

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

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.