117,897	534		$120,430	1,266	
Refinances Completed	$142,123	21	3.62%	$270,470	5	1.26%	$103,075	362	2.90%	$120,567	33	3.89%	$125,360	255	4.16%	$114,786	676	3.47%

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

Appendix V: 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	$696,807	12	$58,067	$746,599	23	$32,461	$443,197	18	$24,622	$353,322	16	$22,083	$2,301,825	71	$32,420
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$81,658	6	$13,610	$149,802	11	$13,618	$55,000	2	$27,500				$286,460	19	$15,077
Completed 2nd Lien Modification Forgiveness [3]	$28,200	2	$14,100	$61,754	2	$30,877	$192,789	11	$17,526							$282,743	15	$18,850
Completed 2nd Lien Extinguishments [4]	$298,027	9	$33,114	$8,498,500	303	$28,048	$964,764	32	$30,149				$116,406	5	$23,281	$9,877,697	349	$28,303
Short Sales Completed/ Deficiency Forgiven [5]	$423,401	10	$42,340	$5,766,582	144	$40,046	$631,954	11	$57,450	$2,147,289	57	$37,672	$1,626,822	23	$70,731	$10,596,048	245	$43,249
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$182,686	30	$6,090				$87,480	12	$7,290				$270,166	42	$6,433
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [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]													$1,500	1	$1,500	$1,500	1	$1,500
REO Properties Donated [13]													$262,925	5	$52,585	$262,925	5	$52,585
Refinances Completed - Estimated Consumer Relief [14]	$157,588	2	$78,794	$261,570	9	$29,063	$2,176,087	68	$32,001	$2,110	1	$2,110	$5,344,797	124	$43,103	$7,942,153	204	$38,932
Total Consumer Relief	**$969,116**	**25**	**$38,765**	**$15,549,557**	**506**	**$30,730**	**$4,875,377**	**158**	**$30,857**	**$2,755,076**	**93**	**$29,624**	**$7,705,772**	**174**	**$44,286**	**$31,854,899**	**956**	**$33,321**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$51,759	1	$51,759	$2,116,982	40	$52,925	$862,440	26	$33,171	$1,398,639	35	$39,961	$744,042	32	$23,251	$5,173,862	134	$38,611
1st Lien Modification Trials Started/In Process [16]	$51,759	1	$51,759	$1,375,768	28	$49,135	$841,039	26	$32,348	$989,900	29	$34,134	$421,629	18	$23,424	$3,680,095	102	$36,079
TOTAL CONSUMER RELIEF - ALL SERVICERS $31,854,899																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$205,479	5		$159,177	69		$133,724	94		$107,517	1		$126,136	282		$133,611	451	
Refinances Completed	$296,091	2	3.39%	$184,196	9	2.01%	$139,133	68	2.93%	$107,517	1	0.25%	$127,398	124	4.31%	$135,372	204	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Kansas, 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]	$6,800	1	$6,800	$2,190,468	32	$68,452	$848,633	18	$47,146	$753,316	20	$37,666	$445,355	14	$31,811	$4,244,572	85	$49,936
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$304,762	9	$33,862	$412,831	17	$24,284	$83,053	3	$27,684				$800,646	29	$27,608
Completed 2nd Lien Modification Forgiveness [3]	$146,400	6	$24,400	$46,418	1	$46,418	$388,110	18	$21,562	$24,731	1	$24,731				$605,659	26	$23,295
Completed 2nd Lien Extinguishments [4]	$297,274	7	$42,468	$14,169,294	423	$33,497	$1,362,083	34	$40,061				$68,345	3	$22,782	$15,896,996	467	$34,041
Short Sales Completed/ Deficiency Forgiven [5]	$184,447	5	$36,889	$8,364,226	188	$44,491	$751,179	18	$41,732	$2,489,242	70	$35,561	$738,324	12	$61,527	$12,527,418	293	$42,756
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$1,807	1	$1,807				$35,169	1	$35,169	$36,976	2	$18,488
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$386,892	63	$6,141				$65,500	5	$13,100	$6,000	2	$3,000	$458,392	70	$6,548
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$8,000	2	$4,000	$10,350	1	$10,350	$18,350	3	$6,117
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$1,029,372	31	$33,206	$6,709,608	158	$42,466										$7,738,980	189	$40,947
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]										$205,000	1	$205,000	$48,216	3	$16,072	$253,216	4	$63,304
Refinances Completed - Estimated Consumer Relief [14]	$129,857	5	$25,971	$1,217,729	49	$24,852	$2,875,476	101	$28,470	$144,699	5	$28,940	$6,048,724	117	$51,698	$10,416,485	277	$37,605
Total Consumer Relief	**$1,794,150**	**55**	**$32,621**	**$33,389,397**	**923**	**$36,175**	**$6,640,119**	**207**	**$32,078**	**$3,773,541**	**107**	**$35,267**	**$7,400,483**	**153**	**$48,369**	**$52,997,690**	**1,445**	**$36,677**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$205,243	3	$68,414	$3,754,854	59	$63,642	$1,007,624	26	$38,755	$1,169,511	34	$34,397	$558,008	21	$26,572	$6,695,240	143	$46,820
1st Lien Modification Trials Started/In Process [16]	$205,243	3	$68,414	$3,399,896	51	$66,665	$1,023,763	27	$37,917	$1,187,628	33	$35,989	$406,278	15	$27,085	$6,222,808	129	$48,239
TOTAL CONSUMER RELIEF - ALL SERVICERS $52,997,690																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$183,616	11		$136,458	323		$117,894	171		$84,169	5		$133,211	238		$131,525	748	
Refinances Completed	$129,237	5	2.56%	$160,701	49	1.97%	$122,941	101	2.95%	$84,169	5	4.38%	$134,404	117	4.90%	$133,876	277	3.58%

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

Appendix V: State Consumer Relief Information
Kentucky, 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]	$24,600	1	$24,600	$2,094,875	33	$63,481	$916,684	29	$31,610	$1,456,392	42	$34,676	$830,928	16	$51,933	$5,323,479	121	$43,996
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$456,567	23	$19,851	$30,790	2	$15,395				$487,357	25	$19,494
Completed 2nd Lien Modification Forgiveness [3]	$21,100	1	$21,100	$76,400	1	$76,400	$190,206	17	$11,189	$9,959	1	$9,959				$297,665	20	$14,883
Completed 2nd Lien Extinguishments [4]	$455,395	13	$35,030	$12,166,439	377	$32,272	$1,373,516	44	$31,216				$97,916	4	$24,479	$14,093,266	438	$32,176
Short Sales Completed/ Deficiency Forgiven [5]	$665,000	9	$73,889	$11,469,407	253	$45,334	$765,107	14	$54,651	$5,987,285	134	$44,681	$260,299	5	$52,060	$19,147,098	415	$46,138
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$4,610	1	$4,610							$4,610	1	$4,610
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$519,898	77	$6,752				$553,062	41	$13,489				$1,072,960	118	$9,093
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$689	1	$689	$49,875	10	$4,988				$50,564	11	$4,597
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$2,419,811	72	$33,608	$1,742,250	54	$32,264										$4,162,061	126	$33,032
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]										$93,000	3	$31,000	$384,967	5	$76,993	$477,967	8	$59,746
Refinances Completed - Estimated Consumer Relief [14]	$324,007	4	$81,002	$71,875	4	$17,969	$2,939,685	116	$25,342	$231,717	10	$23,172	$6,819,282	145	$47,030	$10,386,565	279	$37,228
Total Consumer Relief	**$3,909,913**	**100**	**$39,099**	**$28,141,144**	**799**	**$35,220**	**$6,647,064**	**245**	**$27,131**	**$8,412,080**	**243**	**$34,618**	**$8,393,392**	**175**	**$47,962**	**$55,503,592**	**1,562**	**$35,534**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$4,552,680	69	$65,981	$1,450,793	42	$34,543	$3,038,527	85	$35,747	$1,398,629	28	$49,951	$10,440,629	224	$46,610
1st Lien Modification Trials Started/In Process [16]				$3,135,804	54	$58,070	$1,492,155	45	$33,159	$2,378,262	78	$30,491	$617,913	13	$47,532	$7,624,134	190	$40,127
TOTAL CONSUMER RELIEF - ALL SERVICERS $55,503,592																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$179,619	9		$171,848	26		$108,101	200		$98,004	11		$133,359	316		$126,200	562	
Refinances Completed	$295,664	4	3.49%	$117,990	4	1.94%	$109,064	116	2.96%	$89,994	10	3.28%	$140,305	145	4.27%	$127,420	279	3.72%

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

Appendix V: 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]	$312,013	8	$39,002	$5,602,952	64	$87,546	$1,081,972	31	$34,902	$1,606,886	49	$32,794	$1,258,581	29	$43,399	$9,862,404	181	$54,488
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$173,468	8	$21,683	$487,569	20	$24,378	$52,350	2	$26,175				$713,387	30	$23,780
Completed 2nd Lien Modification Forgiveness [3]				$34,017	2	$17,008	$71,622	3	$23,874							$105,639	5	$21,128
Completed 2nd Lien Extinguishments [4]	$172,892	4	$43,223	$8,269,702	238	$34,747	$1,114,715	31	$35,959				$91,896	1	$91,896	$9,649,205	274	$35,216
Short Sales Completed/ Deficiency Forgiven [5]	$396,365	10	$39,637	$9,107,081	157	$58,007	$239,975	5	$47,995	$5,659,731	117	$48,374	$657,243	12	$54,770	$16,060,395	301	$53,357
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$20,265	1	$20,265							$20,265	1	$20,265
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$456,709	64	$7,136				$486,257	39	$12,468	$3,000	1	$3,000	$945,966	104	$9,096
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$19,450	3	$6,483				$19,450	3	$6,483
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$5,429,950	145	$37,448	$2,298,212	68	$33,797										$7,728,162	213	$36,282
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]										$387,000	8	$48,375				$387,000	8	$48,375
Refinances Completed - Estimated Consumer Relief [14]	$68,287	3	$22,762	$115,668	2	$57,834	$873,160	22	$39,689	$178,498	6	$29,750	$9,642,767	166	$58,089	$10,878,380	199	$54,665
Total Consumer Relief	**$6,379,507**	**170**	**$37,527**	**$26,057,809**	**603**	**$43,214**	**$3,889,278**	**113**	**$34,418**	**$8,390,172**	**224**	**$37,456**	**$11,653,487**	**209**	**$55,758**	**$56,370,254**	**1,319**	**$42,737**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$329,374	4	$82,343	$10,372,608	133	$77,990	$1,120,165	39	$28,722	$5,212,740	128	$40,725	$2,179,187	52	$41,907	$19,214,074	356	$53,972
1st Lien Modification Trials Started/In Process [16]	$266,534	3	$88,845	$8,409,817	107	$78,596	$1,210,113	42	$28,812	$4,882,876	125	$39,063	$1,675,813	38	$44,100	$16,445,153	315	$52,207
TOTAL CONSUMER RELIEF - ALL SERVICERS $56,370,254																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$161,482	8		$229,389	32		$126,122	40		$120,213	8		$164,837	388		$165,117	476	
Refinances Completed	$113,712	3	2.55%	$286,668	2	2.57%	$134,825	22	3.75%	$110,812	6	3.42%	$173,299	166	4.27%	$167,403	199	4.16%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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	$3,142,312	35	$89,780	$116,237	5	$23,247	$1,110,825	22	$50,492	$508,375	7	$72,625	$4,962,249	71	$69,891
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$118,202	4	$29,551	$433,922	13	$33,379	$221,818	3	$73,939				$773,942	20	$38,697
Completed 2nd Lien Modification Forgiveness [3]	$46,100	1	$46,100	$113,510	3	$37,837	$193,532	11	$17,594	$39,595	1	$39,595	$9,973	1	$9,973	$402,710	17	$23,689
Completed 2nd Lien Extinguishments [4]	$183,699	4	$45,925	$18,368,449	387	$47,464	$3,086,420	53	$58,234				$95,509	2	$47,754	$21,734,077	446	$48,731
Short Sales Completed/ Deficiency Forgiven [5]	$443,357	6	$73,893	$13,662,141	199	$68,654	$263,052	6	$43,842	$4,210,165	63	$66,828	$190,885	4	$47,721	$18,769,600	278	$67,517
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$197,407	32	$6,169				$244,000	18	$13,556				$441,407	50	$8,828
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$25,500	3	$8,500				$25,500	3	$8,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$933,071	14	$66,648	$1,437,801	40	$35,945										$2,370,872	54	$43,905
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]				$403,419	12	$33,618	$1,327,037	44	$30,160	$174,958	3	$58,319	$679,317	16	$42,457	$2,584,731	75	$34,463
Total Consumer Relief	**$1,690,727**	**27**	**$62,620**	**$37,443,241**	**712**	**$52,589**	**$5,420,200**	**132**	**$41,062**	**$6,026,861**	**113**	**$53,335**	**$1,484,059**	**30**	**$49,469**	**$52,065,088**	**1,014**	**$51,346**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$6,017,566	70	$85,965	$339,230	6	$56,538	$4,637,080	64	$72,454	$538,205	11	$48,928	$11,532,081	151	$76,371
1st Lien Modification Trials Started/In Process [16]				$5,802,069	63	$92,096	$372,876	8	$46,610	$3,262,198	50	$65,244	$340,403	7	$48,629	$9,777,546	128	$76,387
TOTAL CONSUMER RELIEF - ALL SERVICERS $52,065,088																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$369,372	5		$236,512	66		$142,853	68		$251,838	3		$140,843	39		$184,636	181	
Refinances Completed				$204,908	12	2.09%	$136,727	44	2.81%	$251,838	3	2.95%	$142,331	16	3.80%	$153,436	75	2.86%

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

Appendix V: 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]	$7,827,269	61	$128,316	$121,488,714	791	$153,589	$8,468,067	102	$83,020	$50,728,066	436	$116,349	$16,585,567	193	$85,936	$205,097,683	1,583	$129,563
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$663,474	5	$132,695	$16,611,987	264	$62,924	$10,279,834	190	$54,104	$6,276,013	114	$55,053	$3,361,741	88	$38,202	$37,193,049	661	$56,268
Completed 2nd Lien Modification Forgiveness [3]	$97,631	3	$32,544	$4,557,932	65	$70,122	$3,184,578	104	$30,621	$90,117	8	$11,265	$225,948	14	$16,139	$8,156,206	194	$42,042
Completed 2nd Lien Extinguishments [4]	$2,342,558	44	$53,240	$297,931,451	4,616	$64,543	$49,052,263	710	$69,088				$4,610,421	73	$63,156	$353,936,693	5,443	$65,026
Short Sales Completed/ Deficiency Forgiven [5]	$10,804,682	79	$136,768	$256,938,811	2,173	$118,242	$10,146,095	125	$81,169	$101,169,263	810	$124,900	$24,217,676	263	$92,082	$403,276,527	3,450	$116,892
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$413,587	4	$103,397				$537,095	9	$59,677	$950,682	13	$73,129
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$4,739,322	576	$8,228	$3,000	1	$3,000	$3,420,805	198	$17,277	$187,048	58	$3,225	$8,350,175	833	$10,024
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$24,700	6	$4,117	$343,179	38	$9,031	$48,271	10	$4,827	$416,150	54	$7,706
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$39,841,256	602	$66,181										$39,841,256	602	$66,181
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]										$419,900	3	$139,967		1		$419,900	4	$104,975
Refinances Completed - Estimated Consumer Relief [14]	$2,383,299	38	$62,718	$25,456,055	496	$51,323	$9,525,236	230	$41,414	$7,951,993	161	$49,391	$21,360,724	455	$46,947	$66,677,306	1,380	$48,317
Total Consumer Relief	**$24,118,913**	**230**	**$104,865**	**$767,565,528**	**9,583**	**$80,097**	**$91,097,360**	**1,472**	**$61,887**	**$170,399,336**	**1,768**	**$96,380**	**$71,134,491**	**1,164**	**$61,112**	**$1,124,315,627**	**14,217**	**$79,082**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$2,483,105	14	$177,365	$235,422,239	1,537	$153,170	$10,889,582	124	$87,819	$94,987,026	852	$111,487	$25,874,218	261	$99,135	$369,656,170	2,788	$132,588
1st Lien Modification Trials Started/In Process [16]	$2,750,044	15	$183,336	$211,180,345	1,374	$153,697	$11,522,392	131	$87,957	$90,664,204	808	$112,208	$22,760,312	241	$94,441	$338,877,297	2,569	$131,910
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,124,315,627																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$332,769	63		$273,733	1,915		$241,728	391		$316,253	200		$248,529	1,358		$264,943	3,927	
Refinances Completed	$359,892	38	2.22%	$281,807	496	2.32%	$246,527	230	2.14%	$306,921	161	2.05%	$228,262	455	2.62%	$263,353	1,380	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$3,150,349	32	$98,448	$58,722,713	494	$118,872	$3,978,964	50	$79,579	$23,791,086	243	$97,906	$9,129,881	122	$74,835	$98,772,993	941	$104,966
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$9,705,190	162	$59,909	$3,976,509	74	$53,737	$6,259,974	107	$58,504	$1,890,588	65	$29,086	$21,832,261	408	$53,510
Completed 2nd Lien Modification Forgiveness [3]	$58,400	4	$14,600	$2,086,039	40	$52,151	$3,072,689	125	$24,582	$80,769	5	$16,154	$40,282	3	$13,427	$5,338,179	177	$30,159
Completed 2nd Lien Extinguishments [4]	$2,502,510	35	$71,500	$135,231,916	2,188	$61,806	$29,337,970	452	$64,907				$1,631,730	19	$85,881	$168,704,126	2,694	$62,622
Short Sales Completed/ Deficiency Forgiven [5]	$2,952,787	28	$105,457	$91,951,825	980	$93,828	$5,701,505	89	$64,062	$44,989,361	418	$107,630	$9,040,322	118	$76,613	$154,635,800	1,633	$94,694
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$88,497	4	$22,124	$88,497	4	$22,124
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,717,400	200	$8,587				$2,574,929	109	$23,623	$147,938	50	$2,959	$4,440,267	359	$12,368
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$16,597	5	$3,319	$99,892	17	$5,876	$23,668	4	$5,917	$140,157	26	$5,391
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,525,621	77	$97,735	$24,983,457	522	$47,861										$32,509,078	599	$54,272
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]										$23,000	1	$23,000	$246,572	1	$246,572	$269,572	2	$134,786
Refinances Completed - Estimated Consumer Relief [14]	$897,229	16	$56,077	$12,433,726	279	$44,565	$4,288,974	95	$45,147	$1,263,736	30	$42,125	$4,884,960	87	$56,149	$23,768,625	507	$46,881
Total Consumer Relief	**$17,086,897**	**192**	**$88,994**	**$336,832,266**	**4,865**	**$69,236**	**$50,373,208**	**890**	**$56,599**	**$79,082,747**	**930**	**$85,035**	**$27,124,438**	**473**	**$57,346**	**$510,499,556**	**7,350**	**$69,456**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$438,428	3	$146,143	$112,880,677	920	$122,696	$4,314,570	58	$74,389	$44,586,992	439	$101,565	$11,345,752	137	$82,816	$173,566,419	1,557	$111,475
1st Lien Modification Trials Started/In Process [16]	$438,428	3	$146,143	$102,295,794	828	$123,546	$4,648,753	61	$76,209	$40,806,208	422	$96,697	$10,117,280	138	$73,314	$158,306,463	1,452	$109,026
TOTAL CONSUMER RELIEF - ALL SERVICERS $510,499,556																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$315,568	29		$241,650	1,264		$259,705	163		$284,242	46		$276,298	288		$251,161	1,790	
Refinances Completed	$283,474	16	2.52%	$254,579	279	2.23%	$256,751	95	2.24%	$280,952	30	1.91%	$246,646	87	2.90%	$256,097	507	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Michigan, 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]	$24,706,684	346	$71,407	$42,876,292	371	$115,570	$7,226,481	112	$64,522	$19,362,262	275	$70,408	$6,239,994	86	$72,558	$100,411,713	1,190	$84,380
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$167,469	3	$55,823	$2,440,690	56	$43,584	$8,012,338	206	$38,895	$5,749,958	139	$41,367	$853,035	36	$23,695	$17,223,490	440	$39,144
Completed 2nd Lien Modification Forgiveness [3]	$184,600	8	$23,075	$1,700,699	34	$50,021	$1,041,725	75	$13,890	$24,034	6	$4,006	$1,202	2	$601	$2,952,260	125	$23,618
Completed 2nd Lien Extinguishments [4]	$4,857,816	124	$39,176	$156,104,484	3,841	$40,642	$9,324,211	233	$40,018				$1,192,797	31	$38,477	$171,479,308	4,229	$40,548
Short Sales Completed/ Deficiency Forgiven [5]	$12,200,177	188	$64,895	$131,836,906	1,766	$74,653	$7,910,381	174	$45,462	$83,890,802	1,221	$68,707	$6,931,510	128	$54,152	$242,769,776	3,477	$69,822
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$252,666	5	$50,533							$252,666	5	$50,533
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,665,391	313	$5,321	$16,320	3	$5,440	$1,707,786	143	$11,943	$71,000	24	$2,958	$3,460,497	483	$7,165
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$4,610	4	$1,152	$227,828	42	$5,425	$39,573	9	$4,397	$272,011	55	$4,946
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$11,547,339	135	$85,536	$51,328,195	1,384	$37,087										$62,875,534	1,519	$41,393
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]										$720,200	12	$60,017	$2,142,299	32	$66,947	$2,862,499	44	$65,057
Refinances Completed - Estimated Consumer Relief [14]	$7,608,226	170	$44,754	$6,490,586	245	$26,492	$29,941,656	1,346	$22,245	$36,139,152	1,768	$20,441	$23,394,524	627	$37,312	$103,574,144	4,156	$24,922
Total Consumer Relief	**$61,272,311**	**974**	**$62,908**	**$394,443,243**	**8,010**	**$49,244**	**$63,730,388**	**2,158**	**$29,532**	**$147,822,022**	**3,606**	**$40,993**	**$40,865,934**	**975**	**$41,914**	**$708,133,898**	**15,723**	**$45,038**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$972,506	13	$74,808	$81,955,130	776	$105,612	$7,541,475	131	$57,569	$40,856,218	609	$67,087	$8,406,315	114	$73,740	$139,731,644	1,643	$85,047
1st Lien Modification Trials Started/In Process [16]	$1,191,266	13	$91,636	$71,587,586	642	$111,507	$8,504,341	144	$59,058	$39,971,959	601	$66,509	$7,832,870	110	$71,208	$129,088,022	1,510	$85,489
TOTAL CONSUMER RELIEF - ALL SERVICERS $708,133,898																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$186,938	301		$204,643	1,351		$111,156	2,061		$117,461	2,131		$127,921	1,506		$136,706	7,350	
Refinances Completed	$202,889	170	2.81%	$200,881	245	1.68%	$114,264	1,346	2.48%	$116,246	1,768	2.24%	$136,192	627	3.49%	$127,147	4,156	2.50%

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

Appendix V: State Consumer Relief Information
Minnesota, 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]	$1,019,576	11	$92,689	$18,573,739	156	$119,062	$3,753,603	46	$81,600	$11,911,528	145	$82,148	$5,503,578	90	$61,151	$40,762,024	448	$90,987
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$220,768	2	$110,384	$1,909,543	31	$61,598	$4,827,211	107	$45,114	$2,308,638	60	$38,477	$257,104	13	$19,777	$9,523,264	213	$44,710
Completed 2nd Lien Modification Forgiveness [3]	$156,865	4	$39,216	$248,489	7	$35,498	$1,491,046	66	$22,592	$37,285	7	$5,326	$28,687	5	$5,737	$1,962,372	89	$22,049
Completed 2nd Lien Extinguishments [4]	$1,493,410	29	$51,497	$26,237,562	590	$44,470	$10,453,863	186	$56,204				$2,597,358	45	$57,719	$40,782,193	850	$47,979
Short Sales Completed/ Deficiency Forgiven [5]	$3,288,085	36	$91,336	$84,268,756	919	$91,696	$5,352,027	88	$60,818	$38,872,914	485	$80,150	$13,424,468	232	$57,864	$145,206,250	1,760	$82,504
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$125,715	2	$62,857				$168,623	3	$56,208	$294,338	5	$58,868
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,516,359	226	$6,710				$1,296,522	93	$13,941	$63,000	21	$3,000	$2,875,881	340	$8,458
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,412	2	$1,706	$140,050	17	$8,238	$15,400	6	$2,567	$158,862	25	$6,354
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]										$181,500	1	$181,500	$580,377	5	$116,075	$761,877	6	$126,980
Refinances Completed - Estimated Consumer Relief [14]	$947,478	13	$72,883	$2,992,004	104	$28,769	$11,990,144	372	$32,232	$7,198,964	251	$28,681	$39,330,080	1,144	$34,379	$62,458,671	1,884	$33,152
Total Consumer Relief	**$7,126,182**	**95**	**$75,012**	**$135,746,452**	**2,033**	**$66,771**	**$37,997,021**	**869**	**$43,725**	**$61,947,401**	**1,059**	**$58,496**	**$61,968,675**	**1,564**	**$39,622**	**$304,785,732**	**5,620**	**$54,232**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$765,750	3	$255,250	$40,498,924	342	$118,418	$4,246,360	59	$71,972	$25,988,254	298	$87,209	$8,670,302	132	$65,684	$80,169,590	834	$96,127
1st Lien Modification Trials Started/In Process [16]	$765,750	3	$255,250	$31,938,974	274	$116,566	$4,490,423	65	$69,083	$23,825,731	290	$82,158	$6,459,860	102	$63,332	$67,480,738	734	$91,936
TOTAL CONSUMER RELIEF - ALL SERVICERS $304,785,732																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$267,475	20		$235,524	380		$181,099	590		$214,159	304		$186,432	2,095		$193,974	3,389	
Refinances Completed	$324,631	13	2.86%	$227,632	104	1.61%	$177,746	372	2.31%	$217,479	251	1.68%	$180,973	1,144	2.42%	$188,766	1,884	2.24%

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

Appendix V: State Consumer Relief Information
Mississippi, 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]	$218,743	8	$27,343	$1,673,060	29	$57,692	$799,454	26	$30,748	$723,856	20	$36,193	$733,761	21	$34,941	$4,148,874	104	$39,893
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$256,403	5	$51,281	$171,272	13	$13,175	$121,102	3	$40,367				$548,777	21	$26,132
Completed 2nd Lien Modification Forgiveness [3]	$9,100	1	$9,100	$64,888	2	$32,444	$91,251	6	$15,208				$2,148	1	$2,148	$167,387	10	$16,739
Completed 2nd Lien Extinguishments [4]	$216,625	9	$24,069	$5,319,568	169	$31,477	$597,174	17	$35,128				$77,328	2	$38,664	$6,210,695	197	$31,526
Short Sales Completed/ Deficiency Forgiven [5]	$820,802	16	$51,300	$7,459,484	149	$50,064	$497,482	12	$41,457	$3,175,274	67	$47,392	$448,771	6	$74,795	$12,401,813	250	$49,607
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$30,440	1	$30,440				$20,691	1	$20,691	$51,131	2	$25,566
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$361,916	68	$5,322	$5,000	1	$5,000	$168,038	17	$9,885	$3,000	1	$3,000	$537,954	87	$6,183
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$2,449,313	63	$38,878	$1,825,336	64	$28,521										$4,274,649	127	$33,659
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]	$118,180	6	$19,697	$91,088	5	$18,218	$2,462,542	83	$29,669	$501,424	16	$31,339	$5,482,437	113	$48,517	$8,655,670	223	$38,815
Total Consumer Relief	**$3,832,762**	**103**	**$37,211**	**$17,051,743**	**491**	**$34,729**	**$4,654,615**	**159**	**$29,274**	**$4,689,694**	**123**	**$38,128**	**$6,768,136**	**145**	**$46,677**	**$36,996,950**	**1,021**	**$36,236**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$67,417	2	$33,708	$5,139,939	85	$60,470	$799,219	28	$28,544	$3,387,086	87	$38,932	$1,368,447	42	$32,582	$10,762,108	244	$44,107
1st Lien Modification Trials Started/In Process [16]	$67,417	2	$33,708	$4,459,095	75	$59,455	$888,922	30	$29,631	$3,017,894	85	$35,505	$585,483	19	$30,815	$9,018,811	211	$42,743
TOTAL CONSUMER RELIEF - ALL SERVICERS $36,996,950																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$69,505	6		$125,225	31		$112,568	128		$102,999	18		$133,732	249		$124,678	432	
Refinances Completed	$69,505	6	3.61%	$132,612	5	1.75%	$115,936	83	3.26%	$95,967	16	4.16%	$146,458	113	4.22%	$129,094	223	3.83%

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

Appendix V: 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	$9,974,330	155	$64,351	$3,394,995	77	$44,091	$4,098,046	96	$42,688	$2,705,001	61	$44,344	$21,197,380	400	$52,993
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$854,357	30	$28,479	$2,624,790	94	$27,923	$900,467	28	$32,160	$47,659	1	$47,659	$4,427,273	153	$28,936
Completed 2nd Lien Modification Forgiveness [3]	$105,000	5	$21,000	$425,804	9	$47,312	$697,976	43	$16,232	$12,394	2	$6,197	$5,850	1	$5,850	$1,247,024	60	$20,784
Completed 2nd Lien Extinguishments [4]	$1,048,633	23	$45,593	$39,226,934	1,138	$34,470	$4,006,285	105	$38,155				$207,958	5	$41,592	$44,489,810	1,271	$35,004
Short Sales Completed/ Deficiency Forgiven [5]	$2,094,736	32	$65,461	$41,724,538	676	$61,723	$3,730,420	54	$69,082	$19,985,432	338	$59,128	$2,509,285	38	$66,034	$70,044,411	1,138	$61,550
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$301,549	4	$75,387				$9,141	1	$9,141	$310,690	5	$62,138
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,012,362	182	$5,562	$16,000	5	$3,200	$824,433	79	$10,436	$21,000	7	$3,000	$1,873,795	273	$6,864
Servicer 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]	$6,848,743	141	$48,573	$21,803,154	564	$38,658										$28,651,897	705	$40,641
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]										$74,000	2	$37,000	$954,739	16	$59,671	$1,028,739	18	$57,152
Refinances Completed - Estimated Consumer Relief [14]	$307,867	9	$34,207	$3,603,608	137	$26,304	$14,721,595	535	$27,517	$1,229,204	44	$27,936	$15,126,224	328	$46,117	$34,988,499	1,053	$33,227
Total Consumer Relief	**$11,429,988**	**221**	**$51,719**	**$118,625,087**	**2,891**	**$41,033**	**$29,502,581**	**920**	**$32,068**	**$27,217,272**	**596**	**$45,667**	**$21,586,857**	**458**	**$47,133**	**$208,361,785**	**5,086**	**$40,968**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$185,735	2	$92,867	$21,276,354	320	$66,489	$4,671,500	114	$40,978	$11,326,736	244	$46,421	$3,961,954	92	$43,065	$41,422,279	772	$53,656
1st Lien Modification Trials Started/In Process [16]	$27,350	1	$27,350	$16,687,680	263	$63,451	$5,258,440	124	$42,407	$10,538,038	236	$44,653	$2,837,814	62	$45,771	$35,349,322	686	$51,530
TOTAL CONSUMER RELIEF - ALL SERVICERS $208,361,785																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$118,470	19		$142,790	879		$113,476	859		$110,400	47		$138,854	875		$131,364	2,679	
Refinances Completed	$105,257	9	4.14%	$153,706	137	2.18%	$118,424	535	2.96%	$109,839	44	3.24%	$139,542	328	4.21%	$129,121	1,053	3.28%

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

Appendix V: State Consumer Relief Information
Montana, 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]	$134,400	1	$134,400	$2,021,319	9	$224,591	$25,468	1	$25,468	$998,721	5	$199,744	$524,274	15	$34,952	$3,704,182	31	$119,490
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$39,252	1	$39,252	$86,277	2	$43,138	$140,147	2	$70,073				$265,676	5	$53,135
Completed 2nd Lien Modification Forgiveness [3]				$123,661	2	$61,831	$167,970	3	$55,990							$291,631	5	$58,326
Completed 2nd Lien Extinguishments [4]	$69,123	2	$34,562	$4,346,171	89	$48,833	$731,702	11	$66,518				$118,610	2	$59,305	$5,265,606	104	$50,631
Short Sales Completed/ Deficiency Forgiven [5]	$125,718	1	$125,718	$6,273,413	96	$65,348	$323,597	7	$46,228	$3,297,648	41	$80,430	$1,502,613	23	$65,331	$11,522,989	168	$68,589
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$201,374	25	$8,055				$57,000	4	$14,250				$258,374	29	$8,909
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$12,000	2	$6,000				$12,000	2	$6,000
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]	$214,829	2	$107,415	$17,425	1	$17,425	$16,717	1	$16,717				$3,617,988	57	$63,473	$3,866,959	61	$63,393
Total Consumer Relief	**$544,070**	**6**	**$90,678**	**$13,022,615**	**223**	**$58,397**	**$1,351,731**	**25**	**$54,069**	**$4,505,516**	**54**	**$83,435**	**$5,763,485**	**97**	**$59,417**	**$25,187,417**	**405**	**$62,191**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$84,684	1	$84,684	$3,356,426	19	$176,654	$53,209	2	$26,604	$2,303,253	11	$209,387	$1,595,250	24	$66,469	$7,392,822	57	$129,699
1st Lien Modification Trials Started/In Process [16]	$84,684	1	$84,684	$2,925,280	15	$195,019	$53,209	2	$26,604	$1,138,957	7	$162,708	$684,597	13	$52,661	$4,886,727	38	$128,598
TOTAL CONSUMER RELIEF - ALL SERVICERS $25,187,417																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$495,431	6		$422,733	7		$139,623	5					$200,003	132		$220,202	150	
Refinances Completed	$501,223	2	2.73%	$147,987	1	1.50%	$73,944	1	2.88%				$217,360	57	3.72%	$223,179	61	3.62%

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

Appendix V: 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	$176,502	4	$44,125	$355,397	10	$35,540	$164,242	8	$20,530	$289,873	9	$32,208	$1,002,014	32	$31,313
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$56,753	1	$56,753	$258,587	10	$25,859	$35,000	1	$35,000				$350,340	12	$29,195
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	$1,046,896	40	$26,172	$155,616	5	$31,123				$126,511	5	$25,302	$1,371,830	52	$26,381
Short Sales Completed/ Deficiency Forgiven [5]	$37,221	3	$12,407	$2,495,851	57	$43,787	$252,403	6	$42,067	$1,529,861	43	$35,578	$1,577,237	28	$56,330	$5,892,573	137	$43,011
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$95,722	18	$5,318				$127,446	11	$11,586	$8,387	3	$2,796	$231,555	32	$7,236
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$22,500	4	$5,625	$10,000	1	$10,000	$32,500	5	$6,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$726,406	20	$36,320										$726,406	20	$36,320
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$2,000	1	$2,000	$2,000	1	$2,000
REO Properties Donated [13]										$79,000	1	$79,000	$73,446	2	$36,723	$152,446	3	$50,815
Refinances Completed - Estimated Consumer Relief [14]	$33,882	2	$16,941	$55,920	3	$18,640	$798,699	26	$30,719				$6,555,103	141	$46,490	$7,443,604	172	$43,277
Total Consumer Relief	**$129,909**	**8**	**$16,239**	**$4,654,050**	**143**	**$32,546**	**$1,904,183**	**62**	**$30,713**	**$1,958,049**	**68**	**$28,795**	**$8,642,557**	**190**	**$45,487**	**$17,288,748**	**471**	**$36,706**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$461,038	11	$41,913	$288,801	9	$32,089	$833,520	22	$37,887	$563,110	18	$31,284	$2,146,469	60	$35,774
1st Lien Modification Trials Started/In Process [16]				$282,059	8	$35,257	$336,033	12	$28,003	$811,692	21	$38,652	$508,278	16	$31,767	$1,938,062	57	$34,001
TOTAL CONSUMER RELIEF - ALL SERVICERS $17,288,748																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$83,607	4		$157,800	11		$118,655	35					$123,109	347		$123,280	397	
Refinances Completed	$39,743	2	5.43%	$125,637	3	1.89%	$118,584	26	3.30%				$122,615	141	4.83%	$121,095	172	4.55%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$2,376,503	22	$108,023	$112,682,533	622	$181,162	$4,885,737	33	$148,053	$27,724,653	164	$169,053	$17,720,131	155	$114,323	$165,389,557	996	$166,054
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$5,314,239	89	$59,711	$10,023,091	154	$65,085	$7,792,956	108	$72,157	$4,975,512	143	$34,794	$28,105,798	494	$56,894
Completed 2nd Lien Modification Forgiveness [3]	$22,700	1	$22,700	$2,993,598	50	$59,872	$565,444	17	$33,261	$112,738	7	$16,105	$54,543	5	$10,909	$3,749,023	80	$46,863
Completed 2nd Lien Extinguishments [4]	$2,300,685	38	$60,544	$286,277,330	4,136	$69,216	$28,950,102	438	$66,096				$8,278,352	122	$67,855	$325,806,469	4,734	$68,823
Short Sales Completed/ Deficiency Forgiven [5]				$796,340,360	5,741	$138,711	$25,432,751	268	$94,898	$253,817,709	1,825	$139,078	$81,344,663	926	$87,845	$1,156,935,483	8,760	$132,070
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$921,756	9	$102,417	$921,756	9	$102,417
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$5,697,651	1,159	$4,916	$75,279	5	$15,056	$5,144,986	292	$17,620	$417,534	135	$3,093	$11,335,450	1,591	$7,125
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$65,100	10	$6,510	$482,798	54	$8,941	$181,374	20	$9,069	$729,272	84	$8,682
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]													$1,950	2	$975	$1,950	2	$975
REO Properties Donated [13]										$1,439,519	14	$102,823				$1,439,519	14	$102,823
Refinances Completed - Estimated Consumer Relief [14]	$562,359	10	$56,236	$5,471,402	121	$45,218	$5,602,830	207	$27,067	$11,179,984	286	$39,091	$15,377,347	380	$40,467	$38,193,922	1,004	$38,042
Total Consumer Relief	**$5,262,247**	**71**	**$74,116**	**$1,214,777,113**	**11,918**	**$101,928**	**$75,600,334**	**1,132**	**$66,785**	**$307,695,343**	**2,750**	**$111,889**	**$129,273,162**	**1,897**	**$68,146**	**$1,732,608,199**	**17,768**	**$97,513**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$942,952	4	$235,738	$221,768,572	1,211	$183,128	$5,985,668	43	$139,202	$64,415,101	442	$145,736	$25,195,283	215	$117,187	$318,307,576	1,915	$166,218
1st Lien Modification Trials Started/In Process [16]	$942,952	4	$235,738	$182,736,497	991	$184,396	$6,478,090	46	$140,828	$61,077,905	411	$148,608	$22,585,012	201	$112,363	$273,820,456	1,653	$165,651
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,732,608,199																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$269,705	16		$295,937	725		$189,112	370		$272,162	384		$225,870	1,295		$245,825	2,790	
Refinances Completed	$293,599	10	2.44%	$295,399	121	1.95%	$198,161	207	1.74%	$278,197	286	1.79%	$198,269	380	2.60%	$233,670	1,004	2.07%

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

Appendix V: State Consumer Relief Information
New Hampshire, 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]	$702,210	9	$78,023	$7,066,073	66	$107,062	$561,144	14	$40,082	$2,798,918	42	$66,641	$728,694	13	$56,053	$11,857,039	144	$82,341
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$250,769	3	$83,590	$1,363,486	25	$54,539	$545,789	18	$30,322	$153,319	5	$30,664	$2,313,363	51	$45,360
Completed 2nd Lien Modification Forgiveness [3]	$54,500	2	$27,250	$228,558	3	$76,186	$673,682	31	$21,732							$956,740	36	$26,576
Completed 2nd Lien Extinguishments [4]	$678,763	13	$52,213	$12,409,734	219	$56,665	$4,503,810	80	$56,298				$181,128	4	$45,282	$17,773,435	316	$56,245
Short Sales Completed/ Deficiency Forgiven [5]	$135,221	6	$22,537	$15,367,534	208	$73,882	$1,143,652	24	$47,652	$7,162,950	96	$74,614	$1,248,559	19	$65,714	$25,057,916	353	$70,986
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$28,029	1	$28,029	$28,029	1	$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$248,220	41	$6,054				$212,400	14	$15,171	$18,503	5	$3,701	$479,123	60	$7,985
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [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	$5,565,402	130	$42,811										$7,455,718	159	$46,891
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]	$532,324	10	$53,232	$1,442,378	38	$37,957	$2,399,363	71	$33,794	$935,658	22	$42,530	$3,269,900	58	$56,378	$8,579,622	199	$43,114
Total Consumer Relief	**$3,993,334**	**69**	**$57,874**	**$42,578,668**	**708**	**$60,139**	**$10,645,137**	**245**	**$43,450**	**$11,706,703**	**200**	**$58,534**	**$5,631,616**	**107**	**$52,632**	**$74,555,457**	**1,329**	**$56,099**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$175,545	2	$87,773	$11,948,328	117	$102,122	$845,964	20	$42,298	$4,671,646	65	$71,871	$942,652	14	$67,332	$18,584,135	218	$85,248
1st Lien Modification Trials Started/In Process [16]	$175,545	2	$87,773	$10,644,322	101	$105,389	$1,047,825	23	$45,558	$4,845,569	69	$70,226	$860,327	13	$66,179	$17,573,588	208	$84,488
TOTAL CONSUMER RELIEF - ALL SERVICERS $74,555,457																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$250,260	15		$246,459	113		$196,132	123		$230,041	26		$235,204	122		$226,576	399	
Refinances Completed	$254,932	10	2.66%	$213,010	38	2.27%	$193,047	71	2.23%	$240,792	22	2.25%	$237,025	58	3.03%	$218,065	199	2.52%

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

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$6,539,019	56	$116,768	$110,861,569	685	$161,842	$7,437,888	75	$99,172	$58,260,988	454	$128,328	$22,569,072	262	$86,141	$205,668,536	1,532	$134,248
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$218,103	3	$72,701	$12,117,384	158	$76,692	$8,581,792	150	$57,212	$12,435,276	167	$74,463	$4,373,833	148	$29,553	$37,726,388	626	$60,266
Completed 2nd Lien Modification Forgiveness [3]	$139,900	3	$46,633	$4,828,297	62	$77,876	$2,492,947	94	$26,521	$321,051	21	$15,288	$161,741	22	$7,352	$7,943,936	202	$39,326
Completed 2nd Lien Extinguishments [4]	$2,996,397	47	$63,753	$396,279,231	5,609	$70,651	$68,071,204	877	$77,618				$16,447,688	220	$74,762	$483,794,520	6,753	$71,641
Short Sales Completed/ Deficiency Forgiven [5]	$10,606,724	64	$165,730	$215,812,140	1,769	$121,997	$7,863,524	76	$103,467	$108,204,326	791	$136,794	$37,720,177	409	$92,225	$380,206,891	3,109	$122,292
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$82,765	2	$41,383				$684,741	13	$52,672	$767,506	15	$51,167
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,871,224	354	$8,111	$9,000	3	$3,000	$6,465,168	307	$21,059	$403,923	119	$3,394	$9,749,315	783	$12,451
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$33,868	7	$4,838	$455,984	62	$7,355	$145,789	21	$6,942	$635,641	90	$7,063
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$19,390,373	297	$65,287										$19,390,373	297	$65,287
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]										$215,000	1	$215,000	$131,040	1	$131,040	$346,040	2	$173,020
Refinances Completed - Estimated Consumer Relief [14]	$2,017,030	25	$80,681	$6,494,184	118	$55,035	$7,606,446	165	$46,100	$9,233,237	169	$54,635	$32,009,185	782	$40,932	$57,360,082	1,259	$45,560
Total Consumer Relief	**$22,517,173**	**198**	**$113,723**	**$768,654,402**	**9,052**	**$84,915**	**$102,179,434**	**1,449**	**$70,517**	**$195,591,030**	**1,972**	**$99,184**	**$114,647,189**	**1,997**	**$57,410**	**$1,203,589,228**	**14,668**	**$82,055**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,200,964	8	$150,120	$235,830,853	1,415	$166,665	$7,322,363	78	$93,876	$125,405,711	903	$138,877	$36,436,053	393	$92,713	$406,195,944	2,797	$145,226
1st Lien Modification Trials Started/In Process [16]	$1,200,964	8	$150,120	$201,628,778	1,215	$165,950	$8,649,639	90	$96,107	$110,516,186	841	$131,410	$27,376,304	311	$88,027	$349,371,871	2,465	$141,733
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,203,589,228																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$386,078	54		$305,522	673		$258,748	273		$323,263	213		$250,375	2,173		$268,760	3,386	
Refinances Completed	$406,240	25	2.53%	$307,495	118	2.28%	$253,128	165	2.32%	$329,849	169	2.11%	$241,404	782	2.16%	$264,280	1,259	2.20%

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

Appendix V: State Consumer Relief Information
New Mexico, 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]	$154,500	2	$77,250	$4,724,678	70	$67,495	$385,087	8	$48,136	$933,098	25	$37,324	$877,321	28	$31,333	$7,074,684	133	$53,193
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$718,868	33	$21,784	$191,743	6	$31,957	$13,100	1	$13,100	$89,454	5	$17,891	$1,013,165	45	$22,515
Completed 2nd Lien Modification Forgiveness [3]	$47,000	2	$23,500	$18,428	1	$18,428	$190,295	14	$13,593	$8,458	1	$8,458	$12,849	3	$4,283	$277,030	21	$13,192
Completed 2nd Lien Extinguishments [4]	$526,443	10	$52,644	$25,961,554	577	$44,994	$3,931,842	75	$52,425				$577,032	12	$48,086	$30,996,871	674	$45,989
Short Sales Completed/ Deficiency Forgiven [5]	$451,674	9	$50,186	$24,237,910	362	$66,956	$744,329	11	$67,666	$7,386,221	120	$61,552	$1,934,434	39	$49,601	$34,754,568	541	$64,241
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$800,683	91	$8,799	$15,000	1	$15,000	$583,000	31	$18,806	$17,050	6	$2,842	$1,415,733	129	$10,975
Servicer 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]																		
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]													$32,661	1	$32,661	$32,661	1	$32,661
Refinances Completed - Estimated Consumer Relief [14]	$230,727	4	$57,682	$2,335,970	59	$39,593	$961,573	32	$30,049	$305,293	10	$30,529	$7,314,854	171	$42,777	$11,148,416	276	$40,393
Total Consumer Relief	**$1,410,343**	**27**	**$52,235**	**$58,798,091**	**1,193**	**$49,286**	**$6,429,194**	**148**	**$43,440**	**$9,239,570**	**190**	**$48,629**	**$10,868,655**	**266**	**$40,860**	**$86,745,853**	**1,824**	**$47,558**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$9,996,048	142	$70,395	$690,647	13	$53,127	$2,387,458	53	$45,046	$1,657,843	47	$35,273	$14,731,996	255	$57,773
1st Lien Modification Trials Started/In Process [16]				$8,759,207	128	$68,431	$694,081	13	$53,391	$2,084,986	49	$42,551	$1,151,606	31	$37,149	$12,689,880	221	$57,420
TOTAL CONSUMER RELIEF - ALL SERVICERS $86,745,853																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the State of New Mexico. Since then it has been determined that some of those deficiency waivers are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $3,287,017 has been made to the gross consumer relief provided in the form of deficiency waivers, all of which relates to Bank of America.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$416,774	11		$176,914	366		$120,502	59		$162,998	12		$151,806	458		$163,276	906	
Refinances Completed	$247,407	4	2.97%	$216,466	59	2.33%	$113,252	32	3.38%	$149,580	10	2.60%	$160,746	171	3.39%	$168,002	276	3.06%

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

Appendix V: 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]	$2,775,942	28	$99,141	$154,526,400	937	$164,916	$7,946,995	102	$77,912	$86,593,506	763	$113,491	$19,786,870	194	$101,994	$271,629,713	2,024	$134,204
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$10,869,042	130	$83,608	$17,429,837	249	$69,999	$17,056,815	259	$65,856	$2,780,115	89	$31,237	$48,135,809	727	$66,212
Completed 2nd Lien Modification Forgiveness [3]	$149,800	6	$24,967	$11,428,898	120	$95,241	$10,602,918	259	$40,938	$238,279	20	$11,914	$251,205	8	$31,401	$22,671,100	413	$54,894
Completed 2nd Lien Extinguishments [4]	$5,268,970	72	$73,180	$531,308,330	6,544	$81,190	$190,268,426	1,867	$101,911				$16,740,086	199	$84,121	$743,585,812	8,682	$85,647
Short Sales Completed/ Deficiency Forgiven [5]	$7,280,141	41	$177,564	$133,287,710	1,047	$127,304	$8,882,735	64	$138,793	$128,943,949	821	$157,057	$19,862,616	164	$121,114	$298,257,151	2,137	$139,568
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$572,739	6	$95,456				$602,264	5	$120,453	$1,175,003	11	$106,818
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,723,738	237	$11,493	$12,000	3	$4,000	$7,769,648	347	$22,391	$106,500	32	$3,328	$10,611,886	619	$17,144
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$24,506	3	$8,169	$383,142	49	$7,819	$143,708	8	$17,964	$551,356	60	$9,189
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$20,786,018	283	$73,449										$20,786,018	283	$73,449
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]										$160,000	1	$160,000	$160,417	2	$80,209	$320,417	3	$106,806
Refinances Completed - Estimated Consumer Relief [14]	$1,993,370	25	$79,735	$7,441,974	114	$65,280	$8,114,890	205	$39,585	$9,894,540	149	$66,406	$20,351,117	350	$58,146	$47,795,891	843	$56,697
Total Consumer Relief	**$17,468,223**	**172**	**$101,559**	**$872,372,110**	**9,412**	**$92,687**	**$243,855,046**	**2,758**	**$88,417**	**$251,039,879**	**2,409**	**$104,209**	**$80,784,898**	**1,051**	**$76,865**	**$1,465,520,156**	**15,802**	**$92,743**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,914,146	10	$191,415	$303,244,172	1,807	$167,816	$9,360,910	118	$79,330	$157,384,107	1,328	$118,512	$32,496,431	277	$117,316	$504,399,766	3,540	$142,486
1st Lien Modification Trials Started/In Process [16]	$2,115,916	11	$192,356	$264,164,694	1,573	$167,937	$10,377,501	133	$78,026	$146,607,618	1,261	$116,263	$24,764,964	224	$110,558	$448,030,693	3,202	$139,922
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,465,520,156																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$377,038	36		$311,323	540		$252,441	417		$392,305	285		$282,392	941		$299,456	2,219	
Refinances Completed	$376,196	25	2.70%	$328,695	114	2.53%	$244,789	205	2.06%	$388,046	149	2.18%	$238,940	350	3.10%	$282,925	843	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$1,147,986	20	$57,399	$16,729,808	268	$62,425	$4,264,098	108	$39,482	$5,080,286	120	$42,336	$2,403,149	56	$42,913	$29,625,327	572	$51,793
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,585,586	68	$23,317	$2,443,048	94	$25,990	$186,333	9	$20,704	$113,455	2	$56,728	$4,328,422	173	$25,020
Completed 2nd Lien Modification Forgiveness [3]	$187,200	9	$20,800	$1,308,289	25	$52,332	$598,323	39	$15,342				$22,724	7	$3,246	$2,116,536	80	$26,457
Completed 2nd Lien Extinguishments [4]	$1,032,925	26	$39,728	$116,402,993	2,661	$43,744	$10,806,884	256	$42,214				$2,383,574	50	$47,671	$130,626,376	2,993	$43,644
Short Sales Completed/ Deficiency Forgiven [5]	$1,928,611	27	$71,430	$81,719,370	1,148	$71,184	$2,860,192	38	$75,268	$32,825,989	429	$76,517	$15,403,957	197	$78,193	$134,738,119	1,839	$73,267
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$79,994	3	$26,665				$115,165	1	$115,165	$195,159	4	$48,790
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,638,270	370	$7,131				$1,200,493	87	$13,799	$38,168	13	$2,936	$3,876,931	470	$8,249
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$117,857	4	$29,464	$246,190	22	$11,190	$17,628	4	$4,407	$381,675	30	$12,723
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]										$173,800	2	$86,900	$780,207	15	$52,014	$954,007	17	$56,118
Refinances Completed - Estimated Consumer Relief [14]	$1,242,318	19	$65,385	$9,619,377	283	$33,991	$6,157,563	175	$35,186	$1,182,739	27	$43,805	$25,175,285	900	$27,973	$43,377,282	1,404	$30,895
Total Consumer Relief	**$5,539,040**	**101**	**$54,842**	**$230,003,693**	**4,823**	**$47,689**	**$27,327,959**	**717**	**$38,114**	**$40,895,830**	**696**	**$58,758**	**$46,453,312**	**1,245**	**$37,312**	**$350,219,835**	**7,582**	**$46,191**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$452,289	7	$64,613	$37,762,011	578	$65,332	$4,769,016	129	$36,969	$16,441,355	336	$48,933	$6,003,067	124	$48,412	$65,427,738	1,174	$55,731
1st Lien Modification Trials Started/In Process [16]	$307,164	6	$51,194	$32,911,653	490	$67,167	$5,093,827	139	$36,646	$14,345,954	322	$44,553	$2,701,002	61	$44,279	$55,359,600	1,018	$54,381
TOTAL CONSUMER RELIEF - ALL SERVICERS $350,219,835																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the State of North Carolina. Since then it has been determined that some of those deficiency waivers are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $26,976,513 has been made to the gross consumer relief provided in the form of deficiency waivers. Of the total adjustment, $17,319,395 and $9,657,118 relate to Bank of America and Ally, respectively.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$241,276	36		$171,860	1,763		$130,170	259		$187,951	28		$163,905	1,985		$166,053	4,071	
Refinances Completed	$272,200	19	3.06%	$185,044	283	2.34%	$133,006	175	3.37%	$190,453	27	2.93%	$153,594	900	2.32%	$159,681	1,404	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
North Dakota, 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]				$27,387	1	$27,387	$57,545	1	$57,545	$6,680	1	$6,680				$91,612	3	$30,537
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]																		
Completed 2nd Lien Extinguishments [4]	$16,786	1	$16,786	$333,209	10	$33,321	$15,973	1	$15,973				$29,362	1	$29,362	$395,330	13	$30,410
Short Sales Completed/ Deficiency Forgiven [5]	$54,157	2	$27,079	$547,825	14	$39,130				$209,160	6	$34,860	$56,388	3	$18,796	$867,530	25	$34,701
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$22,738	4	$5,684				$32,000	2	$16,000				$54,738	6	$9,123
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [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]													$594,618	10	$59,462	$594,618	10	$59,462
Total Consumer Relief	**$70,943**	**3**	**$23,648**	**$931,159**	**29**	**$32,109**	**$73,518**	**2**	**$36,759**	**$247,840**	**9**	**$27,538**	**$680,368**	**14**	**$48,598**	**$2,003,828**	**57**	**$35,155**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$27,387	1	$27,387	$56,545	1	$56,545	$6,680	1	$6,680				$90,612	3	$30,204
1st Lien Modification Trials Started/In Process [16]				$27,387	1	$27,387				$6,680	1	$6,680				$34,067	2	$17,034
TOTAL CONSUMER RELIEF - ALL SERVICERS $2,003,828																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$23,014	1											$129,483	29		$125,934	30	
Refinances Completed													$151,495	10	5.00%	$151,495	10	5.00%

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

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Ohio, 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]	$1,343,633	27	$49,764	$18,950,813	242	$78,309	$5,111,498	129	$39,624	$9,962,543	188	$52,992	$2,671,991	57	$46,877	$38,040,478	643	$59,161
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$36,406	1	$36,406	$304,856	16	$19,053	$3,526,049	148	$23,825	$867,218	38	$22,822	$4,706	1	$4,706	$4,739,235	204	$23,232
Completed 2nd Lien Modification Forgiveness [3]	$118,000	6	$19,667	$499,772	10	$49,977	$656,927	37	$17,755	$42,688	4	$10,672				$1,317,387	57	$23,112
Completed 2nd Lien Extinguishments [4]	$1,714,720	44	$38,971	$35,471,588	1,151	$30,818	$9,101,580	251	$36,261				$575,389	19	$30,284	$46,863,277	1,465	$31,989
Short Sales Completed/ Deficiency Forgiven [5]	$2,871,266	53	$54,175	$58,160,823	948	$61,351	$3,500,779	55	$63,651	$35,156,979	631	$55,716	$2,901,975	59	$49,186	$102,591,822	1,746	$58,758
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$107,469	5	$21,494				$32,654	3	$10,885	$140,123	8	$17,515
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,886,509	308	$6,125	$5,000	1	$5,000	$2,348,836	195	$12,045	$18,000	6	$3,000	$4,258,345	510	$8,350
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$5,500	2	$2,750	$180,776	23	$7,860	$36,200	1	$36,200	$222,476	26	$8,557
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$8,454,319	246	$34,367										$8,454,319	246	$34,367
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]										$479,500	16	$29,969	$776,871	16	$48,554	$1,256,371	32	$39,262
Refinances Completed - Estimated Consumer Relief [14]	$543,501	21	$25,881	$1,424,329	64	$22,255	$31,579,582	1,291	$24,461	$10,143,160	397	$25,550	$28,507,668	755	$37,759	$72,198,239	2,528	$28,559
Total Consumer Relief	**$6,627,526**	**152**	**$43,602**	**$125,153,009**	**2,985**	**$41,927**	**$53,594,384**	**1,919**	**$27,928**	**$59,181,700**	**1,492**	**$39,666**	**$35,525,454**	**917**	**$38,741**	**$280,082,073**	**7,465**	**$37,519**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$519,828	6	$86,638	$40,413,604	537	$75,258	$7,225,269	174	$41,525	$24,588,685	531	$46,306	$5,367,800	110	$48,798	$78,115,186	1,358	$57,522
1st Lien Modification Trials Started/In Process [16]	$519,828	6	$86,638	$32,148,878	426	$75,467	$7,935,004	190	$41,763	$23,213,111	523	$44,385	$3,498,961	75	$46,653	$67,315,782	1,220	$55,177
TOTAL CONSUMER RELIEF - ALL SERVICERS $280,082,073																		

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 modifications.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$129,613	39		$172,715	322		$110,625	2,116		$106,717	465		$122,921	1,810		$119,289	4,752	
Refinances Completed	$105,334	21	3.13%	$181,734	64	1.56%	$114,985	1,291	2.71%	$106,712	397	3.05%	$130,000	755	3.70%	$119,780	2,528	3.04%

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

Appendix V: 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]	$626,200	8	$78,275	$12,914,386	127	$101,688	$1,538,423	27	$56,979	$11,022,253	114	$96,686	$4,869,672	74	$65,806	$30,970,934	350	$88,488
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,818,257	32	$56,821	$2,116,139	45	$47,025	$969,043	16	$60,565	$658,963	28	$23,534	$5,562,402	121	$45,970
Completed 2nd Lien Modification Forgiveness [3]	$9,400	1	$9,400	$1,222,045	22	$55,547	$1,471,577	45	$32,702	$9,525	3	$3,175	$48,387	4	$12,097	$2,760,934	75	$36,812
Completed 2nd Lien Extinguishments [4]	$1,560,524	24	$65,022	$90,725,586	1,512	$60,004	$18,804,520	273	$68,881				$4,088,520	44	$92,921	$115,179,150	1,853	$62,158
Short Sales Completed/ Deficiency Forgiven [5]				$114,566,171	1,328	$86,270	$3,740,257	68	$55,004	$53,988,391	604	$89,385	$22,485,452	280	$80,305	$194,780,271	2,280	$85,430
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$341,016	5	$68,203	$341,016	5	$68,203
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,974,944	334	$5,913	$6,000	2	$3,000	$1,746,020	120	$14,550	$176,792	56	$3,157	$3,903,756	512	$7,625
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,500	2	$5,750	$172,280	25	$6,891	$35,662	8	$4,458	$219,442	35	$6,270
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]													$450	1	$450	$450	1	$450
REO Properties Donated [13]										$160,920	1	$160,920				$160,920	1	$160,920
Refinances Completed - Estimated Consumer Relief [14]	$279,000	7	$39,857	$6,520,486	161	$40,500	$4,724,398	135	$34,996	$6,443,294	122	$52,814	$12,835,805	232	$55,327	$30,802,983	657	$46,884
Total Consumer Relief	**$2,475,124**	**40**	**$61,878**	**$229,741,875**	**3,516**	**$65,342**	**$32,412,814**	**597**	**$54,293**	**$74,511,726**	**1,005**	**$74,141**	**$45,540,719**	**732**	**$62,214**	**$384,682,258**	**5,890**	**$65,311**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$45,343	1	$45,343	$27,873,151	274	$101,727	$1,664,313	26	$64,012	$22,792,760	223	$102,210	$9,250,211	116	$79,743	$61,625,778	640	$96,290
1st Lien Modification Trials Started/In Process [16]	$45,343	1	$45,343	$21,909,353	220	$99,588	$1,863,950	30	$62,132	$20,955,480	212	$98,847	$6,995,610	87	$80,409	$51,769,736	550	$94,127
TOTAL CONSUMER RELIEF - ALL SERVICERS $384,682,258																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$284,676	22		$260,028	667		$200,550	246		$340,263	153		$248,485	622		$254,769	1,710	
Refinances Completed	$263,075	7	1.93%	$254,149	161	2.03%	$196,389	135	2.27%	$348,595	122	1.93%	$247,298	232	2.85%	$257,494	657	2.32%

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

Appendix V: State Consumer Relief Information
Pennsylvania, 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]	$937,843	20	$46,892	$21,097,781	243	$86,822	$4,026,729	100	$40,267	$13,090,649	241	$54,318	$4,957,691	92	$53,888	$44,110,693	696	$63,377
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$67,000	1	$67,000	$1,289,938	29	$44,481	$3,256,872	102	$31,930	$594,366	19	$31,282	$276,550	17	$16,268	$5,484,726	168	$32,647
Completed 2nd Lien Modification Forgiveness [3]	$262,100	9	$29,122	$637,203	15	$42,480	$1,502,288	78	$19,260	$11,855	1	$11,855	$42,629	8	$5,329	$2,456,075	111	$22,127
Completed 2nd Lien Extinguishments [4]	$3,228,384	56	$57,650	$88,654,567	2,043	$43,394	$18,451,350	337	$54,752				$2,554,727	52	$49,129	$112,889,028	2,488	$45,373
Short Sales Completed/ Deficiency Forgiven [5]	$1,193,739	22	$54,261	$47,405,589	698	$67,916	$2,518,487	42	$59,964	$26,169,935	419	$62,458	$13,662,096	202	$67,634	$90,949,846	1,383	$65,763
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$32,764	2	$16,382				$76,334	3	$25,445	$109,098	5	$21,820
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,513,249	186	$8,136	$26,507	3	$8,836	$1,648,856	124	$13,297	$70,000	21	$3,333	$3,258,612	334	$9,756
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$8,500	1	$8,500	$95,864	17	$5,639	$37,540	5	$7,508	$141,904	23	$6,170
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,262,126	158	$45,963	$12,620,059	278	$45,396										$19,882,185	436	$45,601
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]										$227,500	3	$75,833	$236,366	7	$33,767	$463,866	10	$46,387
Refinances Completed - Estimated Consumer Relief [14]	$778,880	15	$51,925	$3,147,099	84	$37,465	$12,755,851	418	$30,516	$1,798,251	41	$43,860	$35,414,769	897	$39,481	$53,894,850	1,455	$37,041
Total Consumer Relief	**$13,730,073**	**281**	**$48,861**	**$176,365,485**	**3,576**	**$49,319**	**$42,579,348**	**1,083**	**$39,316**	**$43,637,276**	**865**	**$50,448**	**$57,328,702**	**1,304**	**$43,964**	**$333,640,884**	**7,109**	**$46,932**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$377,210	4	$94,303	$46,289,367	579	$79,947	$5,303,593	118	$44,946	$30,182,423	510	$59,181	$12,284,695	214	$57,405	$94,437,288	1,425	$66,272
1st Lien Modification Trials Started/In Process [16]	$377,210	4	$94,303	$38,622,355	483	$79,963	$5,462,634	128	$42,677	$28,126,462	480	$58,597	$7,259,069	121	$59,992	$79,847,730	1,216	$65,664
TOTAL CONSUMER RELIEF - ALL SERVICERS $333,640,884																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$197,723	28		$209,994	464		$135,754	713		$141,519	44		$154,294	2,322		$158,013	3,571	
Refinances Completed	$194,550	15	3.40%	$227,270	84	2.10%	$138,343	418	2.81%	$144,747	41	3.86%	$162,241	897	3.10%	$158,970	1,455	2.15%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Rhode Island, 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]	$585,072	5	$117,014	$24,486,977	182	$134,544	$1,116,055	10	$111,606	$3,910,091	42	$93,097	$742,538	11	$67,503	$30,840,733	250	$123,363
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$6,702,818	108	$62,063	$1,215,376	22	$55,244	$3,237,855	53	$61,092	$335,324	9	$37,258	$11,491,373	192	$59,851
Completed 2nd Lien Modification Forgiveness [3]				$314,718	7	$44,960	$220,381	15	$14,692							$535,099	22	$24,323
Completed 2nd Lien Extinguishments [4]	$437,790	6	$72,965	$20,923,919	423	$49,466	$3,538,254	68	$52,033				$64,273	1	$64,273	$24,964,236	498	$50,129
Short Sales Completed/ Deficiency Forgiven [5]	$310,330	5	$62,066	$29,280,909	269	$108,851	$1,155,642	24	$48,152	$14,917,056	128	$116,540	$1,370,003	13	$105,385	$47,033,940	439	$107,139
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$343,699	60	$5,728				$662,916	39	$16,998	$6,000	2	$3,000	$1,012,615	101	$10,026
Servicer 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	$5,176,585	127	$40,761										$8,042,780	152	$52,913
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]										$115,000	1	$115,000	$140,585	1	$140,585	$255,585	2	$127,793
Refinances Completed - Estimated Consumer Relief [14]	$202,508	2	$101,254	$3,031,606	78	$38,867		22		$1,269,458	29	$43,774	$2,359,598	37	$63,773	$6,863,170	168	$40,852
Total Consumer Relief	**$4,401,895**	**43**	**$102,370**	**$90,261,231**	**1,254**	**$71,979**	**$7,245,708**	**161**	**$45,004**	**$24,147,076**	**299**	**$80,759**	**$5,022,040**	**75**	**$66,961**	**$131,077,950**	**1,832**	**$71,549**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$365,969	3	$121,990	$40,640,752	308	$131,950	$1,550,223	17	$91,190	$9,137,401	88	$103,834	$1,934,020	24	$80,584	$53,628,365	440	$121,883
1st Lien Modification Trials Started/In Process [16]	$121,187	1	$121,187	$37,193,236	276	$134,758	$1,549,883	17	$91,170	$8,933,789	85	$105,103	$1,011,063	14	$72,219	$48,809,158	393	$124,196
TOTAL CONSUMER RELIEF - ALL SERVICERS $131,077,950																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$384,039	4		$230,716	342		$218,780	37		$276,520	31		$245,935	107		$236,896	521	
Refinances Completed	$546,550	2	2.36%	$223,026	78	2.22%	$226,608	22	2.15%	$280,219	29	1.99%	$246,180	37	3.30%	$242,319	168	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]	$580,670	16	$36,292	$8,197,166	89	$92,103	$2,499,301	59	$42,361	$4,589,746	78	$58,843	$1,564,600	40	$39,115	$17,431,483	282	$61,814
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$946,780	28	$33,814	$1,302,741	48	$27,140	$287,854	9	$31,984	$248,982	6	$41,497	$2,786,357	91	$30,619
Completed 2nd Lien Modification Forgiveness [3]	$114,600	3	$38,200	$717,888	12	$59,824	$307,147	23	$13,354							$1,139,635	38	$29,990
Completed 2nd Lien Extinguishments [4]	$1,016,921	25	$40,677	$71,682,391	1,512	$47,409	$6,431,556	146	$44,052				$777,170	17	$45,716	$79,908,038	1,700	$47,005
Short Sales Completed/ Deficiency Forgiven [5]	$1,680,525	23	$73,066	$70,146,743	872	$80,444	$3,063,200	31	$98,813	$24,457,541	304	$80,452	$14,102,194	166	$84,953	$113,450,203	1,396	$81,268
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$548,323	5	$109,665	$548,323	5	$109,665
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,550,514	225	$6,891				$986,979	54	$18,277	$54,000	18	$3,000	$2,591,493	297	$8,726
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$74,703	3	$24,901	$155,400	11	$14,127	$25,080	3	$8,360	$255,183	17	$15,011
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$8,381,661	146	$57,409	$18,985,139	345	$55,029										$27,366,800	491	$55,737
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]													$38,034	1	$38,034	$38,034	1	$38,034
Refinances Completed - Estimated Consumer Relief [14]	$1,625,387	26	$62,515	$6,055,575	191	$31,705	$3,840,272	121	$31,738	$2,108,113	56	$37,645	$18,665,256	581	$32,126	$32,294,603	975	$33,123
Total Consumer Relief	**$13,399,763**	**239**	**$56,066**	**$178,282,196**	**3,274**	**$54,454**	**$17,518,920**	**431**	**$40,647**	**$32,585,633**	**512**	**$63,644**	**$36,023,639**	**837**	**$43,039**	**$277,810,151**	**5,293**	**$52,486**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$438,793	4	$109,698	$22,508,225	273	$82,448	$3,786,975	87	$43,528	$12,199,001	180	$67,772	$4,682,728	89	$52,615	$43,615,722	633	$68,903
1st Lien Modification Trials Started/In Process [16]	$261,880	3	$87,293	$18,218,934	225	$80,973	$4,001,935	96	$41,687	$11,796,335	174	$67,795	$2,852,063	53	$53,813	$37,131,147	551	$67,389
TOTAL CONSUMER RELIEF - ALL SERVICERS $277,810,151																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$337,045	42		$181,196	1,146		$120,521	195		$243,201	62		$162,047	1,462		$171,070	2,907	
Refinances Completed	$284,417	26	2.80%	$175,600	191	2.30%	$121,778	121	3.32%	$220,992	56	2.17%	$148,818	581	2.75%	$158,470	975	2.66%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
South Dakota, 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]				$337,627	2	$168,813				$36,842	1	$36,842	$109,502	3	$36,501	$483,971	6	$80,662
Completed Forgiveness of pre 3/1/2012 Forbearance [2]													$4,768	1	$4,768	$4,768	1	$4,768
Completed 2nd Lien Modification Forgiveness [3]							$13,670	1	$13,670							$13,670	1	$13,670
Completed 2nd Lien Extinguishments [4]				$620,613	21	$29,553	$35,867	1	$35,867				$12,120	1	$12,120	$668,600	23	$29,070
Short Sales Completed/ Deficiency Forgiven [5]	$72,171	2	$36,085	$984,998	23	$42,826				$332,651	8	$41,581	$656,845	13	$50,527	$2,046,665	46	$44,493
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$99,916	9	$11,102	$3,100	1	$3,100				$3,000	1	$3,000	$106,016	11	$9,638
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$4,754	1	$4,754				$4,754	1	$4,754
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]													$131,914	3	$43,971	$131,914	3	$43,971
Refinances Completed - Estimated Consumer Relief [14]	$10,497	1	$10,497	$7,097	1	$7,097							$1,643,418	29	$56,670	$1,661,011	31	$53,581
Total Consumer Relief	**$82,668**	**3**	**$27,556**	**$2,050,251**	**56**	**$36,612**	**$52,637**	**3**	**$17,546**	**$374,247**	**10**	**$37,425**	**$2,561,567**	**51**	**$50,227**	**$5,121,369**	**123**	**$41,637**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$510,658	4	$127,665				$349,470	7	$49,924	$200,011	4	$50,003	$1,060,139	15	$70,676
1st Lien Modification Trials Started/In Process [16]				$372,497	3	$124,166				$266,089	5	$53,218	$203,824	4	$50,956	$842,410	12	$70,201
TOTAL CONSUMER RELIEF - ALL SERVICERS $5,121,369																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$30,247	2		$296,656	2								$136,680	63		$138,278	67	
Refinances Completed	$22,858	1	5.85%	$180,808	1	0.50%							$149,154	29	4.84%	$146,101	31	4.67%

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

Appendix V: 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]	$576,134	10	$57,613	$10,385,191	150	$69,235	$2,387,771	61	$39,144	$4,433,676	116	$38,221	$1,921,793	50	$38,436	$19,704,565	387	$50,916
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,572	1	$9,572	$679,444	23	$29,541	$1,070,247	60	$17,837	$437,068	15	$29,138				$2,196,331	99	$22,185
Completed 2nd Lien Modification Forgiveness [3]	$8,200	1	$8,200	$504,915	10	$50,492	$414,253	29	$14,285							$927,368	40	$23,184
Completed 2nd Lien Extinguishments [4]	$466,013	13	$35,847	$35,950,106	974	$36,910	$2,798,860	77	$36,349				$121,249	3	$40,416	$39,336,228	1,067	$36,866
Short Sales Completed/ Deficiency Forgiven [5]	$1,689,148	38	$44,451	$33,742,638	619	$54,512	$1,087,901	23	$47,300	$14,620,658	276	$52,973	$1,806,982	29	$62,310	$52,947,327	985	$53,754
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$37,668	1	$37,668				$140,042	1	$140,042	$177,710	2	$88,855
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$984,720	173	$5,692	$9,529	1	$9,529	$683,905	67	$10,208	$3,000	1	$3,000	$1,681,154	242	$6,947
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$4,378	2	$2,189	$49,877	6	$8,313				$54,255	8	$6,782
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$14,852,583	361	$41,143										$14,852,583	361	$41,143
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]										$753,650	9	$83,739	$302,020	6	$50,337	$1,055,670	15	$70,378
Refinances Completed - Estimated Consumer Relief [14]	$446,835	5	$89,367	$2,310,414	69	$33,484	$9,061,242	337	$26,888	$1,603,162	64	$25,049	$14,789,928	334	$44,281	$28,211,582	809	$34,872
Total Consumer Relief	**$3,195,902**	**68**	**$46,999**	**$99,410,011**	**2,379**	**$41,786**	**$16,871,849**	**591**	**$28,548**	**$22,581,996**	**553**	**$40,835**	**$19,085,014**	**424**	**$45,012**	**$161,144,773**	**4,015**	**$40,136**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$201,276	4	$50,319	$22,417,298	338	$66,323	$3,337,786	90	$37,087	$9,868,877	250	$39,476	$4,609,657	98	$47,037	$40,434,894	780	$51,840
1st Lien Modification Trials Started/In Process [16]	$242,485	5	$48,497	$18,298,766	274	$66,784	$3,629,131	97	$37,414	$9,908,994	254	$39,012	$2,837,246	60	$47,287	$34,916,622	690	$50,604
TOTAL CONSUMER RELIEF - ALL SERVICERS $161,144,773																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$261,214	10		$164,403	449		$114,699	578		$98,166	69		$143,087	778		$138,440	1,884	
Refinances Completed	$291,906	5	3.90%	$187,908	69	2.27%	$116,504	337	2.94%	$99,719	64	3.20%	$141,023	334	4.00%	$132,473	809	3.35%

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

Appendix V: State Consumer Relief Information
Texas, 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]	$474,100	4	$118,525	$28,131,806	498	$56,490	$2,423,306	78	$31,068	$8,993,778	242	$37,164	$900,788	23	$39,165	$40,923,778	845	$48,431
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$3,798,423	133	$28,560	$1,376,748	64	$21,512	$585,780	26	$22,530	$92,893	9	$10,321	$5,853,844	232	$25,232
Completed 2nd Lien Modification Forgiveness [3]				$359,826	14	$25,702	$497,675	43	$11,574	$6,208	1	$6,208	$10,362	2	$5,181	$874,071	60	$14,568
Completed 2nd Lien Extinguishments [4]	$573,308	19	$30,174	$57,029,179	1,956	$29,156	$7,802,710	233	$33,488				$1,057,235	17	$62,190	$66,462,432	2,225	$29,871
Short Sales Completed/ Deficiency Forgiven [5]				$65,913,362	1,624	$40,587	$2,606,096	67	$38,897	$43,128,373	1,008	$42,786	$2,878,694	73	$39,434	$114,526,525	2,772	$41,315
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$11,219	1	$11,219	$11,219	1	$11,219
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,575,122	600	$5,959	$9,489	3	$3,163	$1,726,075	168	$10,274	$73,662	24	$3,069	$5,384,348	795	$6,773
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$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]																		
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]										$1,685,417	22	$76,610	$312,390	6	$52,065	$1,997,807	28	$71,350
Refinances Completed - Estimated Consumer Relief [14]	$553,123	10	$55,312	$5,919,761	238	$24,873	$6,616,422	292	$22,659	$109,592	3	$36,531	$2,732,398	82	$33,322	$15,931,296	625	$25,490
Total Consumer Relief	**$1,600,532**	**33**	**$48,501**	**$164,727,479**	**5,063**	**$32,536**	**$21,339,746**	**781**	**$27,324**	**$56,302,459**	**1,484**	**$37,940**	**$8,074,899**	**238**	**$33,928**	**$252,045,114**	**7,599**	**$33,168**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$73,219	1	$73,219	$62,224,782	1,036	$60,063	$3,456,535	110	$31,423	$19,243,247	499	$38,564	$1,607,412	38	$42,300	$86,605,195	1,684	$51,428
1st Lien Modification Trials Started/In Process [16]	$126,568	2	$63,284	$50,960,257	868	$58,710	$4,045,118	125	$32,361	$18,691,444	499	$37,458	$1,506,827	36	$41,856	$75,330,214	1,530	$49,235
TOTAL CONSUMER RELIEF - ALL SERVICERS $252,045,114																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the State of Texas. Since then it has been determined that some of those deficiency waivers are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $19,768,954 has been made to the gross consumer relief provided in the form of deficiency waivers, all of which relates to Ally.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$306,595	17		$131,046	2,829		$108,809	612		$187,364	4		$134,726	826		$129,330	4,288	
Refinances Completed	$265,893	10	2.65%	$144,024	238	2.20%	$107,705	292	2.68%	$188,405	3	2.47%	$123,756	82	3.43%	$126,560	625	2.57%

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

Appendix V: 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	$8,021,495	71	$112,979	$1,459,714	23	$63,466	$2,709,842	28	$96,780	$2,889,070	58	$49,812	$15,937,521	188	$84,774
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$4,409	1	$4,409	$455,004	7	$65,001	$2,546,185	52	$48,965	$636,947	16	$39,809	$543,764	23	$23,642	$4,186,309	99	$42,286
Completed 2nd Lien Modification Forgiveness [3]	$9,400	1	$9,400	$205,097	4	$51,274	$716,006	27	$26,519	$34,926	3	$11,642	$27,885	3	$9,295	$993,314	38	$26,140
Completed 2nd Lien Extinguishments [4]	$620,671	10	$62,067	$36,815,738	634	$58,069	$8,490,007	130	$65,308				$1,328,040	22	$60,365	$47,254,456	796	$59,365
Short Sales Completed/ Deficiency Forgiven [5]	$1,500,832	23	$65,254	$98,914,861	1,279	$77,338	$4,511,098	62	$72,760	$26,387,320	338	$78,069	$12,654,767	158	$80,093	$143,968,878	1,860	$77,403
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$29,728	1	$29,728							$29,728	1	$29,728
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,329,582	212	$6,272	$10,000	3	$3,333	$614,000	46	$13,348	$107,500	32	$3,359	$2,061,082	293	$7,034
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,500	1	$3,500	$78,957	9	$8,773	$27,052	6	$4,509	$109,509	16	$6,844
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$4,807,056	67	$71,747	$12,363,980	238	$51,949										$17,171,036	305	$56,298
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]										$200,000	1	$200,000				$200,000	1	$200,000
Refinances Completed - Estimated Consumer Relief [14]	$771,321	6	$128,554	$898,488	19	$47,289	$8,213,244	258	$31,834	$2,136,244	35	$61,036	$15,058,807	263	$57,258	$27,078,103	581	$46,606
Total Consumer Relief	**$8,571,089**	**116**	**$73,889**	**$159,004,245**	**2,464**	**$64,531**	**$25,979,482**	**557**	**$46,642**	**$32,798,236**	**476**	**$68,904**	**$32,636,885**	**565**	**$57,764**	**$258,989,936**	**4,178**	**$61,989**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$429,376	1	$429,376	$21,863,300	171	$127,856	$2,421,140	29	$83,488	$6,370,196	65	$98,003	$4,820,948	91	$52,977	$35,904,960	357	$100,574
1st Lien Modification Trials Started/In Process [16]	$429,376	1	$429,376	$17,301,663	134	$129,117	$2,902,100	36	$80,614	$5,441,707	62	$87,769	$4,383,125	77	$56,924	$30,457,971	310	$98,252
TOTAL CONSUMER RELIEF - ALL SERVICERS $258,989,936																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$460,285	16		$357,195	83		$173,756	465		$311,685	43		$202,995	673		$209,239	1,280	
Refinances Completed	$679,512	6	2.41%	$338,430	19	1.78%	$177,865	258	2.28%	$309,770	35	2.51%	$211,420	263	3.45%	$211,432	581	2.81%

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

Appendix V: State Consumer Relief Information
Vermont, 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]	$19,300	1	$19,300	$399,508	6	$66,585	$135,108	3	$45,036	$292,906	7	$41,844	$103,289	1	$103,289	$950,111	18	$52,784
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]				$99,222	1	$99,222	$27,572	1	$27,572							$126,794	2	$63,397
Completed 2nd Lien Extinguishments [4]	$43,747	1	$43,747	$3,073,771	65	$47,289	$244,706	5	$48,941				$198,145	1	$198,145	$3,560,369	72	$49,450
Short Sales Completed/ Deficiency Forgiven [5]	$132,883	2	$66,442	$978,790	15	$65,253				$650,122	12	$54,177	$396,093	3	$132,031	$2,157,888	32	$67,434
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$37,995	3	$12,665				$91,186	6	$15,198				$129,181	9	$14,353
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [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										$87,605	2	$43,803	$203,739	3	$67,913
Total Consumer Relief	**$312,063**	**5**	**$62,413**	**$4,621,819**	**91**	**$50,789**	**$439,241**	**11**	**$39,931**	**$1,049,914**	**27**	**$38,886**	**$785,132**	**7**	**$112,162**	**$7,208,170**	**141**	**$51,122**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$1,421,721	13	$109,363	$164,143	3	$54,714	$746,390	16	$46,649	$120,043	2	$60,022	$2,452,297	34	$72,126
1st Lien Modification Trials Started/In Process [16]				$1,056,670	12	$88,056	$164,143	3	$54,714	$512,127	14	$36,580	$16,754	1	$16,754	$1,749,694	30	$58,323
TOTAL CONSUMER RELIEF - ALL SERVICERS $7,208,170																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$621,600	1		$243,931	10		$170,996	2					$246,013	14		$253,596	27	
Refinances Completed	$621,600	1	2.38%										$254,793	2	2.19%	$377,062	3	2.29%

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

Appendix V: 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	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount 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]	$7,011,255	58	$120,884	$37,589,674	348	$108,016	$3,756,774	72	$52,177	$15,319,096	181	$84,636	$8,090,149	122	$66,313	$71,766,948	781	$91,891
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,600	1	$9,600	$7,776,616	130	$59,820	$5,008,100	122	$41,050	$4,212,354	68	$61,946	$2,868,751	98	$29,273	$19,875,421	419	$47,435
Completed 2nd Lien Modification Forgiveness [3]	$238,500	8	$29,813	$4,030,459	50	$80,609	$2,612,262	96	$27,211	$25,090	3	$8,363	$133,077	8	$16,635	$7,039,388	165	$42,663
Completed 2nd Lien Extinguishments [4]	$1,920,730	35	$54,878	$216,425,096	3,114	$69,501	$23,074,434	312	$73,957				$1,744,507	25	$69,780	$243,164,767	3,486	$69,755
Short Sales Completed/ Deficiency Forgiven [5]	$9,532,875	106	$89,933	$167,717,378	1,693	$99,065	$11,144,550	152	$73,319	$76,594,016	715	$107,124	$25,048,834	334	$74,997	$290,037,653	3,000	$96,679
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$31,536	1	$31,536	$31,536	1	$31,536
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,857,693	385	$7,423	$3,000	1	$3,000	$2,172,631	125	$17,381	$101,220	34	$2,977	$5,134,544	545	$9,421
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$75,109	13	$5,778	$370,217	30	$12,341	$30,984	6	$5,164	$476,310	49	$9,721
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$12,709,592	167	$76,105	$86,054,906	1,316	$65,391										$98,764,498	1,483	$66,598
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]													$147,142	2	$73,571	$147,142	2	$73,571
Refinances Completed - Estimated Consumer Relief [14]	$3,447,014	46	$74,935	$21,622,853	457	$47,315	$10,859,014	272	$39,923	$5,513,366	99	$55,691	$32,056,301	706	$45,406	$73,498,548	1,580	$46,518
Total Consumer Relief	**$34,869,565**	**421**	**$82,826**	**$544,074,675**	**7,493**	**$72,611**	**$56,533,243**	**1,040**	**$54,359**	**$104,206,770**	**1,221**	**$85,345**	**$70,252,501**	**1,336**	**$52,584**	**$809,936,754**	**11,511**	**$70,362**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,185,270	9	$131,697	$80,351,559	689	$116,621	$6,101,400	113	$53,995	$31,169,308	387	$80,541	$13,635,125	210	$64,929	$132,442,662	1,408	$94,064
1st Lien Modification Trials Started/In Process [16]	$1,057,040	8	$132,130	$69,057,813	591	$116,849	$6,174,640	113	$54,643	$28,391,041	363	$78,212	$10,272,459	154	$66,704	$114,952,993	1,229	$93,534
TOTAL CONSUMER RELIEF - ALL SERVICERS $809,936,754																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$357,458	66		$286,592	1,881		$196,540	447		$317,134	120		$227,672	2,174		$252,462	4,688	
Refinances Completed	$388,044	46	2.46%	$301,368	457	2.00%	$201,814	272	2.52%	$315,304	99	2.25%	$223,326	706	2.59%	$252,754	1,580	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
Washington, 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]	$2,701,339	23	$117,450	$59,063,123	420	$140,626	$4,234,600	42	$100,824	$25,773,907	267	$96,531	$11,711,637	150	$78,078	$103,484,606	902	$114,728
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$146,852	2	$73,426	$4,922,511	76	$64,770	$4,334,592	96	$45,152	$3,078,730	69	$44,619	$2,235,651	66	$33,873	$14,718,336	309	$47,632
Completed 2nd Lien Modification Forgiveness [3]	$437,200	9	$48,578	$4,193,321	54	$77,654	$1,421,733	55	$25,850	$102,684	12	$8,557	$37,013	8	$4,627	$6,191,951	138	$44,869
Completed 2nd Lien Extinguishments [4]	$3,033,556	45	$67,412	$303,352,421	4,572	$66,350	$23,469,503	358	$65,557				$6,351,448	83	$76,523	$336,206,928	5,058	$66,470
Short Sales Completed/ Deficiency Forgiven [5]	$7,850,383	78	$100,646	$282,897,380	2,834	$99,823	$8,789,071	111	$79,181	$138,690,307	1,296	$107,014	$33,592,533	417	$80,558	$471,819,674	4,736	$99,624
Deeds in Lieu 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]				$3,439,016	572	$6,012	$3,000	1	$3,000	$5,539,845	307	$18,045	$239,510	76	$3,152	$9,221,371	956	$9,646
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$10,625	3	$3,542	$663,903	64	$10,373	$39,940	9	$4,438	$714,468	76	$9,401
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]										$455,000	3	$151,667				$455,000	3	$151,667
Refinances Completed - Estimated Consumer Relief [14]	$2,137,805	27	$79,178	$12,622,055	246	$51,309	$11,112,616	281	$39,547	$19,108,047	311	$61,441	$28,878,675	457	$63,192	$73,859,198	1,322	$55,869
Total Consumer Relief	**$16,307,136**	**184**	**$88,626**	**$670,489,827**	**8,774**	**$76,418**	**$53,375,740**	**947**	**$56,363**	**$193,412,423**	**2,329**	**$83,045**	**$84,173,386**	**1,282**	**$65,658**	**$1,017,758,511**	**13,516**	**$75,300**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$697,759	4	$174,440	$139,134,532	994	$139,974	$5,122,240	59	$86,818	$61,885,716	588	$105,248	$21,801,382	243	$89,718	$228,641,629	1,888	$121,103
1st Lien Modification Trials Started/In Process [16]	$697,759	4	$174,440	$116,852,180	820	$142,503	$5,497,020	66	$83,288	$57,704,755	570	$101,236	$16,012,335	189	$84,721	$196,764,049	1,649	$119,323
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,017,758,511																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$405,346	50		$302,677	1,277		$221,785	498		$402,753	386		$299,994	1,317		$302,661	3,528	
Refinances Completed	$431,041	27	2.34%	$318,839	246	2.05%	$225,910	281	2.23%	$409,782	311	1.91%	$269,228	457	2.99%	$305,622	1,322	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: State Consumer Relief Information
West Virginia, 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]	$300,200	5	$60,040	$1,285,862	10	$128,586	$397,271	11	$36,116	$510,594	14	$36,471	$127,661	4	$31,915	$2,621,588	44	$59,582
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$224,363	3	$74,788	$27,312	5	$5,462	$66,412	2	$33,206				$318,087	10	$31,809
Completed 2nd Lien Modification Forgiveness [3]				$51,482	1	$51,482	$70,689	5	$14,138							$122,171	6	$20,362
Completed 2nd Lien Extinguishments [4]	$141,173	5	$28,235	$2,794,444	73	$38,280	$664,876	9	$73,875				$49,929	1	$49,929	$3,650,422	88	$41,482
Short Sales Completed/ Deficiency Forgiven [5]	$204,373	2	$102,187	$3,390,113	46	$73,698	$140,555	4	$35,139	$1,487,633	25	$59,505	$910,291	16	$56,893	$6,132,965	93	$65,946
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$56,610	10	$5,661				$79,500	7	$11,357				$136,110	17	$8,006
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$1,349,321	21	$64,253	$2,250,947	35	$64,313										$3,600,268	56	$64,290
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]													$203,492	1	$203,492	$203,492	1	$203,492
Refinances Completed - Estimated Consumer Relief [14]	$115,107	3	$38,369	$243,189	8	$30,399	$949,860	40	$23,747	$214,482	4	$53,620	$3,878,314	99	$39,175	$5,400,951	154	$35,071
Total Consumer Relief	**$2,110,173**	**36**	**$58,616**	**$10,297,010**	**186**	**$55,360**	**$2,250,563**	**74**	**$30,413**	**$2,358,621**	**52**	**$45,358**	**$5,169,687**	**121**	**$42,725**	**$22,186,054**	**469**	**$47,305**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$2,482,645	22	$112,848	$717,015	11	$65,183	$1,180,268	27	$43,714	$399,910	12	$33,326	$4,779,838	72	$66,387
1st Lien Modification Trials Started/In Process [16]				$2,188,599	20	$109,430	$718,261	11	$65,296	$1,166,100	28	$41,646	$76,421	4	$19,105	$4,149,381	63	$65,863
TOTAL CONSUMER RELIEF - ALL SERVICERS $22,186,054																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$113,423	5		$220,317	26		$103,074	66		$191,334	4		$118,058	256		$123,491	357	
Refinances Completed	$133,182	3	3.67%	$215,135	8	1.80%	$103,597	40	2.92%	$191,334	4	3.57%	$133,434	99	3.74%	$131,427	154	3.40%

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

Appendix V: 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]	$460,623	9	$51,180	$9,348,629	126	$74,195	$3,880,922	67	$57,924	$6,373,812	114	$55,911	$3,622,969	59	$61,406	$23,686,955	375	$63,165
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$380,694	11	$34,609	$3,236,124	93	$34,797	$999,162	25	$39,966	$234,964	8	$29,370	$4,850,944	137	$35,408
Completed 2nd Lien Modification Forgiveness [3]	$153,000	5	$30,600	$307,631	6	$51,272	$604,203	36	$16,783	$3,889	1	$3,889	$23,987	3	$7,996	$1,092,710	51	$21,426
Completed 2nd Lien Extinguishments [4]	$1,122,700	22	$51,032	$21,903,983	560	$39,114	$5,226,479	119	$43,920				$156,456	4	$39,114	$28,409,618	705	$40,297
Short Sales Completed/ Deficiency Forgiven [5]	$1,682,402	24	$70,100	$28,623,761	414	$69,140	$1,766,091	28	$63,075	$12,655,825	209	$60,554	$2,877,474	43	$66,918	$47,605,553	718	$66,303
Deeds in Lieu 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]				$584,934	97	$6,030				$994,320	74	$13,437	$18,000	6	$3,000	$1,597,254	177	$9,024
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$600	1	$600	$68,557	12	$5,713	$17,700	3	$5,900	$86,857	16	$5,429
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$6,642,572	193	$34,417										$6,642,572	193	$34,417
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]										$337,500	2	$168,750	$444,586	5	$88,917	$782,086	7	$111,727
Refinances Completed - Estimated Consumer Relief [14]	$471,845	7	$67,406	$440,772	22	$20,035	$7,777,039	270	$28,804	$1,995,774	56	$35,639	$18,021,868	329	$54,778	$28,707,298	684	$41,970
Total Consumer Relief	**$3,890,570**	**67**	**$58,068**	**$68,232,976**	**1,429**	**$47,749**	**$22,491,458**	**614**	**$36,631**	**$23,428,839**	**493**	**$47,523**	**$25,585,000**	**462**	**$55,379**	**$143,628,842**	**3,065**	**$46,861**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$228,298	2	$114,149	$23,401,209	294	$79,596	$5,777,176	104	$55,550	$13,654,817	218	$62,637	$6,455,145	97	$66,548	$49,516,645	715	$69,254
1st Lien Modification Trials Started/In Process [16]	$228,298	2	$114,149	$17,145,465	222	$77,232	$6,166,859	112	$55,061	$11,468,735	192	$59,733	$4,570,207	73	$62,606	$39,579,564	601	$65,856
TOTAL CONSUMER RELIEF - ALL SERVICERS $143,628,842																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$214,860	10		$173,732	160		$135,781	440		$181,634	63		$164,781	704		$157,689	1,377	
Refinances Completed	$248,174	7	3.46%	$196,326	22	1.30%	$134,900	270	2.72%	$161,565	56	2.81%	$168,552	329	4.14%	$156,404	684	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix V: 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]				$337,038	2	$168,519							$424,521	4	$106,130	$761,559	6	$126,927
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				$24,780	3	$8,260							$53,380	4	$13,345
Completed 2nd Lien Extinguishments [4]	$25,463	1	$25,463	$2,644,290	36	$73,452	$83,650	2	$41,825							$2,753,403	39	$70,600
Short Sales Completed/ Deficiency Forgiven [5]	$18,251	1	$18,251	$3,596,913	40	$89,923				$1,371,661	15	$91,444	$829,780	7	$118,540	$5,816,605	63	$92,327
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$83,959	6	$13,993				$45,000	4	$11,250	$3,000	1	$3,000	$131,959	11	$11,996
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$311,491	13	$23,961	$1,399,475	24	$58,311										$1,710,966	37	$46,242
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]							$389,292	8	$48,661				$2,455,731	36	$68,215	$2,845,023	44	$64,660
Total Consumer Relief	**$383,806**	**16**	**$23,988**	**$8,085,994**	**109**	**$74,183**	**$672,486**	**15**	**$44,832**	**$1,416,661**	**19**	**$74,561**	**$3,713,032**	**48**	**$77,355**	**$14,271,978**	**207**	**$68,947**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$583,673	4	$145,918				$38,226	2	$19,113	$521,243	6	$86,874	$1,143,142	12	$95,262
1st Lien Modification Trials Started/In Process [16]				$403,393	3	$134,464				$38,226	2	$19,113	$439,757	4	$109,939	$881,376	9	$97,931
TOTAL CONSUMER RELIEF - ALL SERVICERS $14,271,978																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$630,000	1		$211,908	16					$176,986	71		$188,483	88	
Refinances Completed							$205,944	8	3.01%				$161,520	36	5.38%	$169,597	44	4.86%

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

Appendix VI: State Consumer Relief Information
National Totals, Fourth Quarter 2012

	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]	$33,655,604	354	$95,072	$2,530,064,163	15,611	$162,069	$97,000,058	1,315	$73,764	$525,527,050	4,451	$118,069	$306,056,936	3,104	$98,601	$3,492,303,811	24,835	$140,620
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$1,453,869	17	$85,522	$31,766,375	508	$62,532	$76,158,486	1,663	$45,768	$154,730	4	$38,682	$254,948,774	6,136	$41,550	$364,482,234	8,328	$43,766
Completed 2nd Lien Modification Forgiveness [3]	$1,149,231	40	$28,731	$56,179,424	810	$69,357	$35,853,037	1,352	$26,519	$3,540,567	245	$14,451				$96,722,259	2,447	$39,527
Completed 2nd Lien Extinguishments [4]	$6,396,216	125	$51,170	$7,228,829,332	98,212	$73,604	$1,144,323,120	15,288	$74,851				$284,788,722	3,569	$79,795	$8,664,337,390	117,194	$73,932
Short Sales Completed/ Deficiency Forgiven [5]				$4,411,491,291	36,808	$119,851	$114,674,513	1,372	$83,582	$1,298,694,496	11,015	$117,902	$579,287,243	6,366	$90,997	$6,404,147,543	55,561	$115,263
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$1,781,223	19	$93,749							$1,781,223	19	$93,749
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$95,471,064	11,777	$8,107	$316,046	43	$7,350	$36,836,629	2,019	$18,245	$4,277,176	1,365	$3,134	$136,900,915	15,204	$9,004
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$287,865	51	$5,644	$3,104,346	362	$8,576	$1,673,460	253	$6,615	$5,065,671	666	$7,606
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$468,447,581	7,705	$60,798										$468,447,581	7,705	$60,798
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]	$24,986,132	400	$62,465	$267,395,444	6,540	$40,886	$174,267,951	5,298	$32,893	$8,069,665	229	$35,239	$293,445,397	6,690	$43,863	$768,164,588	19,157	$40,098
Total Consumer Relief	**$67,641,052**	**936**	**$72,266**	**$15,089,644,674**	**177,971**	**$84,787**	**$1,644,662,299**	**26,401**	**$62,295**	**$1,875,927,483**	**18,325**	**$102,370**	**$1,724,477,708**	**27,483**	**$62,747**	**$20,402,353,215**	**251,116**	**$81,247**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$5,867,254	43	$136,448	$1,986,763,997	12,825	$154,913	$63,305,324	919	$68,885	$883,207,594	6,959	$126,916	$376,784,826	3,949	$95,413	$3,315,928,995	24,695	$134,275
1st Lien Modification Trials Started/In Process [16]	$1,521,794	9	$169,088	$2,183,510,096	13,496	$161,789	$65,227,387	955	$68,301	$1,000,490,455	8,475	$118,052	$235,117,286	2,179	$107,901	$3,485,867,018	25,114	$138,802
TOTAL CONSUMER RELIEF - ALL SERVICERS $20,402,353,215																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$257,904	86		$260,760	31,184		$207,651	6,319		$252,698	2,100		$208,373	18,648		$237,967	58,337	
Refinances Completed	$334,343	400	2.38%	$277,044	6,540	1.88%	$187,063	5,298	2.24%	$217,913	229	2.06%	$166,300	6,690	3.36%	$213,975	19,157	2.39%

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

Appendix VI: State Consumer Relief Information
Alabama, Fourth Quarter 2012

	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]	$195,359	1	$195,359	$2,112,745	33	$64,023	$630,476	22	$28,658	$836,070	22	$38,003	$1,155,029	25	$46,201	$4,929,679	103	$47,861
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$157,481	8	$19,685							$157,481	8	$19,685
Completed 2nd Lien Modification Forgiveness [3]				$136,712	2	$68,356	$121,227	10	$12,123							$257,939	12	$21,495
Completed 2nd Lien Extinguishments [4]	$108,201	3	$36,067	$12,128,263	348	$34,851	$1,426,528	44	$32,421				$97,999	3	$32,666	$13,760,991	398	$34,575
Short Sales Completed/ Deficiency Forgiven [5]				$6,226,413	89	$69,960	$59,856	2	$29,928	$1,408,405	30	$46,947	$134,889	4	$33,722	$7,829,563	125	$62,637
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$213,667	29	$7,368				$28,358	3	$9,453				$242,025	32	$7,563
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$4,781	1	$4,781				$4,781	1	$4,781
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$3,300,866	88	$37,510										$3,300,866	88	$37,510
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]	$191,116	4	$47,779	$199,071	6	$33,179	$3,033,650	109	$27,832				$8,008,100	185	$43,287	$11,431,938	304	$37,605
Total Consumer Relief	**$494,677**	**8**	**$61,835**	**$24,317,737**	**595**	**$40,870**	**$5,429,218**	**195**	**$27,842**	**$2,277,614**	**56**	**$40,672**	**$9,396,017**	**217**	**$43,300**	**$41,915,263**	**1,071**	**$39,137**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$2,674,807	40	$66,870	$368,627	11	$33,512	$1,485,628	33	$45,019	$2,042,833	37	$55,212	$6,571,895	121	$54,313
1st Lien Modification Trials Started/In Process [16]				$1,737,371	29	$59,909	$416,421	14	$29,744	$1,671,906	34	$49,174	$508,889	5	$101,778	$4,334,587	82	$52,861
TOTAL CONSUMER RELIEF - ALL SERVICERS $41,915,263																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$98,140	3		$304,480	74		$110,295	114		$148,697	1		$115,235	465		$135,666	657	
Refinances Completed	$181,146	4	3.36%	$315,415	6	1.34%	$117,011	109	3.03%				$120,927	185	4.56%	$124,154	304	3.86%

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

Appendix VI: State Consumer Relief Information
Alaska, Fourth Quarter 2012

	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]				$267,144	2	$133,572				$2,316	1	$2,316	$287,137	3	$95,712	$556,597	6	$92,766
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]							$8,269	2	$4,134							$8,269	2	$4,135
Completed 2nd Lien Extinguishments [4]	$35,484	1	$35,484	$1,540,216	27	$57,045	$514,866	8	$64,358				$156,278	1	$156,278	$2,246,844	37	$60,726
Short Sales Completed/ Deficiency Forgiven [5]				$1,034,393	7	$147,770							$34,197	1	$34,197	$1,068,590	8	$133,574
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$62,061	4	$15,515										$62,061	4	$15,515
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]	$45,150	1	$45,150	$34,918	1	$34,918							$1,000,747	11	$90,977	$1,080,815	13	$83,140
Total Consumer Relief	**$80,635**	**2**	**$40,317**	**$2,938,732**	**41**	**$71,676**	**$523,135**	**10**	**$52,314**	**$2,316**	**1**	**$2,316**	**$1,478,359**	**16**	**$92,397**	**$5,023,177**	**70**	**$71,760**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$459,210	4	$114,802							$174,583	2	$87,292	$633,793	6	$105,632
1st Lien Modification Trials Started/In Process [16]				$409,927	5	$81,985				$23,325	1	$23,325				$433,252	6	$72,209
TOTAL CONSUMER RELIEF - ALL SERVICERS $5,023,177																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$355,885	6		$467,399	1					$240,622	27		$267,632	34	
Refinances Completed	$154,200	1	3.73%	$142,115	1	3.13%							$223,734	11	5.18%	$212,107	13	4.99%

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

Appendix VI: State Consumer Relief Information
Arizona, Fourth Quarter 2012

	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]	$1,378,277	14	$98,448	$59,645,967	433	$137,751	$2,848,714	26	$109,566	$8,622,379	91	$94,751	$8,001,730	91	$87,931	$80,497,067	655	$122,896
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$2,087,309	33	$63,252	$2,722,512	46	$59,185				$4,104,909	131	$31,335	$8,914,730	210	$42,451
Completed 2nd Lien Modification Forgiveness [3]	$48,400	1	$48,400	$1,678,456	28	$59,945	$397,554	19	$20,924	$200,762	14	$14,340				$2,325,172	62	$37,503
Completed 2nd Lien Extinguishments [4]	$178,017	4	$44,504	$260,409,578	3,639	$71,561	$16,527,012	272	$60,761				$9,035,363	131	$68,972	$286,149,970	4,046	$70,724
Short Sales Completed/ Deficiency Forgiven [5]				$189,589,665	1,937	$97,878	$6,270,389	87	$72,073	$66,362,355	660	$100,549	$31,582,901	395	$79,957	$293,805,310	3,079	$95,422
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,720,539	430	$6,327				$970,922	70	$13,870	$197,883	66	$2,998	$3,889,344	566	$6,872
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$13,740	3	$4,580	$97,521	14	$6,966	$79,168	11	$7,197	$190,429	28	$6,801
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]										$255,900	7	$36,557				$255,900	7	$36,557
Refinances Completed - Estimated Consumer Relief [14]	$785,285	21	$37,395	$8,468,353	236	$35,883	$4,955,272	160	$30,970	$606,552	23	$26,372	$8,022,348	175	$45,842	$22,837,811	615	$37,135
Total Consumer Relief	**$2,389,979**	**40**	**$59,749**	**$524,599,867**	**6,736**	**$77,880**	**$33,735,193**	**613**	**$55,033**	**$77,116,391**	**879**	**$87,732**	**$61,024,302**	**1,000**	**$61,024**	**$698,865,733**	**9,268**	**$75,406**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$169,047	1	$169,047	$39,238,215	289	$135,772	$1,025,585	20	$51,279	$12,457,385	113	$110,242	$8,622,398	121	$71,259	$61,512,630	544	$113,075
1st Lien Modification Trials Started/In Process [16]				$43,763,180	316	$138,491	$1,046,888	21	$49,852	$13,912,001	143	$97,287	$4,999,772	60	$83,330	$63,721,841	540	$118,003
TOTAL CONSUMER RELIEF - ALL SERVICERS $698,865,733																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$328,647	4		$245,920	1,069		$203,664	253		$164,367	138		$203,813	681		$222,475	2,145	
Refinances Completed	$299,600	21	1.59%	$253,948	236	1.80%	$208,745	160	1.89%	$163,081	23	2.06%	$180,239	175	3.24%	$219,374	615	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Arkansas, Fourth Quarter 2012

	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]				$407,520	10	$40,752	$57,369	2	$28,685	$244,675	2	$122,337	$147,519	3	$49,173	$857,083	17	$50,417
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$75,272	4	$18,818	$1,473	1	$1,473							$76,745	5	$15,349
Completed 2nd Lien Modification Forgiveness [3]							$41,879	3	$13,960							$41,879	3	$13,960
Completed 2nd Lien Extinguishments [4]	$19,598	1	$19,598	$7,497,417	214	$35,035	$670,031	11	$60,912				$37,985	2	$18,993	$8,225,031	228	$36,075
Short Sales Completed/ Deficiency Forgiven [5]				$2,261,103	57	$39,668	$158,466	3	$52,822	$1,809,327	38	$47,614	$35,752	1	$35,752	$4,264,648	99	$43,077
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$198,193	30	$6,606				$13,500	1	$13,500				$211,693	31	$6,829
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,020,429	40	$50,511										$2,020,429	40	$50,511
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]	$117,930	1	$117,930	$413,635	16	$25,852	$406,730	14	$29,052				$334,854	10	$33,485	$1,273,150	41	$31,052
Total Consumer Relief	**$137,528**	**2**	**$68,764**	**$12,873,569**	**371**	**$34,700**	**$1,335,948**	**34**	**$39,293**	**$2,067,502**	**41**	**$50,427**	**$556,110**	**16**	**$34,757**	**$16,970,657**	**464**	**$36,575**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$56,595	1	$56,595	$1,406,835	33	$42,631	$48,705	2	$24,353	$304,591	9	$33,843				$1,816,726	45	$40,372
1st Lien Modification Trials Started/In Process [16]				$1,036,463	23	$45,064	$48,705	2	$24,353	$287,894	9	$31,988				$1,373,062	34	$40,384
TOTAL CONSUMER RELIEF - ALL SERVICERS $16,970,657																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$147,707	141		$104,362	21		$109,395	2		$150,038	11		$142,214	175	
Refinances Completed	$639,275	1	2.35%	$180,949	16	1.82%	$126,311	14	2.93%				$153,441	10	2.78%	$166,762	41	2.37%

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

Appendix VI: State Consumer Relief Information
California, Fourth Quarter 2012

	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]	$9,890,941	73	$135,492	$1,144,848,779	5,283	$216,704	$22,591,517	173	$130,587	$213,316,944	1,252	$170,381	$157,995,263	1,302	$121,348	$1,548,643,444	8,083	$191,593
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$418,955	7	$59,851	$7,084,183	87	$81,427	$37,159,426	567	$65,537	$39,800	1	$39,800	$214,524,106	4,791	$44,776	$259,226,470	5,453	$47,538
Completed 2nd Lien Modification Forgiveness [3]	$141,200	4	$35,300	$25,891,732	336	$77,059	$10,371,364	234	$44,322	$1,886,061	117	$16,120				$38,290,357	691	$55,413
Completed 2nd Lien Extinguishments [4]	$1,561,788	20	$78,089	$2,608,379,213	27,261	$95,682	$273,633,003	2,717	$100,711				$135,205,813	1,433	$94,352	$3,018,779,817	31,431	$96,045
Short Sales Completed/ Deficiency Forgiven [5]				$1,991,619,180	12,781	$155,827	$52,423,106	530	$98,912	$514,631,005	3,326	$154,730	$307,485,295	2,944	$104,445	$2,866,158,586	19,581	$146,374
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$206,989	2	$103,494							$206,989	2	$103,495
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$38,161,044	4,347	$8,779	$151,684	17	$8,923	$9,814,629	484	$20,278	$2,486,262	773	$3,216	$50,613,619	5,621	$9,004
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$126,503	19	$6,658	$902,997	101	$8,941	$1,038,822	142	$7,316	$2,068,322	262	$7,894
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]										$3,307,750	29	$114,060				$3,307,750	29	$114,060
Refinances Completed - Estimated Consumer Relief [14]	$5,090,122	63	$80,796	$88,788,628	1,701	$52,198	$31,271,039	648	$48,258	$2,894,205	65	$44,526	$20,531,662	323	$63,566	$148,575,656	2,800	$53,063
Total Consumer Relief	**$17,103,006**	**167**	**$102,413**	**$5,904,772,759**	**51,796**	**$114,001**	**$427,934,631**	**4,907**	**$87,209**	**$746,793,391**	**5,375**	**$138,938**	**$839,267,223**	**11,708**	**$71,683**	**$7,935,871,010**	**73,953**	**$107,310**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$790,489	5	$158,098	$807,889,284	3,656	$220,976	$15,479,795	149	$103,891	$309,953,787	1,708	$181,472	$190,891,504	1,604	$119,010	$1,325,004,859	7,122	$186,044
1st Lien Modification Trials Started/In Process [16]				$923,391,112	4,067	$227,045	$15,875,859	153	$103,764	$361,096,841	2,080	$173,604	$149,015,103	1,245	$119,691	$1,449,378,915	7,545	$192,098
TOTAL CONSUMER RELIEF - ALL SERVICERS $7,935,871,010																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$504,441	5		$383,630	7,915		$384,909	1,056		$341,523	737		$378,862	3,364		$380,180	13,077	
Refinances Completed	$487,793	63	2.11%	$391,142	1,701	1.70%	$372,575	648	1.65%	$308,268	65	1.84%	$311,443	323	2.60%	$377,902	2,800	1.79%

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

Appendix VI: State Consumer Relief Information
Colorado, Fourth Quarter 2012

	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]	$474,659	5	$94,932	$12,218,408	130	$93,988	$679,740	10	$67,974	$3,111,665	41	$75,894	$1,776,035	25	$71,041	$18,260,507	211	$86,543
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$314,324	3	$104,775	$132,101	7	$18,872				$232,017	9	$25,780	$678,442	19	$35,707
Completed 2nd Lien Modification Forgiveness [3]				$311,442	5	$62,288	$728,855	34	$21,437	$6,926	1	$6,926				$1,047,223	40	$26,181
Completed 2nd Lien Extinguishments [4]	$89,051	1	$89,051	$29,075,507	555	$52,388	$8,686,659	156	$55,684				$2,043,863	21	$97,327	$39,895,080	733	$54,427
Short Sales Completed/ Deficiency Forgiven [5]				$37,082,524	530	$69,967	$1,279,094	26	$49,196	$10,791,301	151	$71,466	$5,101,307	78	$65,401	$54,254,226	785	$69,114
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,356,320	151	$8,982	$3,000	1	$3,000	$249,890	17	$14,699	$21,000	7	$3,000	$1,630,210	176	$9,263
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$8,500	1	$8,500	$51,660	7	$7,380	$11,839	3	$3,946	$71,999	11	$6,545
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$9,828,315	184	$53,415										$9,828,315	184	$53,415
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]										$276,000	3	$92,000				$276,000	3	$92,000
Refinances Completed - Estimated Consumer Relief [14]	$499,947	6	$83,325	$1,296,444	50	$25,929	$2,378,302	67	$35,497				$6,119,683	105	$58,283	$10,294,376	228	$45,151
Total Consumer Relief	**$1,063,657**	**12**	**$88,638**	**$91,483,284**	**1,608**	**$56,893**	**$13,896,251**	**302**	**$46,014**	**$14,487,442**	**220**	**$65,852**	**$15,305,744**	**248**	**$61,717**	**$136,236,378**	**2,390**	**$57,003**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$6,375,735	77	$82,802	$313,244	9	$34,805	$4,250,575	49	$86,746	$1,412,359	31	$45,560	$12,351,913	166	$74,409
1st Lien Modification Trials Started/In Process [16]				$6,391,900	84	$76,094	$308,655	9	$34,295	$5,836,270	67	$87,109	$1,016,924	18	$56,496	$13,553,749	178	$76,145
TOTAL CONSUMER RELIEF - ALL SERVICERS $136,236,378																		

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.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$502,810	3		$299,927	219		$178,717	80		$285,642	5		$214,842	211		$247,586	518	
Refinances Completed	$463,519	6	2.29%	$268,540	50	1.23%	$165,638	67	2.73%				$194,870	105	3.81%	$209,505	228	2.75%

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

Appendix VI: State Consumer Relief Information
Connecticut, Fourth Quarter 2012

	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]	$222,413	4	$55,603	$28,198,215	237	$118,980	$2,149,760	23	$93,468	$7,446,140	80	$93,077	$2,730,433	33	$82,740	$40,746,961	377	$108,082
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$502,893	4	$125,723	$551,802	21	$26,276				$312,507	10	$31,251	$1,367,202	35	$39,063
Completed 2nd Lien Modification Forgiveness [3]	$7,500	1	$7,500	$539,461	11	$49,042	$510,678	22	$23,213	$19,424	3	$6,475				$1,077,063	37	$29,110
Completed 2nd Lien Extinguishments [4]	$72,923	2	$36,461	$43,120,504	652	$66,136	$20,955,172	276	$75,925				$895,184	9	$99,465	$65,043,783	939	$69,269
Short Sales Completed/ Deficiency Forgiven [5]				$25,994,441	261	$99,596	$802,567	9	$89,174	$9,191,827	84	$109,427	$2,451,382	30	$81,713	$38,440,217	384	$100,105
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$863,120	91	$9,485	$19,522	1	$19,522	$689,137	26	$26,505	$18,000	6	$3,000	$1,589,779	124	$12,821
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$47,500	6	$7,917	$8,500	1	$8,500	$56,000	7	$8,000
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$4,033,605	77	$52,384										$4,033,605	77	$52,384
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]	$810,287	10	$81,029	$2,366,521	66	$35,856	$2,145,966	57	$37,649				$2,583,876	62	$41,675	$7,906,650	195	$40,547
Total Consumer Relief	**$1,113,123**	**17**	**$65,478**	**$105,618,760**	**1,399**	**$75,496**	**$27,135,467**	**409**	**$66,346**	**$17,394,028**	**199**	**$87,407**	**$8,999,882**	**151**	**$59,602**	**$160,261,260**	**2,175**	**$73,683**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$73,145	1	$73,145	$21,264,767	185	$114,945	$1,103,303	20	$55,165	$11,312,790	97	$116,627	$2,657,137	33	$80,519	$36,411,142	336	$108,366
1st Lien Modification Trials Started/In Process [16]				$22,324,915	198	$112,752	$1,141,479	21	$54,356	$13,439,858	138	$97,390	$1,637,079	17	$96,299	$38,543,331	374	$103,057
TOTAL CONSUMER RELIEF - ALL SERVICERS $160,261,260																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$354,143	2		$247,751	329		$240,612	51		$267,133	4		$212,070	144		$237,917	530	
Refinances Completed	$404,789	10	2.55%	$235,448	66	1.94%	$226,226	57	2.12%				$192,354	62	2.76%	$227,735	195	2.27%

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

Appendix VI: State Consumer Relief Information
Delaware, Fourth Quarter 2012

	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]	$100,787	1	$100,787	$1,384,418	20	$69,221	$69,113	2	$34,557	$677,928	11	$61,630	$225,937	4	$56,484	$2,458,183	38	$64,689
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$36,493	1	$36,493	$13,642	1	$13,642				$9,400	2	$4,700	$59,535	4	$14,884
Completed 2nd Lien Modification Forgiveness [3]							$111,688	7	$15,955							$111,688	7	$15,955
Completed 2nd Lien Extinguishments [4]				$5,289,636	101	$52,373	$1,722,226	34	$50,654				$376,656	7	$53,808	$7,388,518	142	$52,032
Short Sales Completed/ Deficiency Forgiven [5]				$6,309,157	65	$97,064	$131,201	3	$43,734	$1,739,086	24	$72,462	$459,695	8	$57,462	$8,639,139	100	$86,391
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$212,575	25	$8,503				$56,337	4	$14,084	$6,000	2	$3,000	$274,912	31	$8,868
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$4,100	1	$4,100				$4,100	1	$4,100
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$358,727	4	$89,682										$358,727	4	$89,682
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]				$466,948	13	$35,919	$747,985	19	$39,368				$1,784,607	30	$59,487	$2,999,540	62	$48,380
Total Consumer Relief	**$100,787**	**1**	**$100,787**	**$14,057,954**	**229**	**$61,388**	**$2,795,855**	**66**	**$42,361**	**$2,477,451**	**40**	**$61,936**	**$2,862,295**	**53**	**$54,006**	**$22,294,342**	**389**	**$57,312**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$2,823,475	36	$78,430	$15,901	1	$15,901	$1,075,864	16	$67,242	$367,723	7	$52,532	$4,282,963	60	$71,383
1st Lien Modification Trials Started/In Process [16]				$2,529,917	36	$70,275	$69,968	2	$34,984	$896,088	21	$42,671	$69,213	4	$17,303	$3,565,186	63	$56,590
TOTAL CONSUMER RELIEF - ALL SERVICERS $22,294,342																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$443,535	1		$254,484	58		$192,922	23		$173,831	16		$188,859	60		$213,631	158	
Refinances Completed				$246,004	13	1.86%	$192,145	19	2.61%				$186,649	30	4.06%	$200,779	62	3.07%

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

Appendix VI: State Consumer Relief Information
District of Columbia, Fourth Quarter 2012

	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]	$75,300	1	$75,300	$1,216,031	14	$86,859	$486,850	3	$162,283	$1,448,964	9	$160,996	$140,939	2	$70,469	$3,368,084	29	$116,141
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$92,669	1	$92,669							$42,983	4	$10,746	$135,652	5	$27,130
Completed 2nd Lien Modification Forgiveness [3]				$291,774	2	$145,887				$15,632	1	$15,632				$307,406	3	$102,469
Completed 2nd Lien Extinguishments [4]				$15,023,053	208	$72,226	$3,373,669	32	$105,427				$163,706	4	$40,927	$18,560,428	244	$76,067
Short Sales Completed/ Deficiency Forgiven [5]				$3,332,169	32	$104,130	$414,026	2	$207,013	$2,118,477	16	$132,405	$391,070	6	$65,178	$6,255,742	56	$111,710
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$132,809	12	$11,067				$89,000	4	$22,250				$221,809	16	$13,863
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,053,960	27	$76,073										$2,053,960	27	$76,073
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]				$1,202,303	24	$50,096	$77,153	1	$77,153				$205,282	5	$41,056	$1,484,739	30	$49,491
Total Consumer Relief	**$75,300**	**1**	**$75,300**	**$23,344,768**	**320**	**$72,952**	**$4,351,698**	**38**	**$114,518**	**$3,672,073**	**30**	**$122,402**	**$943,980**	**21**	**$44,951**	**$32,387,820**	**410**	**$78,995**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$1,502,433	16	$93,902				$1,071,907	12	$89,326	$240,415	2	$120,208	$2,814,755	30	$93,825
1st Lien Modification Trials Started/In Process [16]				$2,767,702	25	$110,708				$835,139	8	$104,392	$332,800	3	$110,933	$3,935,641	36	$109,323
TOTAL CONSUMER RELIEF - ALL SERVICERS $32,387,820																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$289,830	105		$206,655	3		$442,352	4		$311,123	22		$296,017	134	
Refinances Completed				$270,409	24	2.36%	$380,945	1	2.58%				$237,733	5	2.20%	$268,648	30	2.35%

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

Appendix VI: State Consumer Relief Information
Florida, Fourth Quarter 2012

	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]	$6,224,540	60	$103,742	$396,600,114	2,597	$152,715	$10,746,542	111	$96,816	$89,825,732	739	$121,550	$46,038,609	482	$95,516	$549,435,537	3,989	$137,738
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$158,206	2	$79,103	$3,338,112	63	$52,986	$5,412,767	116	$46,662				$14,887,740	513	$29,021	$23,796,825	694	$34,289
Completed 2nd Lien Modification Forgiveness [3]	$145,800	4	$36,450	$9,614,152	121	$79,456	$2,310,161	91	$25,386	$431,142	25	$17,246				$12,501,255	241	$51,872
Completed 2nd Lien Extinguishments [4]	$171,163	5	$34,233	$1,797,568,902	25,188	$71,366	$241,791,462	3,255	$74,283				$50,956,045	688	$74,064	$2,090,487,572	29,136	$71,749
Short Sales Completed/ Deficiency Forgiven [5]				$736,969,775	6,419	$114,811	$11,065,914	123	$89,967	$242,380,934	2,009	$120,648	$84,027,909	1,036	$81,108	$1,074,444,532	9,587	$112,073
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$15,238,238	1,980	$7,696	$24,228	6	$4,038	$9,685,326	495	$19,566	$816,414	270	$3,024	$25,764,206	2,751	$9,365
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$13,000	4	$3,250	$718,921	83	$8,662	$288,043	49	$5,878	$1,019,964	136	$7,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$231,725,469	3,339	$69,400										$231,725,469	3,339	$69,400
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]										$4,010,438	72	$55,701				$4,010,438	72	$55,701
Refinances Completed - Estimated Consumer Relief [14]	$1,770,870	37	$47,861	$24,667,190	718	$34,355	$14,903,272	457	$32,611	$1,374,046	55	$24,983	$42,893,569	1,290	$33,251	$85,608,948	2,557	$33,480
Total Consumer Relief	**$8,470,580**	**108**	**$78,431**	**$3,215,721,952**	**40,425**	**$79,548**	**$286,267,346**	**4,163**	**$68,765**	**$348,426,539**	**3,478**	**$100,180**	**$239,908,329**	**4,328**	**$55,432**	**$4,098,794,746**	**52,502**	**$78,069**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,200,494	8	$150,062	$371,288,565	2,395	$155,027	$8,625,720	86	$100,299	$172,137,906	1,211	$142,145	$59,364,885	672	$88,341	$612,617,570	4,372	$140,123
1st Lien Modification Trials Started/In Process [16]	$307,120	2	$153,560	$391,386,625	2,423	$161,530	$8,451,664	85	$99,431	$182,905,021	1,408	$129,904	$31,785,465	315	$100,906	$614,835,895	4,233	$145,248
TOTAL CONSUMER RELIEF - ALL SERVICERS $4,098,794,746																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$354,187	7		$225,266	3,156		$213,691	655		$197,546	413		$160,987	3,442		$194,069	7,673	
Refinances Completed	$294,541	37	2.07%	$227,942	718	1.92%	$199,725	457	2.08%	$153,005	55	2.08%	$148,104	1,290	2.86%	$181,973	2,557	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Georgia, Fourth Quarter 2012

	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]	$1,010,765	15	$67,384	$52,417,783	495	$105,895	$6,542,425	95	$68,868	$11,994,844	129	$92,983	$7,681,874	103	$74,581	$79,647,691	837	$95,159
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,013,770	28	$36,206	$2,034,394	73	$27,868	$31,300	1	$31,300	$102,941	5	$20,588	$3,182,405	107	$29,742
Completed 2nd Lien Modification Forgiveness [3]	$41,600	2	$20,800	$1,180,750	31	$38,089	$1,020,837	58	$17,601	$123,824	9	$13,758				$2,367,011	100	$23,670
Completed 2nd Lien Extinguishments [4]	$235,723	7	$33,675	$148,623,047	3,251	$45,716	$16,062,960	358	$44,869				$2,714,248	54	$50,264	$167,635,978	3,670	$45,677
Short Sales Completed/ Deficiency Forgiven [5]				$72,515,191	930	$77,973	$2,274,763	32	$71,086	$33,278,783	421	$79,047	$8,359,618	130	$64,305	$116,428,355	1,513	$76,952
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$64,217	1	$64,217							$64,217	1	$64,217
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,695,919	295	$5,749	$3,800	1	$3,800	$456,391	37	$12,335	$15,000	5	$3,000	$2,171,110	338	$6,423
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$8,500	1	$8,500	$90,623	9	$10,069	$4,000	1	$4,000	$103,123	11	$9,375
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$49,492,048	936	$52,876										$49,492,048	936	$52,876
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]										$629,800	12	$52,483				$629,800	12	$52,483
Refinances Completed - Estimated Consumer Relief [14]	$1,384,115	18	$76,895	$9,549,689	324	$29,474	$9,321,229	289	$32,253	$341,840	11	$31,076	$19,085,082	595	$32,076	$39,681,955	1,237	$32,079
Total Consumer Relief	**$2,672,203**	**42**	**$63,624**	**$336,488,197**	**6,290**	**$53,496**	**$37,333,125**	**908**	**$41,116**	**$46,947,405**	**629**	**$74,638**	**$37,962,763**	**893**	**$42,511**	**$461,403,693**	**8,762**	**$52,660**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$202,794	1	$202,794	$48,812,993	471	$103,637	$3,804,062	62	$61,356	$20,795,410	244	$85,227	$7,786,866	114	$68,306	$81,402,125	892	$91,258
1st Lien Modification Trials Started/In Process [16]				$47,992,415	485	$98,953	$3,802,195	63	$60,352	$25,331,659	317	$79,911	$2,946,102	35	$84,174	$80,072,371	900	$88,969
TOTAL CONSUMER RELIEF - ALL SERVICERS $461,403,693																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$315,032	3		$172,635	1,259		$158,927	276		$191,310	62		$142,104	1,152		$159,056	2,752	
Refinances Completed	$343,705	18	2.85%	$175,453	324	2.14%	$145,699	289	2.82%	$158,351	11	2.50%	$133,970	595	3.05%	$150,844	1,237	2.71%

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

Appendix VI: State Consumer Relief Information
Hawaii, Fourth Quarter 2012

	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]	$214,356	3	$71,452	$12,089,440	45	$268,654	$130,183	2	$65,092	$651,985	3	$217,328	$107,583	1	$107,583	$13,193,547	54	$244,325
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$164,621			$80,396	1	$80,396							$245,017	1	$245,017
Completed 2nd Lien Modification Forgiveness [3]							$78,844	3	$26,281							$78,844	3	$26,281
Completed 2nd Lien Extinguishments [4]	$185,418	2	$92,709	$16,001,332	145	$110,354	$4,879,020	52	$93,827				$2,996,771	28	$107,028	$24,062,541	227	$106,002
Short Sales Completed/ Deficiency Forgiven [5]				$21,297,613	149	$142,937	$313,037	3	$104,346	$4,563,136	20	$228,157	$1,982,843	15	$132,190	$28,156,629	187	$150,570
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$763,259	64	$11,926				$42,000	2	$21,000				$805,259	66	$12,201
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]	$241,335	2	$120,668	$76,477	2	$38,239	$269,100	8	$33,638				$1,203,269	8	$150,409	$1,790,182	20	$89,509
Total Consumer Relief	**$641,109**	**7**	**$91,587**	**$50,392,742**	**405**	**$124,427**	**$5,750,580**	**69**	**$83,342**	**$5,257,121**	**25**	**$210,285**	**$6,290,466**	**52**	**$120,971**	**$68,332,019**	**558**	**$122,459**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$11,441,033	63	$181,604				$4,432,689	27	$164,174	$619,197	5	$123,839	$16,492,919	95	$173,610
1st Lien Modification Trials Started/In Process [16]				$10,365,468	54	$191,953				$6,520,783	34	$191,788	$401,798	3	$133,933	$17,288,049	91	$189,979
TOTAL CONSUMER RELIEF - ALL SERVICERS $68,332,019																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$368,829	41		$267,930	15		$252,130	1		$319,326	15		$335,874	72	
Refinances Completed	$689,313	2	2.23%	$423,580	2	1.15%	$315,076	8	1.36%				$616,088	8	3.11%	$483,755	20	2.36%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Idaho, Fourth Quarter 2012

	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]	$60,300	1	$60,300	$3,519,490	32	$109,984	$455,722	10	$45,572	$67,572	3	$22,524	$833,716	8	$104,215	$4,936,800	54	$91,422
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$45,315	1	$45,315	$256,625	9	$28,514							$301,940	10	$30,194
Completed 2nd Lien Modification Forgiveness [3]				$224,673	5	$44,935	$65,057	4	$16,264	$12,853	2	$6,426				$302,583	11	$27,508
Completed 2nd Lien Extinguishments [4]	$89,409	2	$44,705	$19,459,062	302	$64,434	$3,146,992	52	$60,519				$606,958	10	$60,696	$23,302,421	366	$63,668
Short Sales Completed/ Deficiency Forgiven [5]				$18,720,083	237	$78,988	$846,071	11	$76,916	$3,718,784	46	$80,843	$2,122,064	34	$62,414	$25,407,002	328	$77,460
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$439,261	65	$6,758				$102,153	5	$20,431	$6,000	2	$3,000	$547,414	72	$7,603
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,000	1	$3,000	$4,839	1	$4,839				$7,839	2	$3,920
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$6,246,871	94	$66,456										$6,246,871	94	$66,456
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]	$226,293	2	$113,146	$597,487	19	$31,447	$1,859,505	72	$25,826				$2,363,239	57	$41,460	$5,046,523	150	$33,643
Total Consumer Relief	**$376,002**	**5**	**$75,200**	**$49,252,242**	**755**	**$65,235**	**$6,632,972**	**159**	**$41,717**	**$3,906,201**	**57**	**$68,530**	**$5,931,977**	**111**	**$53,441**	**$66,099,393**	**1,087**	**$60,809**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$4,259,792	38	$112,100	$139,103	3	$46,368	$817,998	10	$81,800	$723,087	10	$72,309	$5,939,980	61	$97,377
1st Lien Modification Trials Started/In Process [16]				$4,235,175	35	$121,005	$139,103	3	$46,368	$675,424	13	$51,956				$5,049,702	51	$99,014
TOTAL CONSUMER RELIEF - ALL SERVICERS $66,099,393																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$254,862	104		$132,281	112		$266,807	3		$168,933	110		$184,511	329	
Refinances Completed	$483,676	2	2.98%	$223,796	19	1.79%	$142,424	72	2.31%				$143,132	57	3.69%	$157,550	150	2.72%

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

Appendix VI: State Consumer Relief Information
Illinois, Fourth Quarter 2012

	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]	$1,812,174	17	$106,598	$108,611,034	764	$142,161	$9,423,178	103	$91,487	$26,675,697	271	$98,434	$12,634,095	120	$105,284	$159,156,178	1,275	$124,828
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,837,885	25	$73,515	$5,941,424	144	$41,260				$2,500,742	76	$32,905	$10,280,051	245	$41,959
Completed 2nd Lien Modification Forgiveness [3]	$5,900	1	$5,900	$1,305,433	22	$59,338	$1,603,011	85	$18,859	$341,732	24	$14,239				$3,256,076	132	$24,667
Completed 2nd Lien Extinguishments [4]	$112,739	3	$37,580	$167,146,594	2,609	$64,065	$51,215,026	865	$59,208				$4,454,020	76	$58,606	$222,928,379	3,553	$62,744
Short Sales Completed/ Deficiency Forgiven [5]				$139,035,970	1,249	$111,318	$5,454,981	73	$74,726	$66,563,095	603	$110,387	$12,102,796	144	$84,047	$223,156,842	2,069	$107,857
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$731,794	4	$182,948							$731,794	4	$182,949
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,753,330	369	$7,462	$53,391	2	$26,696	$2,629,199	139	$18,915	$101,000	33	$3,061	$5,536,920	543	$10,197
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$26,505	4	$6,626	$284,539	25	$11,382	$33,989	6	$5,665	$345,033	35	$9,858
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]										$742,398	19	$39,074				$742,398	19	$39,074
Refinances Completed - Estimated Consumer Relief [14]	$1,470,984	30	$49,033	$7,372,426	195	$37,807	$12,495,058	401	$31,160	$344,356	13	$26,489	$13,242,022	254	$52,134	$34,924,845	893	$39,110
Total Consumer Relief	**$3,401,797**	**51**	**$66,702**	**$428,062,672**	**5,233**	**$81,801**	**$86,944,368**	**1,681**	**$51,722**	**$97,581,016**	**1,094**	**$89,197**	**$45,068,664**	**709**	**$63,567**	**$661,058,516**	**8,768**	**$75,394**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$124,751	1	$124,751	$94,185,111	676	$139,327	$7,225,836	76	$95,077	$59,924,762	496	$120,816	$15,905,052	165	$96,394	$177,365,512	1,414	$125,435
1st Lien Modification Trials Started/In Process [16]				$103,609,173	725	$142,909	$7,520,722	79	$95,199	$68,753,772	590	$116,532	$7,178,527	70	$102,550	$187,062,194	1,464	$127,775
TOTAL CONSUMER RELIEF - ALL SERVICERS $661,058,516																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$214,451	8		$244,483	1,089		$188,585	422		$293,190	78		$177,966	490		$219,268	2,087	
Refinances Completed	$352,894	30	1.77%	$242,021	195	1.99%	$173,336	401	2.29%	$193,930	13	1.74%	$161,588	254	4.11%	$191,325	893	2.60%

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

Appendix VI: State Consumer Relief Information
Indiana, Fourth Quarter 2012

	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]	$149,847	4	$37,462	$6,280,776	62	$101,303	$1,124,287	33	$34,069	$2,019,608	45	$44,880	$146,483	6	$24,414	$9,721,001	150	$64,807
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$56,316	2	$28,158	$353,122	16	$19,621							$409,438	18	$22,747
Completed 2nd Lien Modification Forgiveness [3]	$91,000	2	$45,500	$21,609	2	$10,804	$390,581	24	$16,274	$15,439	1	$15,439				$518,629	29	$17,884
Completed 2nd Lien Extinguishments [4]	$9,491	1	$9,491	$15,340,918	438	$35,025	$3,044,452	88	$34,596				$278,994	6	$46,499	$18,673,855	533	$35,035
Short Sales Completed/ Deficiency Forgiven [5]				$10,087,634	174	$57,975	$631,593	8	$78,949	$3,025,837	66	$45,846	$520,231	8	$65,029	$14,265,295	256	$55,724
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$8,932	1	$8,932							$8,932	1	$8,932
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$594,358	81	$7,338	$3,000	1	$3,000	$218,675	18	$12,149				$816,033	100	$8,160
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$15,122	2	$7,561				$15,122	2	$7,561
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$1,421,603	38	$37,411										$1,421,603	38	$37,411
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]	$400,141	8	$50,018	$133,761	5	$26,752	$2,724,510	110	$24,768	$9,439	1	$9,439	$4,090,072	107	$38,225	$7,357,923	231	$31,852
Total Consumer Relief	**$650,479**	**15**	**$43,365**	**$33,936,975**	**802**	**$42,315**	**$8,280,477**	**281**	**$29,468**	**$5,304,120**	**133**	**$39,881**	**$5,035,780**	**127**	**$39,652**	**$53,207,831**	**1,358**	**$39,181**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$86,976	2	$43,488	$5,111,568	89	$57,433	$843,737	25	$33,749	$3,182,067	67	$47,494	$430,296	15	$28,686	$9,654,644	198	$48,761
1st Lien Modification Trials Started/In Process [16]	$28,104	1	$28,104	$4,877,456	80	$60,968	$789,765	24	$32,907	$3,394,613	78	$43,521	$58,585	2	$29,293	$9,148,523	185	$49,451
TOTAL CONSUMER RELIEF - ALL SERVICERS $53,207,831																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$107,135	1		$240,978	88		$109,447	80		$162,598	5		$112,922	178		$144,835	352	
Refinances Completed	$177,980	8	3.58%	$270,470	5	1.26%	$105,879	110	2.98%	$160,321	1	0.75%	$114,038	107	4.27%	$115,954	231	3.50%

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

Appendix VI: State Consumer Relief Information
Iowa, Fourth Quarter 2012

	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]				$296,491	7	$42,356	$193,152	7	$27,593	$149,433	6	$24,906	$126,781	6	$21,130	$765,857	26	$29,456
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$16,970	1	$16,970	$72,871	5	$14,574							$89,841	6	$14,974
Completed 2nd Lien Modification Forgiveness [3]							$139,776	7	$19,968							$139,776	7	$19,968
Completed 2nd Lien Extinguishments [4]				$4,090,058	137	$29,854	$909,632	31	$29,343				$116,406	5	$23,281	$5,116,096	173	$29,573
Short Sales Completed/ Deficiency Forgiven [5]				$1,569,392	43	$36,497	$235,020	3	$78,340	$715,686	18	$39,760	$888,488	10	$88,849	$3,408,586	74	$46,062
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$79,784	12	$6,649				$3,500	1	$3,500				$83,284	13	$6,406
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]	$81,671	1	$81,671	$261,570	9	$29,063	$795,848	24	$33,160				$2,023,911	48	$42,165	$3,163,001	82	$38,573
Total Consumer Relief	**$81,671**	**1**	**$81,671**	**$6,314,265**	**209**	**$30,212**	**$2,346,299**	**77**	**$30,471**	**$868,619**	**25**	**$34,745**	**$3,155,586**	**69**	**$45,733**	**$12,766,441**	**381**	**$33,508**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$919,392	20	$45,970	$219,776	7	$31,397	$530,368	9	$58,930	$232,514	10	$23,251	$1,902,050	46	$41,349
1st Lien Modification Trials Started/In Process [16]				$667,101	15	$44,473	$220,560	7	$31,509	$667,184	13	$51,322	$11,364	1	$11,364	$1,566,209	36	$43,506
TOTAL CONSUMER RELIEF - ALL SERVICERS $12,766,441																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$525,455	1		$151,755	61		$127,786	17					$113,263	92		$130,848	171	
Refinances Completed	$525,455	1	1.98%	$184,196	9	2.01%	$144,666	24	2.92%				$112,136	48	4.79%	$134,606	82	3.65%

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

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Kansas, Fourth Quarter 2012

	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]				$1,881,016	22	$85,501	$283,560	5	$56,712	$497,222	7	$71,032	$134,111	4	$33,528	$2,795,909	38	$73,577
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$184,002	3	$61,334	$237,904	8	$29,738							$421,906	11	$38,355
Completed 2nd Lien Modification Forgiveness [3]	$36,400	2	$18,200				$141,443	9	$15,716							$177,843	11	$16,168
Completed 2nd Lien Extinguishments [4]				$10,323,748	286	$36,097	$1,052,921	27	$38,997				$68,345	3	$22,782	$11,445,014	316	$36,218
Short Sales Completed/ Deficiency Forgiven [5]				$3,834,290	82	$46,760	$123,993	3	$41,331	$665,532	19	$35,028	$74,780	2	$37,390	$4,698,595	106	$44,326
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$256,582	35	$7,331										$256,582	35	$7,331
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$4,119,379	67	$61,483										$4,119,379	67	$61,483
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]	$20,131	1	$20,131	$857,948	39	$21,999	$1,191,425	38	$31,353	$31,564	1	$31,564	$2,562,496	50	$51,250	$4,663,563	129	$36,152
Total Consumer Relief	**$56,531**	**3**	**$18,844**	**$21,456,965**	**534**	**$40,182**	**$3,031,246**	**90**	**$33,681**	**$1,194,318**	**27**	**$44,234**	**$2,839,732**	**59**	**$48,131**	**$28,578,791**	**713**	**$40,082**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$39,015	1	$39,015	$1,190,769	20	$59,538	$85,915	4	$21,479	$233,482	8	$29,185	$225,768	8	$28,221	$1,774,949	41	$43,291
1st Lien Modification Trials Started/In Process [16]	$39,015	1	$39,015	$1,146,250	18	$63,681	$85,915	4	$21,479	$254,687	9	$28,299	$11,653	1	$11,653	$1,537,520	33	$46,592
TOTAL CONSUMER RELIEF - ALL SERVICERS $28,578,791																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$68,189	3		$133,765	288		$114,388	36		$105,812	1		$117,925	80		$128,399	408	
Refinances Completed	$93,936	1	2.73%	$159,226	39	1.76%	$133,135	38	3.00%	$105,812	1	3.80%	$132,427	50	4.93%	$140,233	129	3.28%

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

Appendix VI: State Consumer Relief Information
Kentucky, Fourth Quarter 2012

	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]				$1,681,634	24	$70,068	$456,123	14	$32,580	$510,021	18	$28,334	$380,632	8	$47,579	$3,028,410	64	$47,319
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$64,621	6	$10,770							$64,621	6	$10,770
Completed 2nd Lien Modification Forgiveness [3]	$21,100	1	$21,100	$76,400	1	$76,400	$128,418	9	$14,269							$225,918	11	$20,538
Completed 2nd Lien Extinguishments [4]	$33,024	1	$33,024	$6,091,322	192	$31,726	$1,162,903	36	$32,303				$97,916	4	$24,479	$7,385,165	233	$31,696
Short Sales Completed/ Deficiency Forgiven [5]				$4,695,923	95	$49,431	$165,564	3	$55,188	$1,217,770	28	$43,492				$6,079,257	126	$48,248
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$321,736	38	$8,467				$91,000	6	$15,167				$412,736	44	$9,380
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$16,500	3	$5,500				$16,500	3	$5,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$757,457	17	$44,556										$757,457	17	$44,556
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]										$68,000	2	$34,000				$68,000	2	$34,000
Refinances Completed - Estimated Consumer Relief [14]				$71,875	4	$17,969	$1,037,080	44	$23,570				$3,047,187	64	$47,612	$4,156,142	112	$37,108
Total Consumer Relief	**$54,124**	**2**	**$27,062**	**$13,696,347**	**371**	**$36,917**	**$3,014,709**	**112**	**$26,917**	**$1,903,291**	**57**	**$33,391**	**$3,525,735**	**76**	**$46,391**	**$22,194,206**	**618**	**$35,913**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$1,306,970	25	$52,279	$410,648	11	$37,332	$1,211,169	21	$57,675	$511,487	11	$46,499	$3,440,274	68	$50,592
1st Lien Modification Trials Started/In Process [16]				$962,076	19	$50,636	$412,277	11	$37,480	$652,185	21	$31,056				$2,026,538	51	$39,736
TOTAL CONSUMER RELIEF - ALL SERVICERS $22,194,206																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$42,681	2		$172,909	25		$98,924	31					$128,873	121		$128,874	179	
Refinances Completed				$117,990	4	1.94%	$102,827	44	2.92%				$136,298	64	4.45%	$122,495	112	3.86%

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

Appendix VI: State Consumer Relief Information
Louisiana, Fourth Quarter 2012

	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]	$21,813	1	$21,813	$4,152,636	47	$88,354	$406,102	15	$27,073	$514,321	15	$34,288	$255,608	8	$31,951	$5,350,480	86	$62,215
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$17,760	1	$17,760	$64,493	3	$21,498							$82,253	4	$20,563
Completed 2nd Lien Modification Forgiveness [3]				$26,898	1	$26,898	$71,622	3	$23,874							$98,520	4	$24,630
Completed 2nd Lien Extinguishments [4]				$3,742,508	111	$33,716	$1,071,350	30	$35,712				$91,896	1	$91,896	$4,905,754	142	$34,548
Short Sales Completed/ Deficiency Forgiven [5]				$4,667,590	78	$59,841							$155,264	4	$38,816	$4,822,854	82	$58,815
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$331,893	45	$7,375				$145,000	10	$14,500				$476,893	55	$8,671
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$8,500	1	$8,500				$8,500	1	$8,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$946,240	24	$39,427										$946,240	24	$39,427
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]										$160,000	2	$80,000				$160,000	2	$80,000
Refinances Completed - Estimated Consumer Relief [14]	$9,276	1	$9,276	$41,778	1	$41,778	$294,393	7	$42,056				$4,849,085	80	$60,614	$5,194,532	89	$58,366
Total Consumer Relief	**$31,089**	**2**	**$15,545**	**$13,927,303**	**308**	**$45,219**	**$1,907,960**	**58**	**$32,896**	**$827,821**	**28**	**$29,565**	**$5,351,853**	**93**	**$57,547**	**$22,046,026**	**489**	**$45,084**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$94,630	2	$47,315	$3,572,537	51	$70,050	$145,069	6	$24,178	$1,596,161	38	$42,004	$725,948	20	$36,297	$6,134,345	117	$52,430
1st Lien Modification Trials Started/In Process [16]				$2,557,702	39	$65,582	$154,980	6	$25,830	$2,627,416	59	$44,532	$33,880	2	$16,940	$5,373,978	106	$50,698
TOTAL CONSUMER RELIEF - ALL SERVICERS $22,046,026																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$226,934	29		$97,785	7		$148,415	2		$164,357	153		$171,251	191	
Refinances Completed	$53,710	1	2.20%	$304,118	1	1.75%	$143,632	7	3.73%				$177,098	80	4.36%	$174,507	89	4.26%

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

Appendix VI: State Consumer Relief Information
Maine, Fourth Quarter 2012

	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]				$2,487,230	25	$99,489	$44,957	2	$22,479	$473,733	8	$59,217	$378,737	4	$94,684	$3,384,657	39	$86,786
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$169,356	5	$33,871							$169,356	5	$33,871
Completed 2nd Lien Modification Forgiveness [3]				$84,119	2	$42,060	$134,994	7	$19,285							$219,113	9	$24,346
Completed 2nd Lien Extinguishments [4]				$10,755,473	196	$54,875	$2,915,286	50	$58,306				$95,509	2	$47,754	$13,766,268	248	$55,509
Short Sales Completed/ Deficiency Forgiven [5]				$5,631,313	75	$75,084	$117,389	2	$58,695	$982,080	13	$75,545	$120,705	2	$60,353	$6,851,487	92	$74,473
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$138,503	21	$6,595				$27,000	2	$13,500				$165,503	23	$7,196
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$8,500	1	$8,500				$8,500	1	$8,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$783,888	20	$39,194										$783,888	20	$39,194
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]				$308,451	10	$30,845	$396,374	16	$24,773				$433,734	9	$48,193	$1,138,559	35	$32,530
Total Consumer Relief				**$20,188,977**	**349**	**$57,848**	**$3,778,356**	**82**	**$46,078**	**$1,491,313**	**24**	**$62,138**	**$1,028,685**	**17**	**$60,511**	**$26,487,331**	**472**	**$56,117**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$1,920,164	25	$76,807	$50,548	1	$50,548	$1,820,071	21	$86,670	$243,449	5	$48,690	$4,034,232	52	$77,581
1st Lien Modification Trials Started/In Process [16]				$2,659,757	28	$94,991	$50,548	1	$50,548	$983,844	19	$51,781				$3,694,149	48	$76,961
TOTAL CONSUMER RELIEF - ALL SERVICERS $26,487,331																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$249,561	39		$144,660	17					$132,039	17		$197,764	73	
Refinances Completed				$197,453	10	1.99%	$111,514	16	2.83%				$141,456	9	4.34%	$143,767	35	2.88%

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

Appendix VI: State Consumer Relief Information
Maryland, Fourth Quarter 2012

	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]	$1,653,113	14	$118,079	$92,453,024	601	$153,832	$3,301,605	41	$80,527	$21,319,205	185	$115,239	$6,080,660	62	$98,075	$124,807,607	903	$138,214
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$613,674	4	$153,418	$3,390,579	60	$56,510	$1,771,904	53	$33,432				$2,911,967	73	$39,890	$8,688,124	190	$45,727
Completed 2nd Lien Modification Forgiveness [3]	$97,631	3	$32,544	$1,296,253	25	$51,850	$1,474,250	52	$28,351	$55,632	4	$13,908				$2,923,766	84	$34,807
Completed 2nd Lien Extinguishments [4]	$223,663	4	$55,916	$200,087,941	2,957	$67,666	$43,932,037	630	$69,733				$4,610,421	73	$63,156	$248,854,062	3,664	$67,919
Short Sales Completed/ Deficiency Forgiven [5]				$95,030,960	796	$119,386	$2,582,168	28	$92,220	$21,513,892	185	$116,291	$10,202,677	110	$92,752	$129,329,697	1,119	$115,576
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$167,535	2	$83,767							$167,535	2	$83,768
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,827,036	288	$9,816				$742,263	46	$16,136	$57,000	19	$3,000	$3,626,299	353	$10,273
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$5,025	2	$2,513	$62,000	9	$6,889	$24,185	5	$4,837	$91,210	16	$5,701
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$20,025,011	287	$69,774										$20,025,011	287	$69,774
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]	$1,105,383	20	$55,269	$22,042,570	442	$49,870	$3,961,524	90	$44,017				$5,272,388	107	$49,275	$32,381,865	659	$49,138
Total Consumer Relief	**$3,693,464**	**45**	**$82,077**	**$437,153,374**	**5,456**	**$80,123**	**$57,196,048**	**898**	**$63,693**	**$43,692,992**	**429**	**$101,848**	**$29,159,298**	**449**	**$64,943**	**$570,895,176**	**7,277**	**$78,452**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$535,530	3	$178,510	$66,288,889	438	$151,344	$2,377,267	25	$95,091	$28,217,714	244	$115,646	$9,630,334	87	$110,693	$107,049,734	797	$134,316
1st Lien Modification Trials Started/In Process [16]	$367,768	1	$367,768	$77,516,910	499	$155,345	$2,600,938	27	$96,331	$32,870,717	285	$115,336	$5,152,559	46	$112,012	$118,508,892	858	$138,122
TOTAL CONSUMER RELIEF - ALL SERVICERS $570,895,176																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$292,272	4		$274,406	1,062		$265,217	120		$354,007	24		$226,589	336		$264,582	1,546	
Refinances Completed	$357,394	20	1.97%	$282,350	442	2.25%	$259,595	90	2.16%				$203,140	107	3.09%	$268,659	659	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Massachusetts, Fourth Quarter 2012

	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]	$221,078	4	$55,270	$43,626,522	361	$120,849	$1,906,936	25	$76,277	$10,467,883	95	$110,188	$3,043,117	40	$76,078	$59,265,536	525	$112,887
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,607,374	16	$100,461	$881,388	22	$40,063				$921,518	34	$27,103	$3,410,280	72	$47,365
Completed 2nd Lien Modification Forgiveness [3]	$9,100	1	$9,100	$698,845	15	$46,590	$1,548,779	62	$24,980	$21,529	1	$21,529				$2,278,253	79	$28,839
Completed 2nd Lien Extinguishments [4]	$109,823	2	$54,912	$78,931,527	1,124	$70,224	$25,554,706	395	$64,695				$1,631,730	19	$85,881	$106,227,786	1,540	$68,979
Short Sales Completed/ Deficiency Forgiven [5]				$32,760,203	372	$88,065	$1,302,244	19	$68,539	$9,706,685	93	$104,373	$2,814,926	38	$74,077	$46,584,058	522	$89,241
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$923,154	97	$9,517				$453,000	18	$25,167	$33,000	11	$3,000	$1,409,154	126	$11,184
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$5,000	1	$5,000	$3,000	1	$3,000	$9,668	2	$4,834	$17,668	4	$4,417
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$10,843,411	230	$47,145										$10,843,411	230	$47,145
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]										$23,000	1	$23,000				$23,000	1	$23,000
Refinances Completed - Estimated Consumer Relief [14]	$126,640	3	$42,213	$10,194,265	239	$42,654	$1,906,593	37	$51,530	$70,414	1	$70,414	$1,737,243	25	$69,490	$14,035,155	305	$46,017
Total Consumer Relief	**$466,642**	**10**	**$46,664**	**$179,585,301**	**2,454**	**$73,181**	**$33,105,646**	**561**	**$59,012**	**$20,745,511**	**210**	**$98,788**	**$10,191,202**	**169**	**$60,303**	**$244,094,301**	**3,404**	**$71,708**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$110,911	1	$110,911	$32,710,137	272	$120,258	$390,658	8	$48,832	$13,874,189	130	$106,725	$2,602,863	36	$72,302	$49,688,758	447	$111,161
1st Lien Modification Trials Started/In Process [16]				$39,654,170	302	$131,305	$727,605	11	$66,146	$15,330,282	160	$95,814	$1,387,689	19	$73,036	$57,099,746	492	$116,056
TOTAL CONSUMER RELIEF - ALL SERVICERS $244,094,301																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$243,406	628		$282,324	45		$218,879	4		$288,223	82		$250,426	759	
Refinances Completed	$340,349	3	1.58%	$255,099	239	2.13%	$294,362	37	2.23%	$459,997	1	1.95%	$258,836	25	3.42%	$261,679	305	2.24%

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

Appendix VI: State Consumer Relief Information
Michigan, Fourth Quarter 2012

	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]	$2,747,130	47	$58,450	$33,374,612	268	$124,532	$3,145,554	50	$62,911	$8,219,045	131	$62,741	$1,524,582	25	$60,983	$49,010,923	521	$94,071
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$38,435	1	$38,435	$521,289	7	$74,470	$1,848,123	59	$31,324	$65,130	1	$65,130	$547,099	18	$30,394	$3,020,076	86	$35,117
Completed 2nd Lien Modification Forgiveness [3]	$44,800	2	$22,400	$843,035	19	$44,370	$598,853	41	$14,606	$14,737	4	$3,684				$1,501,425	66	$22,749
Completed 2nd Lien Extinguishments [4]	$663,305	19	$34,911	$129,655,301	3,053	$42,468	$7,275,195	178	$40,872				$1,192,797	31	$38,477	$138,786,598	3,281	$42,300
Short Sales Completed/ Deficiency Forgiven [5]				$45,926,877	606	$75,787	$2,009,817	39	$51,534	$21,543,841	324	$66,493	$2,874,105	48	$59,877	$72,354,640	1,017	$71,145
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$60,914	1	$60,914							$60,914	1	$60,914
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$950,717	150	$6,338	$6,320	2	$3,160	$356,952	32	$11,155	$24,000	8	$3,000	$1,337,989	192	$6,969
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$360	1	$360	$49,120	7	$7,017	$14,237	3	$4,746	$63,717	11	$5,792
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$30,518,330	714	$42,743										$30,518,330	714	$42,743
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]										$159,500	5	$31,900				$159,500	5	$31,900
Refinances Completed - Estimated Consumer Relief [14]	$2,021,868	52	$38,882	$4,985,076	208	$23,967	$10,236,311	466	$21,966	$423,942	26	$16,305	$9,663,538	257	$37,601	$27,330,735	1,009	$27,087
Total Consumer Relief	**$5,515,537**	**121**	**$45,583**	**$246,775,237**	**5,025**	**$49,109**	**$25,181,447**	**837**	**$30,085**	**$30,832,267**	**530**	**$58,174**	**$15,840,358**	**390**	**$40,616**	**$324,144,846**	**6,903**	**$46,957**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$235,922	2	$117,961	$21,703,938	237	$91,578	$1,550,110	32	$48,441	$14,473,765	180	$80,410	$2,170,544	31	$70,018	$40,134,279	482	$83,266
1st Lien Modification Trials Started/In Process [16]	$157,441	1	$157,441	$25,250,800	238	$106,096	$1,542,911	32	$48,216	$14,570,936	204	$71,426	$384,354	6	$64,059	$41,906,442	481	$87,124
TOTAL CONSUMER RELIEF - ALL SERVICERS $324,144,846																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$135,998	10		$204,674	1,161		$122,856	406		$113,768	293		$120,668	461		$162,088	2,331	
Refinances Completed	$186,208	52	2.66%	$199,548	208	1.53%	$118,070	466	2.37%	$86,188	26	2.41%	$123,772	257	3.87%	$139,009	1,009	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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Minnesota, Fourth Quarter 2012

	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]	$466,176	4	$116,544	$13,211,872	109	$121,210	$1,683,388	19	$88,599	$5,541,938	55	$100,763	$2,476,746	41	$60,408	$23,380,120	228	$102,544
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$148,000	1	$148,000	$614,989	6	$102,498	$1,472,136	42	$35,051				$148,770	10	$14,877	$2,383,895	59	$40,405
Completed 2nd Lien Modification Forgiveness [3]				$169,872	5	$33,974	$687,510	31	$22,178	$8,335	2	$4,168				$865,717	38	$22,782
Completed 2nd Lien Extinguishments [4]	$173,133	3	$57,711	$11,977,402	269	$44,526	$8,389,077	151	$55,557				$2,597,358	45	$57,719	$23,136,970	468	$49,438
Short Sales Completed/ Deficiency Forgiven [5]				$30,734,817	339	$90,663	$1,217,218	23	$52,923	$9,015,392	123	$73,296	$4,639,564	87	$53,328	$45,606,991	572	$79,733
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,004,520	120	$8,371				$373,000	23	$16,217	$33,000	11	$3,000	$1,410,520	154	$9,159
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$34,000	4	$8,500	$12,953	4	$3,238	$46,953	8	$5,869
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]										$181,500	1	$181,500				$181,500	1	$181,500
Refinances Completed - Estimated Consumer Relief [14]	$291,337	5	$58,267	$2,916,473	102	$28,593	$5,372,872	160	$33,580	$16,706	2	$8,353	$7,640,672	156	$48,979	$16,238,060	425	$38,207
Total Consumer Relief	**$1,078,646**	**13**	**$82,973**	**$60,629,945**	**950**	**$63,821**	**$18,822,201**	**426**	**$44,184**	**$15,170,871**	**210**	**$72,242**	**$17,549,063**	**354**	**$49,574**	**$113,250,726**	**1,953**	**$57,988**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$13,520,517	112	$120,719	$877,338	14	$62,667	$8,854,148	85	$104,166	$2,632,837	38	$69,285	$25,884,840	249	$103,955
1st Lien Modification Trials Started/In Process [16]				$11,513,395	105	$109,651	$876,909	14	$62,636	$9,101,240	104	$87,512	$812,061	14	$58,004	$22,303,605	237	$94,108
TOTAL CONSUMER RELIEF - ALL SERVICERS $113,250,726																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$237,137	324		$189,823	171		$185,707	33		$195,303	289		$210,359	817	
Refinances Completed	$273,897	5	2.71%	$229,082	102	1.59%	$179,738	160	2.38%	$141,879	2	0.75%	$186,806	156	3.34%	$195,105	425	2.49%

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

Appendix VI: State Consumer Relief Information
Mississippi, Fourth Quarter 2012

	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]	$63,965	2	$31,982	$1,098,703	20	$54,935	$286,373	12	$23,864	$256,710	9	$28,523	$404,106	12	$33,675	$2,109,857	55	$38,361
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$131,940	3	$43,980	$23,611	2	$11,805							$155,551	5	$31,110
Completed 2nd Lien Modification Forgiveness [3]				$22,570	1	$22,570	$91,251	6	$15,208							$113,821	7	$16,260
Completed 2nd Lien Extinguishments [4]	$37,683	2	$18,842	$2,639,336	85	$31,051	$577,750	16	$36,109				$77,328	2	$38,664	$3,332,097	105	$31,734
Short Sales Completed/ Deficiency Forgiven [5]				$3,411,967	71	$48,056	$216,604	2	$108,302	$733,835	15	$48,922	$16,716	1	$16,716	$4,379,122	89	$49,204
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$220,593	40	$5,515				$8,500	1	$8,500				$229,093	41	$5,588
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$856,463	26	$32,941										$856,463	26	$32,941
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]	$44,854	2	$22,427	$91,088	5	$18,218	$815,141	28	$29,112				$1,920,002	40	$48,000	$2,871,085	75	$38,281
Total Consumer Relief	**$146,502**	**6**	**$24,417**	**$8,472,660**	**251**	**$33,756**	**$2,010,730**	**66**	**$30,466**	**$999,045**	**25**	**$39,962**	**$2,418,152**	**55**	**$43,966**	**$14,047,088**	**403**	**$34,856**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$50,322	1	$50,322	$1,951,495	33	$59,136	$109,537	5	$21,907	$960,857	29	$33,133	$476,494	14	$34,035	$3,548,705	82	$43,277
1st Lien Modification Trials Started/In Process [16]				$2,580,043	41	$62,928	$110,460	5	$22,092	$1,253,987	40	$31,350	$94,920	4	$23,730	$4,039,410	90	$44,882
TOTAL CONSUMER RELIEF - ALL SERVICERS $14,047,088																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$129,744	26		$118,224	24		$159,254	2		$130,587	81		$128,622	133	
Refinances Completed	$62,108	2	4.60%	$132,612	5	1.75%	$118,864	28	3.12%				$139,286	40	4.39%	$129,159	75	3.78%

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

Appendix VI: State Consumer Relief Information
Missouri, Fourth Quarter 2012

	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]				$7,526,257	115	$65,446	$1,849,043	38	$48,659	$1,553,052	35	$44,373	$1,334,170	27	$49,414	$12,262,522	215	$57,035
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,721	6	$287	$551,006	26	$21,193	$18,500	1	$18,500	$47,659	1	$47,659	$618,886	34	$18,203
Completed 2nd Lien Modification Forgiveness [3]	$33,800	1	$33,800	$187,552	4	$46,888	$461,125	24	$19,214	$7,770	1	$7,770				$690,247	30	$23,008
Completed 2nd Lien Extinguishments [4]	$32,611	1	$32,611	$28,620,889	828	$34,566	$3,377,030	90	$37,523				$207,958	5	$41,592	$32,238,488	924	$34,890
Short Sales Completed/ Deficiency Forgiven [5]				$17,048,568	255	$66,857	$692,202	15	$46,147	$4,341,051	84	$51,679	$613,252	9	$68,139	$22,695,073	363	$62,521
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$240,795	2	$120,398							$240,795	2	$120,398
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$693,598	105	$6,606	$7,000	2	$3,500	$270,000	25	$10,800				$970,598	132	$7,353
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$12,485,675	259	$48,207										$12,485,675	259	$48,207
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]										$74,000	2	$37,000				$74,000	2	$37,000
Refinances Completed - Estimated Consumer Relief [14]	$95,521	3	$31,840	$2,612,686	109	$23,970	$4,956,073	185	$26,790				$6,309,394	133	$47,439	$13,973,674	430	$32,497
Total Consumer Relief	**$161,932**	**5**	**$32,386**	**$69,176,946**	**1,681**	**$41,152**	**$12,134,274**	**382**	**$31,765**	**$6,264,373**	**148**	**$42,327**	**$8,512,433**	**175**	**$48,642**	**$96,249,958**	**2,391**	**$40,255**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$6,599,865	94	$70,211	$1,366,689	34	$40,197	$3,527,653	60	$58,794	$1,441,849	29	$49,719	$12,936,056	217	$59,613
1st Lien Modification Trials Started/In Process [16]				$5,520,032	88	$62,728	$1,390,672	35	$39,733	$4,575,387	87	$52,591	$507,457	7	$72,494	$11,993,548	217	$55,270
TOTAL CONSUMER RELIEF - ALL SERVICERS $96,249,958																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$141,534	757		$114,231	172		$118,631	3		$127,975	278		$134,481	1,210	
Refinances Completed	$105,904	3	3.83%	$151,161	109	2.02%	$120,165	185	2.84%				$130,805	133	4.62%	$131,214	430	3.15%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Montana, Fourth Quarter 2012

	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]				$1,946,120	8	$243,265				$970,823	4	$242,706	$236,832	6	$39,472	$3,153,775	18	$175,210
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$39,252	1	$39,252										$39,252	1	$39,252
Completed 2nd Lien Modification Forgiveness [3]				$55,312	1	$55,312										$55,312	1	$55,312
Completed 2nd Lien Extinguishments [4]	$23,649	1	$23,649	$1,940,694	39	$49,761	$688,218	10	$68,822				$118,610	2	$59,305	$2,771,171	52	$53,292
Short Sales Completed/ Deficiency Forgiven [5]				$2,818,409	40	$70,460	$101,218	3	$33,739	$1,166,951	10	$116,695	$707,871	10	$70,787	$4,794,449	63	$76,102
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$131,812	15	$8,787				$28,500	1	$28,500				$160,312	16	$10,020
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$6,000	1	$6,000				$6,000	1	$6,000
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]	$51,393	1	$51,393	$17,425	1	$17,425	$16,717	1	$16,717				$1,788,969	29	$61,689	$1,874,506	32	$58,578
Total Consumer Relief	**$75,042**	**2**	**$37,521**	**$6,949,024**	**105**	**$66,181**	**$806,153**	**14**	**$57,582**	**$2,172,274**	**16**	**$135,767**	**$2,852,282**	**47**	**$60,687**	**$12,854,776**	**184**	**$69,863**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$995,141	5	$199,028				$1,118,721	4	$279,680	$605,838	9	$67,315	$2,719,700	18	$151,094
1st Lien Modification Trials Started/In Process [16]				$903,961	6	$150,660				$155,734	2	$77,867	$92,987	1	$92,987	$1,152,682	9	$128,076
TOTAL CONSUMER RELIEF - ALL SERVICERS $12,854,776																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$482,782	4		$153,646	4					$178,376	50		$197,664	58	
Refinances Completed	$263,989	1	2.48%	$147,987	1	1.50%	$73,944	1	2.88%				$239,586	29	3.28%	$232,310	32	3.21%

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

Appendix VI: State Consumer Relief Information
Nebraska, Fourth Quarter 2012

	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]				$176,502	4	$44,125	$172,824	3	$57,608	$12,762	2	$6,381	$44,964	2	$22,482	$407,052	11	$37,005
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$65,939	4	$16,485							$65,939	4	$16,485
Completed 2nd Lien Modification Forgiveness [3]																		
Completed 2nd Lien Extinguishments [4]				$656,590	27	$24,318	$116,915	4	$29,229				$126,511	5	$25,302	$900,016	36	$25,000
Short Sales Completed/ Deficiency Forgiven [5]				$991,572	25	$39,663	$146,378	4	$36,595	$391,639	11	$35,604	$694,382	10	$69,438	$2,223,971	50	$44,479
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$56,232	10	$5,623				$51,446	3	$17,149	$2,809	1	$2,809	$110,487	14	$7,892
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$2,000	1	$2,000				$2,000	1	$2,000
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$308,588	8	$38,573										$308,588	8	$38,574
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]										$79,000	1	$79,000				$79,000	1	$79,000
Refinances Completed - Estimated Consumer Relief [14]				$55,920	3	$18,640	$234,589	8	$29,324				$2,315,496	50	$46,310	$2,606,005	61	$42,721
Total Consumer Relief				**$2,245,404**	**77**	**$29,161**	**$736,645**	**23**	**$32,028**	**$536,847**	**18**	**$29,825**	**$3,184,162**	**68**	**$46,826**	**$6,703,058**	**186**	**$36,038**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$267,976	6	$44,663	$31,378	3	$10,459	$466,805	13	$35,908	$225,809	7	$32,258	$991,968	29	$34,206
1st Lien Modification Trials Started/In Process [16]				$105,557	4	$26,389	$36,929	4	$9,232	$574,907	11	$52,264	$12,422	1	$12,422	$729,815	20	$36,491
TOTAL CONSUMER RELIEF - ALL SERVICERS $6,703,058																		

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 modifications.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$34,433	1		$161,584	10		$102,930	4					$126,367	130		$127,515	145	
Refinances Completed				$125,637	3	1.89%	$105,225	8	3.55%				$116,588	50	5.06%	$115,543	61	4.71%

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

Appendix VI: State Consumer Relief Information
Nevada, Fourth Quarter 2012

	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]	$241,900	3	$80,633	$88,110,849	476	$185,107	$2,320,114	17	$136,477	$10,733,398	62	$173,119	$7,944,662	65	$122,226	$109,350,923	623	$175,523
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$723,407	7	$103,344	$3,146,136	48	$65,545				$3,660,701	102	$35,889	$7,530,244	157	$47,963
Completed 2nd Lien Modification Forgiveness [3]	$22,700	1	$22,700	$1,136,580	17	$66,858	$345,721	9	$38,413	$31,252	3	$10,417				$1,536,253	30	$51,208
Completed 2nd Lien Extinguishments [4]	$29,506	1	$29,506	$240,047,997	3,263	$73,567	$24,796,218	378	$65,598				$8,278,352	122	$67,855	$273,152,073	3,764	$72,570
Short Sales Completed/ Deficiency Forgiven [5]				$314,285,702	2,269	$138,513	$7,944,212	95	$83,623	$64,827,930	467	$138,818	$28,597,533	321	$89,089	$415,655,377	3,152	$131,870
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,292,945	549	$5,998				$941,303	57	$16,514	$111,000	37	$3,000	$4,345,248	643	$6,758
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,500	2	$5,750	$56,270	8	$7,034	$30,790	5	$6,158	$98,560	15	$6,571
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]										$709,620	6	$118,270				$709,620	6	$118,270
Refinances Completed - Estimated Consumer Relief [14]	$215,070	6	$35,845	$4,800,088	111	$43,244	$2,510,762	88	$28,531	$57,063	3	$19,021	$4,058,558	87	$46,650	$11,641,541	295	$39,463
Total Consumer Relief	**$509,177**	**11**	**$46,289**	**$652,397,568**	**6,692**	**$97,489**	**$41,074,663**	**637**	**$64,481**	**$77,356,836**	**606**	**$127,652**	**$52,681,596**	**739**	**$71,288**	**$824,019,839**	**8,685**	**$94,879**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$145,727	1	$145,727	$66,160,285	357	$185,323	$1,029,160	10	$102,916	$20,547,988	130	$158,061	$8,478,417	71	$119,414	$96,361,577	569	$169,353
1st Lien Modification Trials Started/In Process [16]				$64,506,124	339	$190,284	$1,208,894	10	$120,889	$22,037,808	145	$151,985	$4,423,609	35	$126,389	$92,176,435	529	$174,247
TOTAL CONSUMER RELIEF - ALL SERVICERS $824,019,839																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$297,802	629		$197,724	142		$229,536	50		$250,104	280		$269,664	1,101	
Refinances Completed	$189,471	6	2.41%	$293,021	111	1.88%	$212,548	88	1.71%	$122,998	3	1.97%	$199,419	87	2.98%	$237,576	295	2.12%

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

Appendix VI: State Consumer Relief Information
New Hampshire, Fourth Quarter 2012

	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]	$271,430	4	$67,857	$5,966,728	55	$108,486	$274,842	8	$34,355	$1,231,203	18	$68,400	$186,803	5	$37,361	$7,931,006	90	$88,122
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$117,036	2	$58,518	$104,982	5	$20,996				$109,624	4	$27,406	$331,642	11	$30,149
Completed 2nd Lien Modification Forgiveness [3]				$204,359	2	$102,180	$327,374	15	$21,825							$531,733	17	$31,278
Completed 2nd Lien Extinguishments [4]	$67,705	1	$67,705	$6,766,730	110	$61,516	$3,973,618	71	$55,966				$181,128	4	$45,282	$10,989,181	186	$59,082
Short Sales Completed/ Deficiency Forgiven [5]				$5,613,136	81	$69,298	$477,780	9	$53,087	$1,828,550	22	$83,116	$317,160	4	$79,290	$8,236,626	116	$71,005
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$180,844	24	$7,535				$43,500	3	$14,500	$6,000	2	$3,000	$230,344	29	$7,943
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,111,987	51	$41,412										$2,111,987	51	$41,412
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]	$226,969	3	$75,656	$1,174,677	34	$34,549	$808,690	26	$31,103				$906,491	16	$56,656	$3,116,827	79	$39,454
Total Consumer Relief	**$566,104**	**8**	**$70,763**	**$22,135,497**	**359**	**$61,659**	**$5,967,286**	**134**	**$44,532**	**$3,103,253**	**43**	**$72,169**	**$1,707,206**	**35**	**$48,777**	**$33,479,346**	**579**	**$57,823**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$130,119	1	$130,119	$2,046,177	22	$93,008	$188,413	5	$37,683	$1,232,033	15	$82,136	$301,705	4	$75,426	$3,898,447	47	$82,946
1st Lien Modification Trials Started/In Process [16]				$2,517,296	27	$93,233	$195,739	6	$32,623	$1,795,601	22	$81,618	$136,697	2	$68,348	$4,645,333	57	$81,497
TOTAL CONSUMER RELIEF - ALL SERVICERS $33,479,346																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$352,697	2		$250,479	60		$186,778	47		$177,200	3		$227,368	22		$224,227	134	
Refinances Completed	$376,475	3	2.56%	$205,663	34	2.14%	$180,101	26	2.20%				$235,859	16	3.06%	$209,852	79	2.39%

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

Appendix VI: State Consumer Relief Information
New Jersey, Fourth Quarter 2012

	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]	$1,409,499	14	$100,679	$85,655,918	515	$166,322	$3,210,166	33	$97,278	$21,843,215	152	$143,705	$11,231,678	119	$94,384	$123,350,476	833	$148,080
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,122,031	12	$93,503	$1,672,320	43	$38,891				$2,610,485	92	$28,375	$5,404,836	147	$36,768
Completed 2nd Lien Modification Forgiveness [3]	$20,800	1	$20,800	$1,182,676	16	$73,917	$1,644,146	60	$27,402	$140,488	7	$20,070				$2,988,110	84	$35,573
Completed 2nd Lien Extinguishments [4]	$83,760	2	$41,880	$238,571,233	2,910	$81,983	$64,214,798	824	$77,931				$16,447,688	220	$74,762	$319,317,479	3,956	$80,717
Short Sales Completed/ Deficiency Forgiven [5]				$84,173,790	677	$124,334	$897,011	8	$112,126	$27,060,171	196	$138,062	$12,230,788	132	$92,657	$124,361,760	1,013	$122,766
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$18,565	1	$18,565							$18,565	1	$18,565
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,839,042	184	$9,995	$6,000	2	$3,000	$1,617,714	73	$22,160	$99,000	33	$3,000	$3,561,756	292	$12,198
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$23,070	3	$7,690	$90,060	14	$6,433	$30,026	6	$5,004	$143,156	23	$6,224
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$8,871,354	146	$60,763										$8,871,354	146	$60,763
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]	$555,906	8	$69,488	$4,856,187	95	$51,118	$3,493,619	72	$48,522	$226,805	4	$56,701	$6,682,429	149	$44,849	$15,814,946	328	$48,216
Total Consumer Relief	**$2,069,965**	**25**	**$82,799**	**$426,272,231**	**4,555**	**$93,583**	**$75,179,695**	**1,046**	**$71,874**	**$50,978,453**	**446**	**$114,301**	**$49,332,094**	**751**	**$65,689**	**$603,832,438**	**6,823**	**$88,500**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$295,695	1	$295,695	$67,543,962	414	$163,150	$1,964,066	20	$98,203	$44,882,564	291	$154,236	$11,770,865	130	$90,545	$126,457,152	856	$147,730
1st Lien Modification Trials Started/In Process [16]	$295,695	1	$295,695	$80,772,607	475	$170,048	$1,888,842	20	$94,442	$48,757,087	352	$138,514	$5,128,211	59	$86,919	$136,842,442	907	$150,874
TOTAL CONSUMER RELIEF - ALL SERVICERS $603,832,438																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$553,831	5		$305,392	535		$296,545	96		$304,191	32		$251,203	490		$282,768	1,158	
Refinances Completed	$348,504	8	2.54%	$301,473	95	2.16%	$280,964	72	2.20%	$314,047	4	2.30%	$234,147	149	2.44%	$267,687	328	2.29%

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

Appendix VI: State Consumer Relief Information
New Mexico, Fourth Quarter 2012

	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]				$3,299,909	49	$67,345	$297,236	6	$49,539	$328,115	11	$29,829	$365,744	11	$33,249	$4,291,004	77	$55,727
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$185,719	7	$26,531	$52,650	3	$17,550				$22,246	3	$7,415	$260,615	13	$20,047
Completed 2nd Lien Modification Forgiveness [3]				$18,428	1	$18,428	$121,692	8	$15,211							$140,120	9	$15,569
Completed 2nd Lien Extinguishments [4]				$16,471,445	356	$46,268	$3,641,179	69	$52,771				$577,032	12	$48,086	$20,689,656	437	$47,345
Short Sales Completed/ Deficiency Forgiven [5]				$8,927,413	125	$71,419	$198,326	2	$99,163	$1,623,785	29	$55,993	$971,144	16	$60,696	$11,720,668	172	$68,143
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$445,277	48	$9,277				$104,000	7	$14,857	$6,000	2	$3,000	$555,277	57	$9,742
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]	$78,049	2	$39,024	$1,429,824	41	$34,874	$425,740	13	$32,749				$3,234,933	66	$49,014	$5,168,546	122	$42,365
Total Consumer Relief	**$78,049**	**2**	**$39,024**	**$30,778,015**	**627**	**$49,088**	**$4,736,823**	**101**	**$46,899**	**$2,055,900**	**47**	**$43,743**	**$5,177,099**	**110**	**$47,065**	**$42,825,886**	**887**	**$48,282**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$2,035,555	35	$58,159	$77,534	2	$38,767	$1,044,831	17	$61,461	$673,303	15	$44,887	$3,831,223	69	$55,525
1st Lien Modification Trials Started/In Process [16]				$3,674,429	53	$69,329	$77,534	2	$38,767	$801,254	16	$50,078	$282,556	6	$47,093	$4,835,773	77	$62,802
TOTAL CONSUMER RELIEF - ALL SERVICERS $42,825,886																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$112,000	1		$173,131	303		$128,544	13					$137,325	118		$161,945	435	
Refinances Completed	$191,203	2	2.60%	$223,242	41	1.99%	$120,227	13	3.47%				$139,061	66	4.49%	$166,199	122	3.25%

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

Appendix VI: State Consumer Relief Information
New York, Fourth Quarter 2012

	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]	$453,242	7	$64,749	$117,863,773	681	$173,075	$3,178,910	43	$73,928	$26,522,511	243	$109,146	$9,950,913	88	$113,079	$157,969,349	1,062	$148,747
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$2,321,945	18	$128,997	$3,110,028	75	$41,467				$1,554,768	54	$28,792	$6,986,741	147	$47,529
Completed 2nd Lien Modification Forgiveness [3]	$122,700	4	$30,675	$4,122,242	45	$91,605	$3,802,440	105	$36,214	$63,238	7	$9,034				$8,110,620	161	$50,377
Completed 2nd Lien Extinguishments [4]	$111,961	2	$55,981	$332,574,585	3,780	$87,983	$178,566,499	1,740	$102,624				$16,740,086	199	$84,121	$527,993,131	5,721	$92,290
Short Sales Completed/ Deficiency Forgiven [5]				$54,938,199	416	$132,063	$2,894,960	15	$192,997	$37,845,993	216	$175,213	$5,273,538	52	$101,414	$100,952,690	699	$144,424
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$188,210	1	$188,210							$188,210	1	$188,210
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,906,648	141	$13,522	$4,000	1	$4,000	$1,807,625	75	$24,102	$20,000	6	$3,333	$3,738,273	223	$16,764
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,506	2	$5,753	$78,763	12	$6,564	$21,486	1	$21,486	$111,755	15	$7,450
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$10,596,713	176	$60,209										$10,596,713	176	$60,209
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]	$767,041	8	$95,880	$5,469,266	90	$60,770	$3,872,668	84	$46,103	$770,401	11	$70,036	$9,272,916	158	$58,689	$20,152,292	351	$57,414
Total Consumer Relief	**$1,454,944**	**21**	**$69,283**	**$529,793,371**	**5,347**	**$99,082**	**$195,629,221**	**2,066**	**$94,690**	**$67,088,531**	**564**	**$118,951**	**$42,833,707**	**558**	**$76,763**	**$836,799,774**	**8,556**	**$97,803**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$605,073	3	$201,691	$85,887,653	512	$167,749	$1,700,963	21	$80,998	$48,461,921	372	$130,274	$11,145,138	97	$114,898	$147,800,748	1,005	$147,065
1st Lien Modification Trials Started/In Process [16]	$158,762	1	$158,762	$99,351,566	583	$170,414	$1,859,718	24	$77,488	$55,699,483	479	$116,283	$4,264,418	32	$133,263	$161,333,947	1,119	$144,177
TOTAL CONSUMER RELIEF - ALL SERVICERS $836,799,774																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$312,751	330		$260,783	150		$416,856	57		$266,930	318		$293,532	855	
Refinances Completed	$445,768	8	2.74%	$323,906	90	2.39%	$263,364	84	2.23%	$531,062	11	1.68%	$224,515	158	3.33%	$273,947	351	2.67%

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

Appendix VI: State Consumer Relief Information
North Carolina, Fourth Quarter 2012

	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]	$313,649	4	$78,412	$11,707,023	197	$59,427	$1,569,244	50	$31,385	$1,559,371	42	$37,128	$1,490,356	36	$41,399	$16,639,643	329	$50,576
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$127,180	15	$8,479	$320,005	14	$22,858				$113,455	2	$56,728	$560,640	31	$18,085
Completed 2nd Lien Modification Forgiveness [3]	$36,600	2	$18,300	$453,208	11	$41,201	$413,431	24	$17,226							$903,239	37	$24,412
Completed 2nd Lien Extinguishments [4]	$134,693	3	$44,898	$85,603,048	1,798	$47,610	$9,971,476	235	$42,432				$2,383,574	50	$47,671	$98,092,791	2,086	$47,024
Short Sales Completed/ Deficiency Forgiven [5]				$31,650,822	451	$70,179	$700,156	13	$53,858	$9,409,306	114	$82,538	$5,107,678	57	$89,608	$46,867,962	635	$73,808
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,762,149	208	$8,472				$246,266	18	$13,681	$8,808	3	$2,936	$2,017,223	229	$8,809
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$6,657	2	$3,328	$97,022	7	$13,860	$2,815	1	$2,815	$106,494	10	$10,649
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]										$103,900	1	$103,900				$103,900	1	$103,900
Refinances Completed - Estimated Consumer Relief [14]	$445,473	7	$63,639	$7,234,240	224	$32,296	$1,770,865	50	$35,417				$6,782,515	216	$31,401	$16,233,094	497	$32,662
Total Consumer Relief	**$930,414**	**16**	**$58,151**	**$138,537,670**	**2,904**	**$47,706**	**$14,751,834**	**388**	**$38,020**	**$11,415,865**	**182**	**$62,725**	**$15,889,201**	**365**	**$43,532**	**$181,524,986**	**3,855**	**$47,088**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$145,125	1	$145,125	$11,303,148	170	$66,489	$1,011,173	29	$34,868	$6,934,188	121	$57,307	$2,209,622	51	$43,326	$21,603,256	372	$58,073
1st Lien Modification Trials Started/In Process [16]				$12,235,092	172	$71,134	$997,182	30	$33,239	$7,224,905	139	$51,978	$675,357	15	$45,024	$21,132,536	356	$59,361
TOTAL CONSUMER RELIEF - ALL SERVICERS $181,524,986																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$162,265	1		$175,822	1,279		$126,890	44		$120,393	1		$158,611	494		$169,926	1,819	
Refinances Completed	$286,462	7	2.83%	$185,320	224	2.22%	$133,484	50	3.38%				$144,930	216	2.76%	$163,976	497	2.54%

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

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
North Dakota, Fourth Quarter 2012

	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]				$27,387	1	$27,387	$57,545	1	$57,545							$84,932	2	$42,466
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]																		
Completed 2nd Lien Extinguishments [4]	$16,786	1	$16,786	$158,352	4	$39,588	$15,973	1	$15,973				$29,362	1	$29,362	$220,473	7	$31,496
Short Sales Completed/ Deficiency Forgiven [5]				$117,973	2	$58,986										$117,973	2	$58,987
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [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]													$156,548	2	$78,274	$156,548	2	$78,274
Total Consumer Relief	**$16,786**	**1**	**$16,786**	**$303,712**	**7**	**$43,387**	**$73,518**	**2**	**$36,759**				**$185,910**	**3**	**$61,970**	**$579,926**	**13**	**$44,610**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]																		
1st Lien Modification Trials Started/In Process [16]																		
TOTAL CONSUMER RELIEF - ALL SERVICERS $579,926																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*													$120,235	8		$120,235	8	
Refinances Completed													$190,290	2	5.24%	$190,290	2	5.24%

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

Appendix VI: State Consumer Relief Information
Ohio, Fourth Quarter 2012

	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]	$355,902	9	$39,545	$13,522,203	170	$79,542	$2,243,213	55	$40,786	$5,113,452	95	$53,826	$1,333,179	31	$43,006	$22,567,949	360	$62,689
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$11,415	4	$2,854	$672,028	39	$17,231							$683,443	43	$15,894
Completed 2nd Lien Modification Forgiveness [3]				$273,760	6	$45,627	$495,395	22	$22,518	$28,099	2	$14,050				$797,254	30	$26,575
Completed 2nd Lien Extinguishments [4]	$134,037	4	$33,509	$18,232,600	580	$31,436	$8,357,145	229	$36,494				$575,389	19	$30,284	$27,299,171	832	$32,812
Short Sales Completed/ Deficiency Forgiven [5]				$23,091,921	371	$62,242	$926,034	14	$66,145	$8,668,113	157	$55,211	$721,417	19	$37,969	$33,407,485	561	$59,550
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$37,268	2	$18,634							$37,268	2	$18,634
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,236,479	168	$7,360				$534,256	45	$11,872	$3,000	1	$3,000	$1,773,735	214	$8,288
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$2,500	1	$2,500	$30,000	4	$7,500				$32,500	5	$6,500
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$3,857,224	88	$43,832										$3,857,224	88	$43,832
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]										$145,500	6	$24,250				$145,500	6	$24,250
Refinances Completed - Estimated Consumer Relief [14]	$291,915	11	$26,538	$1,357,000	62	$21,887	$11,581,313	467	$24,799	$228,777	8	$28,597	$11,352,956	288	$39,420	$24,811,961	836	$29,679
Total Consumer Relief	**$781,853**	**24**	**$32,577**	**$61,582,602**	**1,449**	**$42,500**	**$24,314,896**	**829**	**$29,330**	**$14,748,197**	**317**	**$46,524**	**$13,985,941**	**358**	**$39,067**	**$115,413,489**	**2,977**	**$38,768**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$13,437,995	182	$73,835	$1,610,618	32	$50,332	$8,023,058	145	$55,331	$1,499,183	30	$49,973	$24,570,854	389	$63,164
1st Lien Modification Trials Started/In Process [16]				$12,517,297	169	$74,067	$1,660,370	34	$48,834	$11,438,248	238	$48,060	$306,514	6	$51,086	$25,922,429	447	$57,992
TOTAL CONSUMER RELIEF - ALL SERVICERS $115,413,489																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$117,855	4		$171,571	284		$109,398	383		$103,080	31		$114,816	560		$125,665	1,262	
Refinances Completed	$107,321	11	3.15%	$182,233	62	1.53%	$114,049	467	2.77%	$113,842	8	3.20%	$125,856	288	3.99%	$123,083	836	3.07%

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

Appendix VI: State Consumer Relief Information
Oregon, Fourth Quarter 2012

	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]	$22,600	1	$22,600	$10,189,959	93	$109,569	$270,917	8	$33,865	$4,416,784	49	$90,138	$2,381,336	31	$76,817	$17,281,596	182	$94,954
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$285,454	1	$285,454	$554,117	17	$32,595				$262,019	14	$18,716	$1,101,590	32	$34,425
Completed 2nd Lien Modification Forgiveness [3]				$262,321	7	$37,474	$735,125	27	$27,227	$9,525	3	$3,175				$1,006,971	37	$27,215
Completed 2nd Lien Extinguishments [4]	$98,554	2	$49,277	$62,762,378	985	$63,718	$16,743,412	242	$69,188				$4,088,520	44	$92,921	$83,692,864	1,273	$65,745
Short Sales Completed/ Deficiency Forgiven [5]				$45,602,489	494	$92,313	$721,026	16	$45,064	$13,446,982	155	$86,755	$7,072,717	77	$91,853	$66,843,214	742	$90,085
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,072,007	146	$7,343				$397,967	34	$11,705	$28,000	9	$3,111	$1,497,974	189	$7,926
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$2,500	1	$2,500	$63,000	8	$7,875	$2,667	1	$2,667	$68,167	10	$6,817
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]	$179,004	5	$35,801	$4,802,166	134	$35,837	$1,740,074	48	$36,252	$62,123	1	$62,123	$5,638,250	92	$61,285	$12,421,618	280	$44,363
Total Consumer Relief	**$300,159**	**8**	**$37,520**	**$124,976,774**	**1,860**	**$67,192**	**$20,767,171**	**359**	**$57,847**	**$18,396,381**	**250**	**$73,586**	**$19,473,509**	**268**	**$72,662**	**$183,913,995**	**2,745**	**$67,000**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$9,266,605	91	$101,831	$680,610	7	$97,230	$8,041,692	72	$111,690	$2,828,864	32	$88,402	$20,817,771	202	$103,058
1st Lien Modification Trials Started/In Process [16]				$8,359,137	87	$96,082	$710,445	8	$88,806	$7,956,515	76	$104,691	$1,655,993	17	$97,411	$18,682,090	188	$99,373
TOTAL CONSUMER RELIEF - ALL SERVICERS $183,913,995																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$151,639	2		$259,938	568		$209,504	78		$331,870	15		$253,467	168		$254,934	831	
Refinances Completed	$285,039	5	1.60%	$244,130	134	1.87%	$200,784	48	2.30%	$452,215	1	1.75%	$239,480	92	3.26%	$236,645	280	2.39%

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

Appendix VI: State Consumer Relief Information
Pennsylvania, Fourth Quarter 2012

	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]	$313,500	5	$62,700	$16,678,611	193	$86,418	$2,051,121	44	$46,616	$4,333,914	77	$56,285	$2,616,288	49	$53,394	$25,993,434	368	$70,634
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$67,000	1	$67,000	$101,380	2	$50,690	$428,901	18	$23,828				$206,122	13	$15,856	$803,403	34	$23,630
Completed 2nd Lien Modification Forgiveness [3]	$66,900	3	$22,300	$248,263	7	$35,466	$955,881	48	$19,914	$11,855	1	$11,855				$1,282,899	59	$21,744
Completed 2nd Lien Extinguishments [4]	$597,858	6	$99,643	$51,707,432	1,097	$47,135	$17,423,147	316	$55,137				$2,554,727	52	$49,129	$72,283,164	1,471	$49,139
Short Sales Completed/ Deficiency Forgiven [5]				$20,777,609	285	$72,904	$501,853	9	$55,761	$6,828,000	105	$65,029	$5,285,008	71	$74,437	$33,392,470	470	$71,048
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$26,277	1	$26,277							$26,277	1	$26,277
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,078,371	115	$9,377	$15,000	1	$15,000	$287,500	19	$15,132	$12,000	4	$3,000	$1,392,871	139	$10,021
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$8,500	1	$8,500	$3,000	1	$3,000	$17,665	2	$8,833	$29,165	4	$7,291
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$6,218,385	107	$58,116										$6,218,385	107	$58,116
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]										$62,500	1	$62,500				$62,500	1	$62,500
Refinances Completed - Estimated Consumer Relief [14]	$233,433	5	$46,687	$2,818,084	74	$38,082	$4,858,095	153	$31,752				$14,260,434	326	$43,744	$22,170,046	558	$39,731
Total Consumer Relief	**$1,278,690**	**20**	**$63,935**	**$99,628,135**	**1,880**	**$52,994**	**$26,268,775**	**591**	**$44,448**	**$11,526,769**	**204**	**$56,504**	**$24,952,244**	**517**	**$48,264**	**$163,654,613**	**3,212**	**$50,951**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$14,606,891	201	$72,671	$1,272,483	26	$48,942	$10,898,293	165	$66,050	$4,534,792	85	$53,350	$31,312,459	477	$65,645
1st Lien Modification Trials Started/In Process [16]				$14,463,696	202	$71,602	$1,288,096	27	$47,707	$11,725,577	184	$63,726	$970,143	12	$80,845	$28,447,512	425	$66,935
TOTAL CONSUMER RELIEF - ALL SERVICERS $163,654,613																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$208,244	303		$145,618	127		$163,201	1		$137,408	770		$156,169	1,201	
Refinances Completed	$147,943	5	4.02%	$235,497	74	2.06%	$140,447	153	2.88%				$158,759	326	3.51%	$163,818	558	3.09%

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

Appendix VI: State Consumer Relief Information
Rhode Island, Fourth Quarter 2012

	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]	$194,772	2	$97,386	$17,417,314	132	$131,949	$693,243	5	$138,649	$1,217,983	14	$86,999	$499,284	6	$83,214	$20,022,596	159	$125,928
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,002,757	18	$55,709	$245,483	7	$35,069				$139,143	4	$34,786	$1,387,383	29	$47,841
Completed 2nd Lien Modification Forgiveness [3]				$84,797	2	$42,399	$113,768	7	$16,253							$198,565	9	$22,063
Completed 2nd Lien Extinguishments [4]				$11,837,737	220	$53,808	$3,085,711	59	$52,300				$64,273	1	$64,273	$14,987,721	280	$53,528
Short Sales Completed/ Deficiency Forgiven [5]				$11,522,632	107	$107,688	$396,129	9	$44,014	$2,879,144	26	$110,736	$916,361	6	$152,727	$15,714,266	148	$106,177
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$176,370	28	$6,299				$99,416	8	$12,427				$275,786	36	$7,661
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,380,853	66	$36,074										$2,380,853	66	$36,074
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]	$112,058	1	$112,058	$2,176,563	58	$37,527	$358,389	9	$39,821				$1,032,694	15	$68,846	$3,679,704	83	$44,334
Total Consumer Relief	**$306,830**	**3**	**$102,277**	**$46,599,023**	**631**	**$73,849**	**$4,892,723**	**96**	**$50,966**	**$4,196,543**	**48**	**$87,428**	**$2,651,755**	**32**	**$82,867**	**$58,646,875**	**810**	**$72,404**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$244,783	2	$122,391	$9,790,329	74	$132,302	$543,826	7	$77,689	$2,832,910	30	$94,430	$1,002,034	10	$100,203	$14,413,882	123	$117,186
1st Lien Modification Trials Started/In Process [16]				$11,566,973	85	$136,082	$543,826	7	$77,689	$3,677,572	36	$102,155	$297,183	4	$74,296	$16,085,554	132	$121,860
TOTAL CONSUMER RELIEF - ALL SERVICERS $58,646,875																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$240,363	153		$210,870	11		$222,875	2		$204,427	29		$233,176	195	
Refinances Completed	$575,600	1	2.48%	$223,388	58	2.14%	$233,767	9	2.17%				$252,018	15	3.48%	$233,931	83	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
South Carolina, Fourth Quarter 2012

	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]	$84,367	3	$28,122	$7,453,262	73	$102,099	$1,349,676	29	$46,541	$2,511,847	27	$93,031	$935,989	22	$42,545	$12,335,141	154	$80,098
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$197,047	10	$19,705				$47,189	3	$15,730	$244,236	13	$18,787
Completed 2nd Lien Modification Forgiveness [3]				$344,795	4	$86,199	$174,418	11	$15,856							$519,213	15	$34,614
Completed 2nd Lien Extinguishments [4]	$98,920	1	$98,920	$52,033,883	988	$52,666	$5,760,680	137	$42,049				$777,170	17	$45,716	$58,670,653	1,143	$51,330
Short Sales Completed/ Deficiency Forgiven [5]				$28,267,772	335	$84,381	$390,998	6	$65,166	$8,227,939	83	$99,132	$5,596,973	61	$91,754	$42,483,682	485	$87,595
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,075,510	130	$8,273				$160,979	11	$14,634	$18,000	6	$3,000	$1,254,489	147	$8,534
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$6,000	1	$6,000				$6,000	1	$6,000
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$9,208,422	171	$53,850										$9,208,422	171	$53,850
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]	$844,266	11	$76,751	$4,396,702	147	$29,910	$1,631,939	51	$31,999				$6,528,983	160	$40,806	$13,401,889	369	$36,319
Total Consumer Relief	**$1,027,553**	**15**	**$68,504**	**$102,780,346**	**1,848**	**$55,617**	**$9,504,758**	**244**	**$38,954**	**$10,906,765**	**122**	**$89,400**	**$13,904,304**	**269**	**$51,689**	**$138,123,725**	**2,498**	**$55,294**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$176,914	1	$176,914	$9,086,938	123	$73,878	$1,149,345	27	$42,568	$2,642,249	50	$52,845	$1,682,412	32	$52,575	$14,737,858	233	$63,253
1st Lien Modification Trials Started/In Process [16]				$8,301,223	112	$74,118	$1,145,871	27	$42,440	$4,031,017	57	$70,720	$819,611	11	$74,510	$14,297,722	207	$69,071
TOTAL CONSUMER RELIEF - ALL SERVICERS $138,123,725																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$237,848	4		$183,118	860		$117,063	52		$494,922	3		$183,970	398		$181,644	1,317	
Refinances Completed	$335,988	11	2.91%	$176,395	147	2.16%	$119,539	51	3.41%				$150,238	160	3.46%	$161,953	369	2.86%

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

Appendix VI: State Consumer Relief Information
South Dakota, Fourth Quarter 2012

	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]				$337,627	2	$168,813										$337,627	2	$168,814
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]							$13,670	1	$13,670							$13,670	1	$13,670
Completed 2nd Lien Extinguishments [4]				$336,125	11	$30,557	$35,867	1	$35,867				$12,120	1	$12,120	$384,112	13	$29,547
Short Sales Completed/ Deficiency Forgiven [5]				$312,858	7	$44,694				$213,629	4	$53,407	$220,538	5	$44,108	$747,025	16	$46,689
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$43,387	4	$10,847	$3,100	1	$3,100							$46,487	5	$9,297
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]				$7,097	1	$7,097							$663,367	11	$60,306	$670,463	12	$55,872
Total Consumer Relief				**$1,037,094**	**25**	**$41,484**	**$52,637**	**3**	**$17,546**	**$213,629**	**4**	**$53,407**	**$896,025**	**17**	**$52,707**	**$2,199,384**	**49**	**$44,885**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$103,868	1	$103,868				$71,375	4	$17,844				$175,243	5	$35,049
1st Lien Modification Trials Started/In Process [16]				$34,870	1	$34,870				$24,837	3	$8,279				$59,707	4	$14,927
TOTAL CONSUMER RELIEF - ALL SERVICERS $2,199,384																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$412,504	1								$141,713	17		$156,757	18	
Refinances Completed				$180,808	1	0.50%							$158,072	11	4.86%	$159,967	12	4.45%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Tennessee, Fourth Quarter 2012

	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]	$78,534	3	$26,178	$7,026,731	104	$67,565	$995,384	24	$41,474	$1,982,515	45	$44,056	$1,117,485	28	$39,910	$11,200,649	204	$54,905
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$97,912	3	$32,637	$209,792	16	$13,112							$307,704	19	$16,195
Completed 2nd Lien Modification Forgiveness [3]				$190,016	5	$38,003	$309,172	22	$14,053							$499,188	27	$18,488
Completed 2nd Lien Extinguishments [4]				$25,891,709	701	$36,935	$2,556,710	71	$36,010				$121,249	3	$40,416	$28,569,668	775	$36,864
Short Sales Completed/ Deficiency Forgiven [5]				$11,419,931	218	$52,385	$277,133	3	$92,378	$3,633,534	70	$51,908	$495,934	10	$49,593	$15,826,532	301	$52,580
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$589,476	89	$6,623				$128,500	11	$11,682				$717,976	100	$7,180
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$3,877	1	$3,877				$3,877	1	$3,877
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$8,270,670	170	$48,651										$8,270,670	170	$48,651
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]										$333,650	5	$66,730				$333,650	5	$66,730
Refinances Completed - Estimated Consumer Relief [14]	$126,512	1	$126,512	$1,576,509	50	$31,530	$2,868,528	107	$26,809				$5,842,977	129	$45,294	$10,414,526	287	$36,288
Total Consumer Relief	**$205,045**	**4**	**$51,261**	**$55,062,954**	**1,340**	**$41,092**	**$7,216,719**	**243**	**$29,698**	**$6,082,076**	**132**	**$46,076**	**$7,577,645**	**170**	**$44,574**	**$76,144,439**	**1,889**	**$40,309**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$6,332,487	105	$60,309	$767,869	19	$40,414	$3,033,316	64	$47,396	$2,134,133	38	$56,161	$12,267,805	226	$54,282
1st Lien Modification Trials Started/In Process [16]				$6,188,915	101	$61,276	$769,247	19	$40,487	$4,041,612	94	$42,996	$314,402	5	$62,880	$11,314,176	219	$51,663
TOTAL CONSUMER RELIEF - ALL SERVICERS $76,144,439																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$565,479	1		$168,439	382		$109,682	86		$67,042	4		$140,957	239		$152,105	712	
Refinances Completed	$565,479	1	2.85%	$192,181	50	2.09%	$117,358	107	2.91%				$132,949	129	4.34%	$138,963	287	3.33%

* 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.

[15] 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
[16] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Texas, Fourth Quarter 2012

	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]	$31,200	1	$31,200	$20,251,861	360	$56,255	$1,574,294	43	$36,611	$4,043,731	106	$38,148	$345,899	12	$28,825	$26,246,985	522	$50,282
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,583,309	30	$52,777	$73,042	8	$9,130				$56,724	5	$11,345	$1,713,075	43	$39,839
Completed 2nd Lien Modification Forgiveness [3]				$109,305	4	$27,326	$213,834	22	$9,720							$323,139	26	$12,428
Completed 2nd Lien Extinguishments [4]	$114,958	4	$28,739	$31,037,247	1,094	$28,370	$7,217,700	215	$33,571				$1,057,235	17	$62,190	$39,427,140	1,330	$29,644
Short Sales Completed/ Deficiency Forgiven [5]				$26,807,711	624	$42,961	$719,106	18	$39,950	$10,635,464	245	$43,410	$1,002,019	25	$40,081	$39,164,300	912	$42,943
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,022,759	293	$6,904	$3,000	1	$3,000	$460,560	43	$10,711	$24,000	8	$3,000	$2,510,319	345	$7,276
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]										$296,599	6	$49,433				$296,599	6	$49,433
Refinances Completed - Estimated Consumer Relief [14]	$331,778	4	$82,945	$4,363,567	193	$22,609	$3,373,518	139	$24,270				$2,685,947	79	$33,999	$10,754,811	415	$25,915
Total Consumer Relief	**$477,936**	**9**	**$53,104**	**$86,175,759**	**2,598**	**$33,170**	**$13,174,494**	**446**	**$29,539**	**$15,436,354**	**400**	**$38,591**	**$5,171,824**	**146**	**$35,423**	**$120,436,367**	**3,599**	**$33,464**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$20,221,457	316	$63,992	$810,534	27	$30,020	$7,194,144	158	$45,533	$458,380	10	$45,838	$28,684,515	511	$56,134
1st Lien Modification Trials Started/In Process [16]				$20,014,142	327	$61,205	$839,078	29	$28,934	$8,213,622	201	$40,864	$351,673	11	$31,970	$29,418,515	568	$51,793
TOTAL CONSUMER RELIEF - ALL SERVICERS $120,436,367																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$70,873	1		$129,538	2,564		$114,589	308					$130,038	642		$128,303	3,515	
Refinances Completed	$378,717	4	2.79%	$140,495	193	2.05%	$108,481	139	2.85%				$124,101	79	3.49%	$128,948	415	2.56%

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

Appendix VI: State Consumer Relief Information
Utah, Fourth Quarter 2012

	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]				$5,373,983	47	$114,340	$579,250	10	$57,925	$1,852,663	10	$185,266	$677,785	16	$42,362	$8,483,681	83	$102,213
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$465,548	17	$27,385				$153,033	10	$15,303	$618,581	27	$22,910
Completed 2nd Lien Modification Forgiveness [3]				$155,465	3	$51,822	$350,130	13	$26,933							$505,595	16	$31,600
Completed 2nd Lien Extinguishments [4]	$30,514	1	$30,514	$19,648,363	318	$61,787	$6,896,436	104	$66,312				$1,328,040	22	$60,365	$27,903,353	445	$62,704
Short Sales Completed/ Deficiency Forgiven [5]				$38,429,341	499	$77,013	$808,497	16	$50,531	$8,358,717	89	$93,918	$4,509,019	53	$85,076	$52,105,574	657	$79,308
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$29,728	1	$29,728							$29,728	1	$29,728
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$899,803	125	$7,198	$7,000	2	$3,500	$96,000	6	$16,000	$35,000	11	$3,182	$1,037,803	144	$7,207
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$8,500	1	$8,500	$6,000	1	$6,000	$14,500	2	$7,250
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$3,724,900	64	$58,202										$3,724,900	64	$58,202
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]	$367,505	2	$183,752	$767,618	18	$42,645	$3,912,297	119	$32,876				$6,233,223	108	$57,715	$11,280,643	247	$45,671
Total Consumer Relief	**$398,018**	**3**	**$132,673**	**$68,999,473**	**1,074**	**$64,245**	**$13,048,886**	**282**	**$46,273**	**$10,315,880**	**106**	**$97,320**	**$12,942,100**	**221**	**$58,562**	**$105,704,358**	**1,686**	**$62,695**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$8,945,300	66	$135,535	$235,931	4	$58,983	$1,750,998	14	$125,071	$1,586,257	32	$49,571	$12,518,486	116	$107,918
1st Lien Modification Trials Started/In Process [16]				$8,701,116	57	$152,651	$235,931	4	$58,983	$2,332,556	24	$97,190	$714,223	12	$59,519	$11,983,826	97	$123,545
TOTAL CONSUMER RELIEF - ALL SERVICERS $105,704,358																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$328,478	69		$180,300	152		$331,110	6		$177,359	193		$205,446	420	
Refinances Completed	$971,284	2	2.41%	$321,452	18	1.69%	$186,137	119	2.25%				$192,972	108	3.81%	$205,344	247	2.83%

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

Appendix VI: State Consumer Relief Information
Vermont, Fourth Quarter 2012

	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]				$266,036	4	$66,509	$83,233	2	$41,617	$192,521	4	$48,130	$103,289	1	$103,289	$645,079	11	$58,644
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]				$99,222	1	$99,222	$27,572	1	$27,572							$126,794	2	$63,397
Completed 2nd Lien Extinguishments [4]				$386,655	3	$128,885	$194,938	4	$48,735				$198,145	1	$198,145	$779,738	8	$97,467
Short Sales Completed/ Deficiency Forgiven [5]				$545,333	8	$68,167				$169,303	3	$56,434				$714,636	11	$64,967
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$29,394	2	$14,697				$10,686	1	$10,686				$40,080	3	$13,360
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]													$56,997	1	$56,997	$56,997	1	$56,997
Total Consumer Relief				**$1,326,640**	**18**	**$73,702**	**$305,743**	**7**	**$43,678**	**$372,510**	**8**	**$46,564**	**$358,431**	**3**	**$119,477**	**$2,363,324**	**36**	**$65,648**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$663,433	6	$110,572	$85,135	1	$85,135	$328,391	5	$65,678	$103,289	1	$103,289	$1,180,248	13	$90,788
1st Lien Modification Trials Started/In Process [16]				$657,162	6	$109,527	$85,135	1	$85,135	$140,737	4	$35,184	$16,754	1	$16,754	$899,788	12	$74,982
TOTAL CONSUMER RELIEF - ALL SERVICERS $2,363,324																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$249,026	9		$232,225	1					$330,680	5		$275,124	15	
Refinances Completed													$359,444	1	2.02%	$359,444	1	2.02%

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

Appendix VI: State Consumer Relief Information
Virginia, Fourth Quarter 2012

	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]	$1,568,555	13	$120,658	$27,788,332	248	$112,050	$1,536,460	39	$39,396	$6,257,616	71	$88,135	$3,066,091	48	$63,877	$40,217,054	419	$95,983
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,600	1	$9,600	$726,918	20	$36,346	$1,065,445	35	$30,441				$2,673,154	92	$29,056	$4,475,117	148	$30,237
Completed 2nd Lien Modification Forgiveness [3]	$100,200	2	$50,100	$1,374,182	21	$65,437	$1,335,887	47	$28,423	$20,884	1	$20,884				$2,831,153	71	$39,875
Completed 2nd Lien Extinguishments [4]	$410,549	6	$68,425	$174,483,972	2,395	$72,853	$19,806,766	265	$74,743				$1,744,507	25	$69,780	$196,445,794	2,691	$73,001
Short Sales Completed/ Deficiency Forgiven [5]				$62,920,243	628	$100,191	$2,991,918	46	$65,042	$17,180,488	160	$107,378	$7,164,316	102	$70,238	$90,256,965	936	$96,428
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,730,536	183	$9,457	$3,000	1	$3,000	$464,703	28	$16,597	$24,000	8	$3,000	$2,222,239	220	$10,101
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,500	2	$5,750	$59,929	7	$8,561	$7,667	2	$3,833	$79,096	11	$7,191
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$38,433,691	570	$67,428										$38,433,691	570	$67,428
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]	$1,134,247	15	$75,616	$18,363,512	403	$45,567	$4,431,217	112	$39,564				$9,210,664	194	$47,478	$33,139,640	724	$45,773
Total Consumer Relief	**$3,223,151**	**37**	**$87,112**	**$325,821,386**	**4,468**	**$72,923**	**$31,182,193**	**547**	**$57,006**	**$23,983,620**	**267**	**$89,826**	**$23,890,399**	**471**	**$50,723**	**$408,100,748**	**5,790**	**$70,484**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$185,310	2	$92,655	$25,642,705	216	$118,716	$1,154,867	27	$42,773	$9,306,586	104	$89,486	$4,109,412	68	$60,433	$40,398,880	417	$96,880
1st Lien Modification Trials Started/In Process [16]				$27,756,219	213	$130,311	$1,155,747	27	$42,805	$10,762,836	139	$77,430	$2,649,188	33	$80,278	$42,323,990	412	$102,728
TOTAL CONSUMER RELIEF - ALL SERVICERS $408,100,748																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$286,149	2		$284,644	1,398		$226,162	130		$325,762	21		$214,175	629		$261,221	2,180	
Refinances Completed	$465,346	15	2.07%	$302,329	403	1.92%	$215,387	112	2.34%				$203,640	194	2.97%	$265,813	724	2.19%

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

Appendix VI: State Consumer Relief Information
Washington, Fourth Quarter 2012

	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]	$1,025,939	9	$113,993	$48,680,142	329	$147,964	$1,660,872	17	$97,698	$10,804,721	101	$106,977	$4,232,356	59	$71,735	$66,404,030	515	$128,940
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$470,760	11	$42,796	$661,940	25	$26,478				$1,873,393	58	$32,300	$3,006,093	94	$31,980
Completed 2nd Lien Modification Forgiveness [3]	$42,900	1	$42,900	$970,717	14	$69,337	$723,321	28	$25,833	$73,283	11	$6,662				$1,810,221	54	$33,523
Completed 2nd Lien Extinguishments [4]	$243,342	5	$48,668	$203,012,222	2,799	$72,530	$19,761,141	301	$65,652				$6,351,448	83	$76,523	$229,368,153	3,188	$71,947
Short Sales Completed/ Deficiency Forgiven [5]				$115,264,230	1,155	$99,796	$2,118,628	29	$73,056	$35,389,706	331	$106,918	$11,953,265	169	$70,729	$164,725,829	1,684	$97,818
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,130,153	302	$7,054	$3,000	1	$3,000	$1,452,410	79	$18,385	$62,000	20	$3,100	$3,647,563	402	$9,074
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$189,103	19	$9,953	$28,942	7	$4,135	$218,045	26	$8,386
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]										$305,000	2	$152,500				$305,000	2	$152,500
Refinances Completed - Estimated Consumer Relief [14]	$890,145	12	$74,179	$10,834,283	220	$49,247	$5,224,448	122	$42,823	$203,596	3	$67,865	$7,358,840	121	$60,817	$24,511,312	478	$51,279
Total Consumer Relief	**$2,202,326**	**27**	**$81,568**	**$381,362,507**	**4,830**	**$78,957**	**$30,153,350**	**523**	**$57,655**	**$48,417,819**	**546**	**$88,677**	**$31,860,244**	**517**	**$61,625**	**$493,996,246**	**6,443**	**$76,672**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$167,889	1	$167,889	$50,356,860	381	$132,170	$870,911	12	$72,576	$19,676,876	177	$111,169	$6,974,824	81	$86,109	$78,047,360	652	$119,705
1st Lien Modification Trials Started/In Process [16]	$167,889	1	$167,889	$54,424,162	374	$145,519	$873,550	13	$67,196	$25,800,978	217	$118,899	$3,080,956	31	$99,386	$84,347,535	636	$132,622
TOTAL CONSUMER RELIEF - ALL SERVICERS $493,996,246																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$163,215	2		$304,961	1,081		$231,061	155		$373,495	39		$313,772	356		$301,331	1,633	
Refinances Completed	$454,304	12	2.08%	$320,075	220	1.96%	$236,156	122	2.31%	$402,105	3	2.15%	$228,536	121	3.39%	$279,369	478	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
West Virginia, Fourth Quarter 2012

	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]	$55,200	1	$55,200	$836,196	6	$139,366	$66,786	4	$16,696	$216,909	5	$43,382	$112,744	3	$37,581	$1,287,835	19	$67,781
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$102,982	1	$102,982										$102,982	1	$102,982
Completed 2nd Lien Modification Forgiveness [3]				$51,482	1	$51,482	$57,378	2	$28,689							$108,860	3	$36,287
Completed 2nd Lien Extinguishments [4]				$1,236,543	34	$36,369	$646,414	8	$80,802				$49,929	1	$49,929	$1,932,886	43	$44,951
Short Sales Completed/ Deficiency Forgiven [5]				$1,858,140	24	$77,423	$29,078	1	$29,078	$438,892	5	$87,778	$31,870	2	$15,935	$2,357,980	32	$73,687
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$41,087	6	$6,848				$18,500	1	$18,500				$59,587	7	$8,512
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$1,231,472	12	$102,623										$1,231,472	12	$102,623
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]	$43,790	1	$43,790	$155,531	6	$25,922	$229,973	9	$25,553				$1,808,840	45	$40,196	$2,238,134	61	$36,691
Total Consumer Relief	**$98,990**	**2**	**$49,495**	**$5,513,433**	**90**	**$61,260**	**$1,029,629**	**24**	**$42,901**	**$674,301**	**11**	**$61,300**	**$2,003,383**	**51**	**$39,282**	**$9,319,736**	**178**	**$52,358**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$825,751	9	$91,750	$164,390	3	$54,797	$432,696	7	$61,814	$189,363	5	$37,873	$1,612,200	24	$67,175
1st Lien Modification Trials Started/In Process [16]				$902,736	10	$90,274	$164,390	3	$54,797	$430,834	9	$47,870				$1,497,960	22	$68,089
TOTAL CONSUMER RELIEF - ALL SERVICERS $9,319,736																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$214,604	20		$271,756	5					$107,468	100		$131,181	125	
Refinances Completed	$223,132	1	2.50%	$203,836	6	1.62%	$138,515	9	2.35%				$128,335	45	3.99%	$138,817	61	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] 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.

Appendix VI: State Consumer Relief Information
Wisconsin, Fourth Quarter 2012

	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]	$230,823	3	$76,941	$7,369,021	98	$75,194	$1,227,168	25	$49,087	$2,619,605	39	$67,169	$1,049,513	18	$58,306	$12,496,130	183	$68,285
Completed Forgiveness of pre 3/1/2012 Forbearance [2]							$1,138,445	37	$30,769				$172,359	3	$57,453	$1,310,804	40	$32,770
Completed 2nd Lien Modification Forgiveness [3]	$12,200	1	$12,200	$240,556	4	$60,139	$307,686	22	$13,986							$560,442	27	$20,757
Completed 2nd Lien Extinguishments [4]	$57,179	1	$57,179	$11,322,863	270	$41,937	$4,567,763	107	$42,689				$156,456	4	$39,114	$16,104,261	382	$42,158
Short Sales Completed/ Deficiency Forgiven [5]				$9,956,476	143	$69,626	$385,559	5	$77,112	$3,767,326	57	$66,093	$935,462	15	$62,364	$15,044,823	220	$68,386
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$290,858	41	$7,094				$235,000	15	$15,667	$3,000	1	$3,000	$528,858	57	$9,278
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]										$6,600	1	$6,600				$6,600	1	$6,600
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$2,286,630	57	$40,116										$2,286,630	57	$40,116
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]	$191,784	4	$47,946	$440,772	22	$20,035	$2,450,245	92	$26,633	$21,572	1	$21,572	$6,374,622	116	$54,954	$9,478,994	235	$40,336
Total Consumer Relief	**$491,985**	**9**	**$54,665**	**$31,907,176**	**635**	**$50,248**	**$10,076,866**	**288**	**$34,989**	**$6,650,103**	**113**	**$58,850**	**$8,691,412**	**157**	**$55,359**	**$57,817,542**	**1,202**	**$48,101**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$9,151,887	104	$87,999	$1,497,399	25	$59,896	$5,306,001	65	$81,631	$1,908,267	28	$68,152	$17,863,554	222	$80,466
1st Lien Modification Trials Started/In Process [16]				$7,046,230	84	$83,884	$1,592,071	26	$61,233	$3,900,398	66	$59,097	$578,197	8	$72,275	$13,116,896	184	$71,287
TOTAL CONSUMER RELIEF - ALL SERVICERS $57,817,542																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*	$187,930	1		$173,748	142		$140,357	102		$304,740	4		$151,631	199		$157,523	448	
Refinances Completed	$245,292	4	2.49%	$196,326	22	1.30%	$134,633	92	2.52%	$148,543	1	1.85%	$153,183	116	4.57%	$151,508	235	3.39%

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

Appendix VI: State Consumer Relief Information
Wyoming, Fourth Quarter 2012

	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]				$255,573	1	$255,573							$40,263	1	$40,263	$295,836	2	$147,918
Completed Forgiveness of pre 3/1/2012 Forbearance [2]																		
Completed 2nd Lien Modification Forgiveness [3]							$10,818	1	$10,818							$10,818	1	$10,818
Completed 2nd Lien Extinguishments [4]				$1,318,964	13	$101,459	$83,650	2	$41,825							$1,402,614	15	$93,508
Short Sales Completed/ Deficiency Forgiven [5]				$1,063,172	13	$81,782				$209,535	2	$104,767	$175,254	2	$87,627	$1,447,961	17	$85,174
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$44,008	4	$11,002				$11,500	3	$3,833				$55,508	7	$7,930
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$388,155	6	$64,692										$388,155	6	$64,693
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]							$141,144	3	$47,048				$1,089,483	17	$64,087	$1,230,626	20	$61,531
Total Consumer Relief				**$3,069,872**	**37**	**$82,970**	**$235,612**	**6**	**$39,269**	**$221,035**	**5**	**$44,207**	**$1,305,000**	**20**	**$65,250**	**$4,831,518**	**68**	**$71,052**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$69,880	1	$69,880							$95,762	2	$47,881	$165,642	3	$55,214
1st Lien Modification Trials Started/In Process [16]				$66,355	1	$66,355				$31,092	1	$31,092				$97,447	2	$48,724
TOTAL CONSUMER RELIEF - ALL SERVICERS $4,831,518																		

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 mortgage 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 Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[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 on borrower deficiency balances on first or second lien mortgages and release of liens.
[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 Servicers/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 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	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*				$630,000	1		$189,855	7					$151,745	19		$179,339	27	
Refinances Completed							$181,617	3	3.30%				$162,629	17	5.02%	$165,477	20	4.74%

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