

Office of
Mortgage Settlement
Oversight

First Take:

Progress Report from the Monitor of the National Mortgage Settlement

August 29, 2012

I am pleased to present my first report as Monitor under the national mortgage servicing settlement. This report is not required by the settlement; the first required reports will be submitted to the Federal District Court for the District of Columbia in the second quarter of 2013. Rather, this report is intended to inform the public about the nature of the settlement, the steps that have been taken to implement it and the results to date. To those ends, the report includes:

- A summary of the material terms of the consent judgments and related agreements that comprise the settlement.
- A review of actions taken to date to implement the settlement, including my retention of professional firms and the development of the work plans under which compliance activities will be conducted.
- Information about the relief that has been extended to consumers under the settlement from March 1, 2012 through June 30, 2012.
- An update on the implementation of the servicing standards set forth in the settlement.

A timeline of future reports under the settlement is attached to this report as Appendix I.

The consumer relief activities discussed in this report represent gross dollars that have not been subject to calculation under the crediting formulas in the settlement agreement. Therefore, the \$10.56 billion in consumer relief reported here cannot be used to evaluate progress toward the \$20 billion obligation in the settlement. Furthermore, neither I nor the professionals working with me have audited or confirmed these figures.

In this report, I will use the personal pronoun to refer to actions taken or to be taken by me, in my capacity as Monitor, and by the professionals and firms working on my behalf. Use of the personal pronoun is intended to make the report more readable and to affirm my personal responsibility for its content. I would be remiss if I did not say at the outset of this report that the progress that has been made under the settlement could not have been achieved without the tireless and excellent work of a group of professionals who have been with me from the beginning and the firm chosen to be the primary professional firm.

It is my sincere hope that this report will inform the public and policymakers in a clear and accessible way about the settlement as they discuss the future of the home mortgage finance system.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph A. Smith', with a stylized, looping flourish at the end.

Joseph A. Smith

Introduction

On April 5, 2012, the Settlement¹ went into effect when the United States District Court for the District of Columbia entered five separate consent judgments (the “Consent Judgments”)² that settled claims of alleged improper mortgage servicing practices against five major mortgage servicing organizations. Those claims had been brought by a number of independent agencies.

The governments and government agencies participating in the Settlement (the “government parties”) were:

- The U.S. Department of Housing and Urban Development
- The U.S. Department of Justice
- Attorneys general from 49 states and the District of Columbia
- Various state mortgage regulatory agencies
- Other releasing parties, including the Consumer Financial Protection Bureau and the U.S. Department of Treasury

These claims had been brought against five mortgage servicers as defendants (the “Servicers”):

- 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”)
- Wells Fargo & Company and Wells Fargo Bank, N.A. (“Wells”)³

In the Settlement, the government parties released claims against the Servicers in exchange for the Servicers’ agreement to:

- Make direct payments to governments of approximately \$5 billion.⁴
- Provide relief, including principal forgiveness, refinancing, and other forms of relief (“Consumer Relief”) to distressed borrowers.⁵
- Change the servicing practices that they follow in their dealings with borrowers by the adoption of more than 300 servicing standards (the “Servicing Standards”).⁶
- Implement various protections for military personnel.⁷

The Settlement also created the position of Monitor. Shortly after

reaching agreement on the terms of the Settlement, the parties appointed me to serve in that role.⁸ My appointment as Monitor was confirmed when the U.S. District Court for the District of Columbia entered the Consent Judgments on April 5, 2012.

As the Monitor, I am responsible for reviewing and certifying the discharge of the Servicers’ Consumer Relief obligations and overseeing the implementation of the Servicing Standards.⁹ I do not have any authority or responsibilities that relate to the direct payments previously mentioned.

As Monitor, I am subject to oversight by a Monitoring Committee that comprises representatives of the U.S. Department of Housing and Urban Development, the U.S. Department of Justice, and representatives of 15 states.¹⁰ My office operates under a budget I prepare annually in consultation with the Monitoring Committee and Servicers and is paid for by the Servicers out of their corporate funds. My budget for the fiscal year beginning July 1, 2012 was so prepared and is in effect. At the end of this fiscal year, I will make publicly available a report with audited financial statements covering my work.

Under the Settlement, I am to carry out my responsibilities by negotiating and then implementing Work Plans that describe in detail the performance to be measured and the procedures by which such measurement will be undertaken. The Servicers and I have agreed upon these Work Plans and have submitted them to the Monitoring Committee for review. They will take effect if the Monitoring Committee does not object to them.¹¹ As we move forward through the Settlement process, the Servicers and I can jointly amend the Work Plans if the Monitoring Committee does not object.¹²

¹ As used in this report, the term “Settlement” will refer to the consent judgments described herein, including the Exhibits attached thereto, entered in the District Court for the District of Columbia effective April 5, 2012. Unless expressly stated to be otherwise, the Settlement terms referenced in this report apply to each of the Servicers.

² Docket No. 1:12-cv-00361-RMC

³ Appendix II lists the Parties

⁴ Exhibit B to the Consent Judgments

⁵ Exhibit D to the Consent Judgments

⁶ Exhibit A to the Consent Judgments

⁷ Exhibit H to the Consent Judgments

⁸ Enforcement Term C.1. of Exhibit E

⁹ Appendix III contains a summary of the duties of the Monitor under the Settlement.

¹⁰ Appendix IV lists the members of the Monitoring Committee.

¹¹ Enforcement Term C.13. of Exhibit E

¹² Enforcement Term C.14. of Exhibit E

Organizational Structure

To assist me in enforcing the Settlement, I am authorized to employ a primary professional firm (“PPF”) agreed to by the Servicers.¹³ In selecting the PPF, my goal was to find a firm that not only had the organizational capacity and subject matter expertise to do the work well, but also was independent of all five Servicers. I conducted a thorough selection process during which I invited 46 firms to submit a proposal and reviewed 23 proposals. At the end of this process, I retained BDO Consulting, a division of BDO USA, LLP (“BDO”). BDO has substantial financial services industry experience, yet has no meaningful conflicts with any of the Servicers.

As the PPF, BDO is responsible for ensuring quality control and making sure that the review of the Servicers is done in a consistent way. For instance, BDO has already assisted me in negotiating the Work Plans and the definitions of the metrics that will be applied to all Servicers and in selecting Secondary Professional Firms (“SPFs”). BDO will also be responsible for reviewing and confirming the Consumer Relief that Servicers extend to borrowers under the terms of the Settlement.

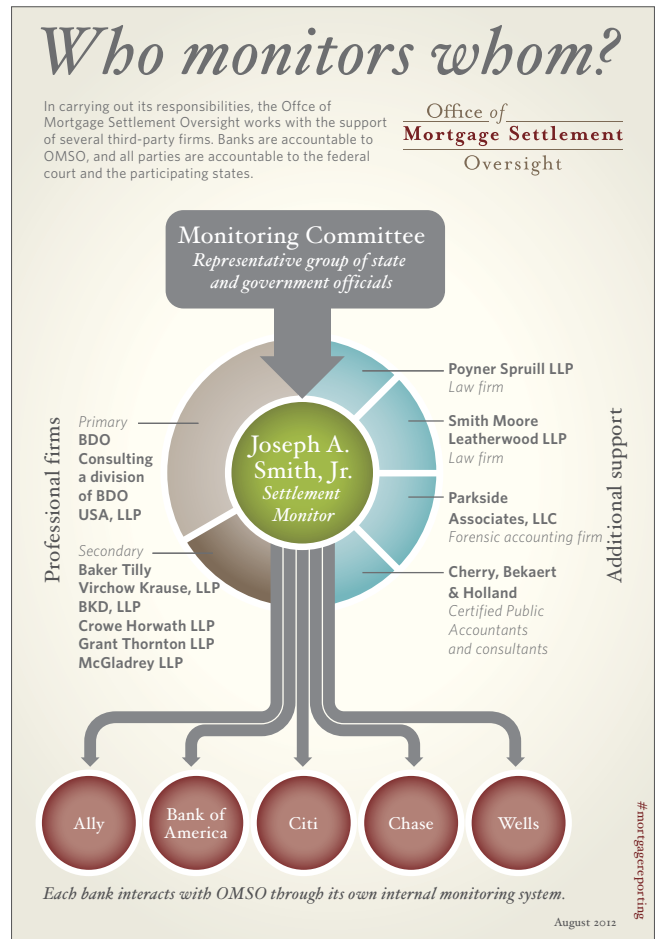
To assist in the review of Servicer performance, I have also retained five separate SPFs — one to be assigned to each Servicer. They are:

Baker Tilly Virchow Krause, LLP — *Assigned to Ally*
 BKD, LLP — *Assigned to Citi*
 Crowe Horwath LLP — *Assigned to Bank of America*
 Grant Thornton LLP — *Assigned to Chase*
 McGladrey LLP — *Assigned to Wells*

Each Servicer agreed to the retention of the SPF assigned to it.

As required by the Settlement, I placed great emphasis on the independence of each SPF with respect to its assigned Servicer — making certain that it was free of any relationship to such Servicer that would undermine public confidence in its work. My office and its associated professional firms will also review the qualifications and resources of each Servicer’s Internal Review Group (“IRG”) to ensure it has the capacity and independence to do a credible job. The IRG is a group comprised of employees and/or independent contractors and consultants of the Servicer that is responsible for performing reviews of the Servicer’s compliance with the Settlement and whose members are required to be separate and independent from the line of business being reviewed.

¹³ Enforcement Term C.2. of Exhibit E



As Monitor, assisted by the PPF and the relevant SPF, I will review the performance by each Servicer of its compliance with the Settlement each quarter. The SPFs will be responsible for reviewing the work and work papers of each Servicer’s IRG to determine whether the Servicer is appropriately testing its compliance with the metrics established in the Settlement. BDO will be responsible for reviewing the work of each SPF.

In addition to the PPF and SPFs, the Settlement authorizes me to retain attorneys and other professionals to help me carry out my duties. Accordingly, I have engaged the law firms of Poyner Spruill LLP and Smith Moore Leatherwood LLP; the forensic accounting firm of Parkside Associates, LLC; the accounting firm Cherry, Bekaert & Holland; and the communications firm Capstrat. These firms worked with me to select the PPF and negotiate the Work Plans. As required by the Settlement, each firm is independent of the Servicers.

Though it was not required by the Settlement, I have sponsored the creation of the Office of Mortgage Settlement Oversight, Inc. (“OMSO”), a not-for-profit organization that will provide administrative support for my work. OMOSO will enable me to carry out my duties transparently and independently with administrative oversight from an independent Board of Directors. OMOSO’s main function is assistance to the Monitor, including acceptance and payment of money and the maintenance of books and records.

Consumer Relief

Under the Settlement, the Servicers have agreed to provide specific dollar amounts of relief to distressed borrowers within a three-year period.¹⁴ This relief will take a variety of forms, 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

Within limits, the Servicers have flexibility to apply these different kinds of relief as they see fit to meet their overall obligations. The Settlement specifies that certain types of relief must make up a certain percentage of each Servicer's commitment. It also specifies that certain types of relief must not make up more than a certain percentage of each Servicer's commitment.

Under the Consumer Relief terms of the Settlement, the Servicers have two sets of reporting obligations. First, they are required to make quarterly reports to the states (with copies to me) of relief during that quarter in each state and in the nation as a whole. The first of these state reports is due no later than November 14, 2012, and, for each quarter thereafter, no later than the 45th day after the end of the calendar quarter.¹⁵

Second, the Servicers will provide me quarterly with information regarding Consumer Relief as part of their quarterly reports on performance under the Settlement ("Quarterly Reports"). The information will include each Servicer's progress toward meeting its payment obligations and general statistical data on each Servicer's overall servicing performance.

The kinds of Consumer Relief for which a Servicer can receive credit under the Settlement are set out in detail in the Consent Judgments.¹⁶ Credit ranges from "dollar for dollar" credit for principal forgiveness on loans both owned and serviced by a Servicer to "five cents on the dollar" for certain forbearance activities.

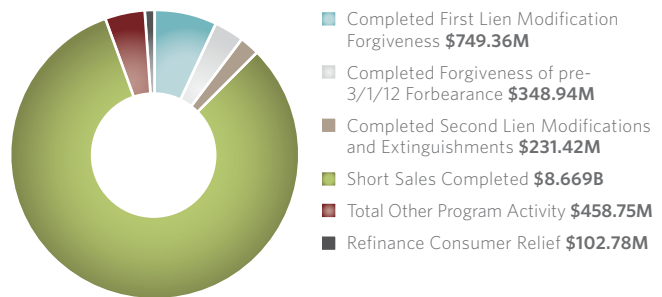
For each amount of relief it provides to borrowers on or after March 1, 2012, a Servicer will receive credit against the commitments it made when it agreed to the Settlement.¹⁷ To encourage the Servicers to make substantial progress in the first year of the Settlement, the Settlement gives them an additional 25 percent credit for any first or second lien principal reductions or credited refinancing activities that take place within the first 12 months

after March 1, 2012.¹⁸ If a Servicer's total commitment is not fully satisfied within three years, it will be required to pay a penalty of no less than 125 percent of its unmet commitment amount.¹⁹

The Servicers can choose to seek a review by me of their Consumer Relief activities whenever any of them believes it has satisfied any category of payment obligation for Consumer Relief. Upon such a request, I will perform a review to ensure that the Consumer Relief requirements have been satisfied, and if they have been satisfied, I will issue a certification of compliance.

In addition to the reports described above, the Servicers have voluntarily provided me with information on their granting of Consumer Relief from March 1, 2012 to June 30, 2012. Appendices IX and X to this report contain this information, which has not been confirmed by me or the professional firms working with me.²⁰

Total Consumer Relief \$10.561B



From March 1, 2012 to June 30, 2012, the Servicers report that they have performed the Consumer Relief activity listed below. These represent gross amounts that have not been scored under the crediting formulas in Exhibit D-1 and therefore cannot be used to estimate the extent of the Servicers' satisfaction of their \$20 billion Consumer Relief obligations under the Settlement.

- Overall, 137,846 borrowers received some type of consumer relief during this period totaling \$10.56 billion, which, on average, represents about \$76,615 per borrower.
- 7,093 borrowers successfully completed a first lien modification²¹ and received \$749.4 million in loan principal forgiveness, averaging approximately \$105,650 per borrower.
- An additional 5,500 borrowers received forgiveness of pre-March 1, 2012 forbearance²² of approximately \$348.9 million, representing an average of about \$63,445 in forgiveness per borrower.

¹⁸ Consumer Relief Requirement 10.b. of Exhibit D

¹⁹ Consumer Relief Requirement 10.d. of Exhibit D

²⁰ Because the Interim Reports are self-reported, I make no representation as to their accuracy. I will review/certify the Consumer Relief activity by the Servicers when the IRGs complete their Satisfaction Reviews.

²¹ Finalized first lien principal reduction permanent modifications (including converted trial modifications).

²² Forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.

¹⁴ See Appendix V for the specific Consumer Relief Requirements of the Servicers.

¹⁵ See Appendix I to this report for a timeline of future reports.

¹⁶ See Exhibits D and D-1.

¹⁷ Consumer Relief Requirement 10.a. of Exhibit D

- Second lien modifications²³ and extinguishments²⁴ were provided to 4,213 borrowers, representing approximately \$231.4 million in total relief. The average amount of relief for borrowers whose second liens were modified or extinguished was approximately \$54,930.
- Servicers refinanced²⁵ 22,073 home loans with a total value (unpaid principal balance) of \$4.9 billion. The estimated annual relief provided to borrowers is approximately \$102.8 million resulting from an average annual interest rate reduction of about 2.1 percent. On average, the estimated annual interest savings to each borrower will be approximately \$4,655, or \$388 monthly.
- In addition, 74,614 borrowers had either a short sale²⁶ completed during this period, in which the Servicer agreed to a sale of a home for an amount less than the principal balance on the mortgage, or the lender agreed to accept a deed in lieu of foreclosure,²⁷ waiving any unpaid principal balance in either case. The total amount of this type of relief approximated \$8.67 billion, averaging about \$116,200 per borrower.
- Through the various other consumer relief programs pursuant to the Consent Judgments,²⁸ the Servicers provided \$458.8 million in relief to 24,353 borrowers. The average amount of relief of these other programs was \$18,840 per borrower.

During the same period, first lien modification trials were offered and approved²⁹ to 32,104 borrowers (totaling \$3.9 billion of potential relief), and 28,047 borrowers were in an active trial modification plan or made a first payment in a trial modification during this period (totaling \$3 billion of potential relief). The impact on Consumer Relief related to these activities will be reflected in future periods.

²³ Finalized second lien principal reduction permanent modifications.

²⁴ Finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

²⁵ Eligible loans refinanced with reduced rates.

²⁶ The forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.

²⁷ 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.

²⁸ 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with a property 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).

²⁹ All first lien mortgages where firm modification offers were made to the borrower.

Servicing Standards

The Settlement establishes a series of approved practices (“Servicing Standards”) that apply to loans secured by owner-occupied primary residences.³⁰ These Servicing Standards are intended to redress the practices in mortgage servicing that led to the claims that resulted in the Settlement. It is important to note that the Servicing Standards apply to all loans serviced by the Servicers.

The Settlement contains 304 actionable Servicing Standards. Each Servicer has agreed to a timeline by which it will phase in the implementation of these Servicing Standards. That timeline sets milestones at 60 days, 90 days, and 180 days from the entry of the Consent Judgments. Those periods end on the following dates: June 4, 2012, July 5, 2012, and October 2, 2012.

By July 5, each of the Servicers had implemented between 35 and 72 percent of the Servicing Standards. Four of the five Servicers had implemented more than half of the standards. There were 56 Servicing Standards that all five Servicers indicated they had implemented³¹ and put into operation.³² According to information the Servicers have provided to me, the following Servicing Standards are among those in place as of the date of this report:

Integrity of Documents — Servicers state the following about documents (affidavits, sworn statements, and Declarations) filed in bankruptcy and foreclosure proceedings. Such documents:

- are based on the affiant’s personal knowledge;³³
- fully comply with all applicable state law requirements;³⁴
- are complete with required information at time of execution;³⁵
- are signed by hand of affiant (except for permitted electronic filings)³⁶ and dated;³⁷ and
- shall not contain false or unsubstantiated information.³⁸

³⁰ Exhibit A

³¹ See Appendix VI for Servicing Standards Implemented by All Five Servicers.

³² Because the implementation schedules are self-reported, I make no representation as to their accuracy. I will describe my findings related to the Servicers’ compliance with the Servicing Standards and their associated Metrics when I issue my formal Monitor Reports.

³³ Servicing Standard I.A.2

³⁴ Servicing Standard I.A.7

³⁵ Servicing Standard I.A.12

³⁶ Servicing Standard I.A.11

³⁷ Servicing Standard I.A.13

³⁸ Servicing Standard I.A.8

Single Point of Contact — Servicers report that an easily accessible and reliable Single Point of Contact (“SPOC”) is established for each potentially eligible borrower³⁹ (those at least 30 days delinquent or at imminent risk of default due to financial situation).⁴⁰ The SPOC:

- contacts borrower and explains programs and their requirements for which the borrower is eligible;⁴¹
- obtains information throughout the loss mitigation, loan modification, and foreclosure processes;⁴²
- coordinates receipt of documents associated with loan modification or loss mitigation;⁴³
- notifies borrower of missing documents and provides an address or electronic means for document submission;⁴⁴
- is knowledgeable and provides information about the borrower’s status;⁴⁵
- helps the borrower to clear any internal processing requirements;⁴⁶ and
- communicates in writing Servicer’s decision regarding loan modification application and other loss mitigation activity.⁴⁷

Customer Service — Servicers state that various other customer service standards are in place. Servicers:

- are communicating with borrowers’ authorized representatives upon written request;⁴⁸
- are communicating with representatives from state attorneys general and financial regulatory agencies who act upon a written complaint filed by borrower, including copying the applicable state attorney general on all correspondence with the borrower regarding the complaint;⁴⁹
- have adequate staffing and systems to track borrower documentation and information and are making periodic assessments to ensure adequacy;⁵⁰
- have established reasonable minimum experience, educational and training requirements for loss mitigation staff;⁵¹
- ensure that employees who are regularly engaged in servicing mortgage loans as to which the borrower is in bankruptcy receive training specifically addressing bankruptcy issues;⁵²
- have no compensation arrangements that encourage foreclosure over loss mitigation alternatives;⁵³

- are participating in the development and implementation of a nationwide loan portal to enhance communications with housing counselors;⁵⁴ and
- are not discouraging borrowers from working or communicating with legitimate non-profit housing counseling services.⁵⁵

Loss Mitigation — Servicers report that they:

- have designed proprietary first lien loan modification programs to provide affordable payments for borrowers needing longer term or permanent assistance;⁵⁶
- are not levying application or processing fees for first and second lien modification applications;⁵⁷ and
- are performing an independent evaluation of initial denial of an eligible borrower’s complete application for a first lien loan modification.⁵⁸

Servicemember Protection — Servicers state that they:

- are complying with the Servicemembers Civil Relief Act (“SCRA”) and any applicable state law offering protections for service members;⁵⁹ and
- have engaged independent consultants to review all foreclosures in which an SCRA-eligible service member is known to have been a mortgagor and to sample to determine whether foreclosures were in compliance with SCRA.⁶⁰

Anti-Blight — Servicers report that they have developed and implemented policies to ensure that REOs (real estate owned by the Servicer) do not become blighted.⁶¹

Tenant Rights — Servicers state that they are complying with all applicable state and federal laws governing the rights of tenants living in foreclosed residential properties⁶² and that they have developed and implemented policies and procedures to ensure such compliance.⁶³

Any borrowers, as well as the counselors, attorneys, or other professionals who assist them, who have experiences with their Servicers that appear to violate these new standards should share that information with OMSO through its website.⁶⁴

³⁹ Servicing Standard IV.C.1

⁴⁰ Consumer Relief Requirement 1.c. of Exhibit D

⁴¹ Servicing Standards IV.C.4.a., IV.C.4.b. and IV.C.4.c

⁴² Servicing Standard IV.C.1

⁴³ Servicing Standard IV.C.3.b

⁴⁴ Servicing Standard IV.C.4.f

⁴⁵ Servicing Standards IV.C.3.c. and IV.C.4.e

⁴⁶ Servicing Standard IV.C.4.k

⁴⁷ Servicing Standard IV.C.4.g

⁴⁸ Servicing Standard IV.D.3

⁴⁹ Servicing Standard IV.D.3

⁵⁰ Servicing Standard IV.H.1

⁵¹ Servicing Standard IV.H.3

⁵² Servicing Standard III.A.2

⁵³ Servicing Standard IV. H.5

⁵⁴ Servicing Standard IV.E.3

⁵⁵ Servicing Standard IV.H.9

⁵⁶ Servicing Standard IV.I.2

⁵⁷ Servicing Standards IV.I.4. and IV.J.3

⁵⁸ Servicing Standard IV.G.1

⁵⁹ Servicing Standard V.A

⁶⁰ Servicing Standard V.A

⁶¹ Servicing Standard VIII.A.1

⁶² Servicing Standard VIII.B.1

⁶³ Servicing Standard VIII.B.2

⁶⁴ For borrowers: <https://www.mortgageoversight.com/where-can-i-find-help/>.

For professionals: <https://www.mortgageoversight.com/report-client-issues/>.

Metrics

In assessing how well the Servicers are adhering to the Servicing Standards, the Settlement directs me to use a series of defined metrics.⁶⁵

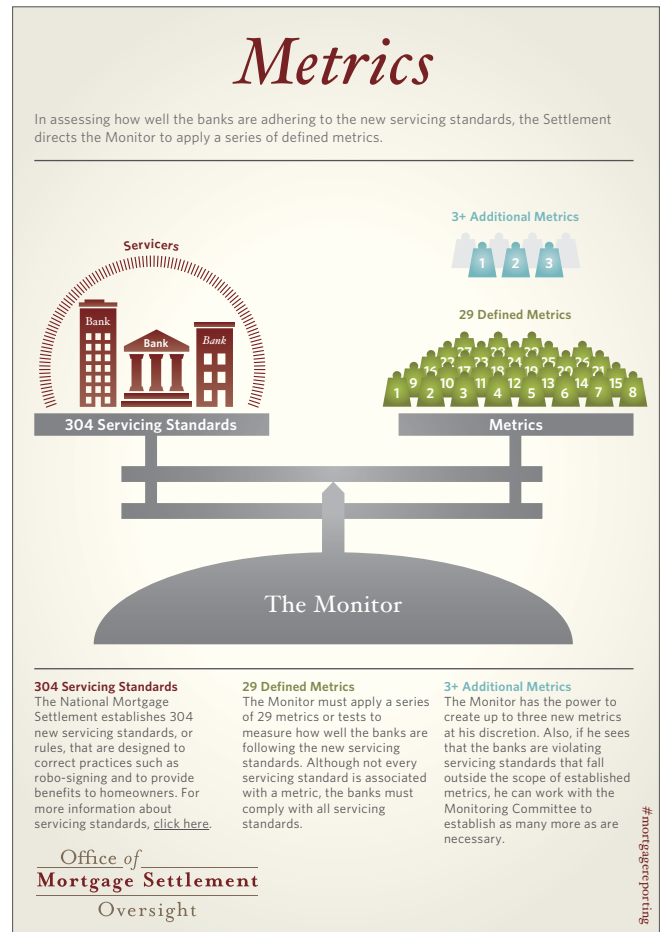
There are 29 metrics⁶⁶ that relate to the following areas, among others:

- Foreclosure sale in error
- Incorrect modification denial
- Integrity of sworn documents
- Accuracy of account information pre-foreclosure
- 14 day pre-foreclosure notification letter
- Accuracy and timeliness of payment application
- Appropriateness of fees
- Third party vendor management
- Implementation of customer portal
- Implementation of a single point of contact
- Training and staffing adequacy
- Compliance with timelines in loss mitigation review
- Violations of dual tracking provisions
- Timeliness of force-placed insurance notices and termination

The metrics contained in the Settlement do not relate back to each and every one of the 304 Servicing Standards.⁶⁷ Accordingly, there are some Servicing Standards that are not associated with a particular metric. Whether a particular standard has a metric associated with it or not, the Servicers are required to comply. Under the Settlement, I may add metrics to cover standards that do not otherwise map to metrics and may measure compliance with such standards through the new metrics.

The Settlement authorizes me to create up to three new metrics at my own discretion. I am also authorized to create as many new metrics as may be necessary for measuring Servicer compliance if I perceive a pattern of noncompliance with the Servicing Standards that is reasonably likely to cause harm to consumers.⁶⁸ For this reason, it is worth repeating how important it is for consumers and their advocates to share their experiences with me through the OMSO website.⁶⁹

Each Servicer has a schedule for implementing the Servicing Standards that, in turn, affects the schedule by which the Servicer's performance may be measured through an associated metric. Under the Settlement, whenever a Servicer implements the standards that map to a metric, it will be evaluated against that corresponding metric during the next full quarter.



304 Servicing Standards
The National Mortgage Settlement establishes 304 new servicing standards, or rules, that are designed to correct practices such as robo-signing and to provide benefits to homeowners. For more information about servicing standards, [click here](#).

29 Defined Metrics
The Monitor must apply a series of 29 metrics or tests to measure how well the banks are following the new servicing standards. Although not every servicing standard is associated with a metric, the banks must comply with all servicing standards.

3+ Additional Metrics
The Monitor has the power to create up to three new metrics at his discretion. Also, if he sees that the banks are violating servicing standards that fall outside the scope of established metrics, he can work with the Monitoring Committee to establish as many more as are necessary.

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Beginning in the first quarter of 2013, I will evaluate the performance of each Servicer against all 29 metrics.⁷⁰ My first official report will be based on the performance of the Servicers in the third and fourth quarters of 2012. The Servicers collectively will be evaluated under nine metrics in the third quarter. The performance of three Servicers will be measured against seven metrics; one Servicer against eight metrics, and another against nine. In the fourth quarter of 2012, an additional 11 metrics will be used to assess the performance of the Servicers, with between 11 and 20 metrics being measured depending on the Servicer.

⁶⁵ Enforcement Term C.II. of Exhibit E

⁶⁶ Exhibit E-1 of Consent Judgments

⁶⁷ See Appendix VII for Map of Servicing Standards to Metrics.

⁶⁸ Enforcement Term C.23 of Exhibit E.

⁶⁹ For consumers: <https://www.mortgageoversight.com/where-can-i-find-help/>.

For advocates: <https://www.mortgageoversight.com/report-client-issues>.

⁷⁰ See Appendix VIII for Metrics Implementation Schedule.

From the Market Place

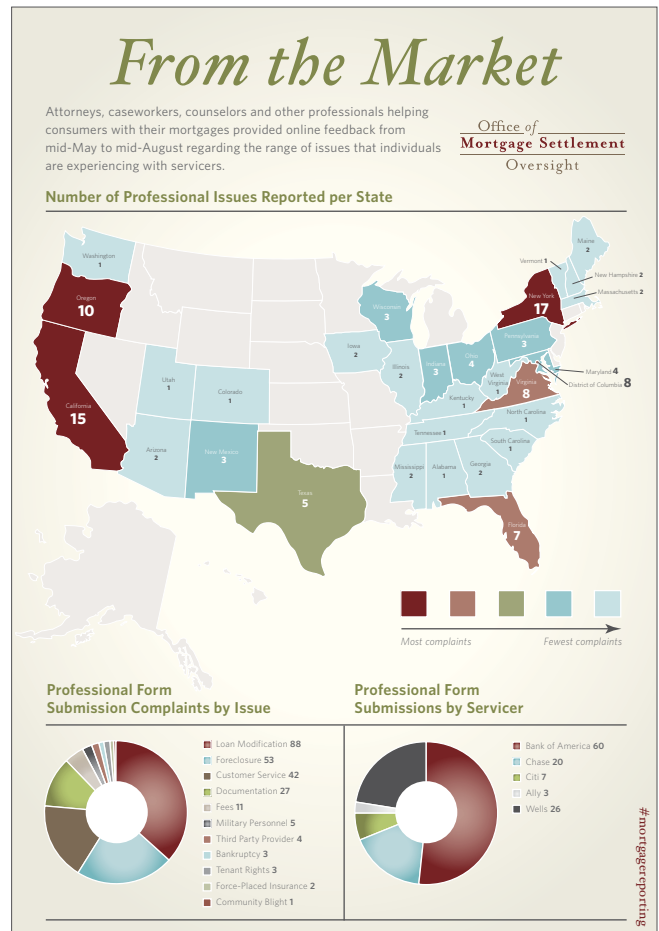
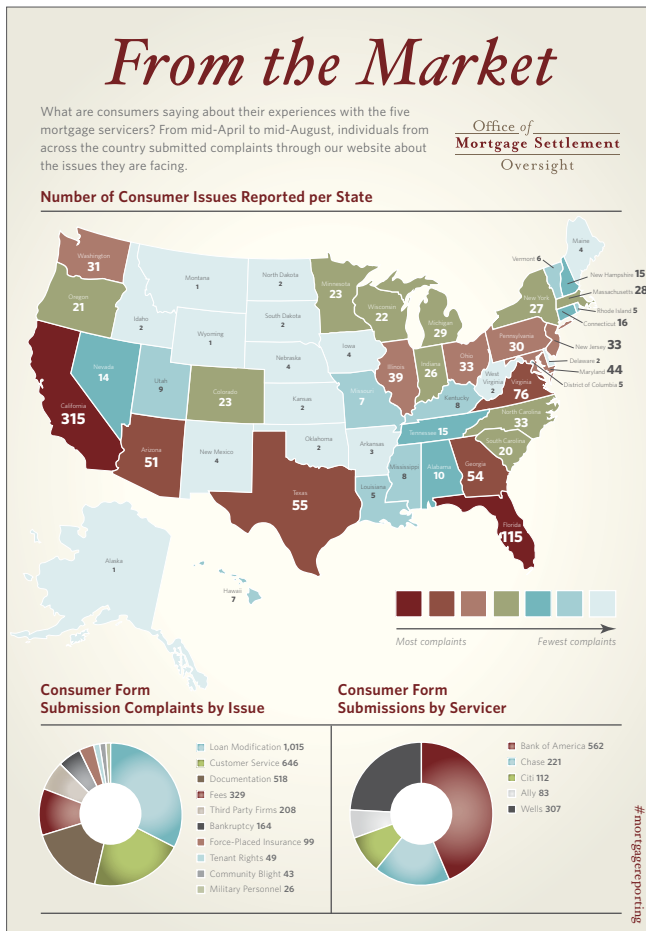
It is my intention to use information from borrowers and the professionals who represent them to supplement the work that I am doing. To that end, I have developed a website at www.mortgageoversight.com to inform the public about the Settlement and my role in it. To date, the site has received over 20,000 visitors and close to 80,000 page views since its launch in April 2012. The website not only disseminates information, but also collects it. Through easy-to-use online forms, consumers and their advocates can share their real-world servicing experiences with me.

Since the May 2012 addition of the online forms to the website, I have received almost 1,300 distinct submissions from consumers in 49 states and the District of Columbia whose loans are serviced by one or more of the Servicers, many with explanatory narrative

that adds a richness and depth to the statistical data gathered. Of these reports, almost three-fourths identify consumer problems with the loan modification process, customer service (including Single Points of Contact), and foreclosure documentation.

Through a separate "portal" on the website, we have also received 118 submissions from professionals representing or assisting homeowners, such as legal aid attorneys and attorneys in private practice, bankruptcy attorneys and trustees, housing and credit counselors, non-profit advocates, realtors, Attorneys General offices, and state banking regulatory agencies. These submissions typically include statistical data regarding potential violations of the Servicing Standards, as well as related explanatory narrative, and, like the consumer reporting, add a significant level of detail and critical insight about ongoing consumer experiences with the Servicers.

Both the consumer and professional reporting will be regularly reviewed, maintained in a database, and evaluated on an ongoing basis for trends that may illuminate where there may be gaps in the metrics or potential shortcomings in the performance of the Servicers under the terms of the Settlement. This reporting will be a key window my office will use through which to view performance of the Servicers and by extension the success of the Settlement.



Conclusion

The Settlement is a bipartisan and collaborative effort by the States and the Federal Government to address a serious issue with both local and national implications: reform of mortgage servicing. Properly implemented and enforced, the Settlement can contribute to reconstruction of our country's system of mortgage finance and restoration of the mortgage market to health. This report reflects the hard work by the Settlement parties toward those goals. I believe we have made a good first step; more hard work remains. My colleagues and I look forward to that work and to keeping policymakers and the public informed of our progress.

Appendices

Appendix I: Timeline of Future Settlement Reports

Timelines

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

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Make Up of the Organization

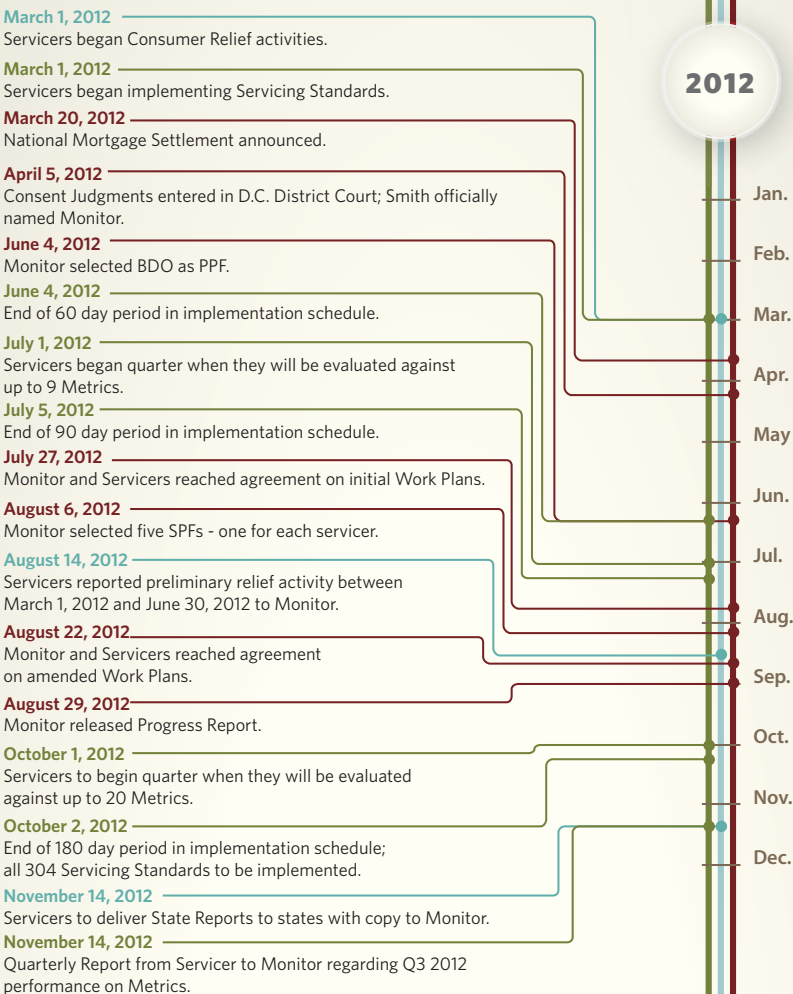
The National Mortgage Settlement kicked off several milestones from the appointment of the Monitor to the release of his first report.

Consumer Relief

The banks must provide at least \$20 billion to provide struggling homeowners with relief. 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 by October 2, 2012 and then 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.



2013

January 1, 2013	IRG to conduct Satisfaction Review of Consumer Relief requirements.	Jan.
January 1, 2013	Servicers to begin quarter when they will be evaluated against all 29 Metrics.	Feb.
February 14, 2013	Servicers to deliver State Reports to states with copy to Monitor.	Mar.
February 14, 2013	Quarterly Report from Servicer to Monitor regarding Q4 2012 performance on Metrics.	Apr.
February 28, 2013	Servicers to complete Consumer Relief activity eligible for 125% bonus credit.	May
April 14, 2013	Estimated date when Monitor will issue first Monitor Report to D.C. District Court.	Jun.
May 15, 2013	Servicers to deliver State Reports to states with copy to Monitor.	Jul.
May 15, 2013	Quarterly Report from Servicer to Monitor regarding Q1 2013 performance on Metrics.	Aug.
August 14, 2013	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations satisfied.	Sep.
August 14, 2013	Quarterly Report from Servicer to Monitor regarding Q2 2013 performance on Metrics.	Oct.
October 14, 2013	Estimated date when Monitor will issue second Monitor Report to D.C. District Court.	Nov.
November 14, 2013	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.	Dec.
November 14, 2013	Quarterly Report from Servicer to Monitor regarding Q3 2013 performance on Metrics.	

2014

January 1, 2014	IRG to conduct Satisfaction Review of Consumer Relief requirements unless servicer previously asserted it had satisfied obligations.	Jan.
February 14, 2014	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.	Mar.
February 14, 2014	Quarterly Report from Servicer to Monitor regarding Q4 2013 performance on Metrics.	Apr.
February 28, 2014	Servicers to have completed at least 75% of Consumer Relief activity.	May
April 14, 2014	Estimated date when Monitor will issue third Monitor Report to D.C. District Court.	Jun.
May 15, 2014	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.	Jul.
May 15, 2014	Quarterly Report from Servicer to Monitor regarding Q1 2014 performance on Metrics.	Aug.
August 14, 2014	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.	Sep.
August 14, 2014	Quarterly Report from Servicer to Monitor regarding Q2 2014 performance on Metrics.	Oct.
November 14, 2014	Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.	Nov.
November 14, 2014	Quarterly Report from Servicer to Monitor regarding Q3 2014 performance on Metrics.	Dec.

2015

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

February 14, 2015 — Servicers to deliver State Reports to states with copy to Monitor unless Consumer Relief obligations already satisfied.

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

February 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 fourth Monitor Report to D.C. District Court.

May 15, 2015 — Servicers to deliver State Reports to states with copy to 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.

— TBD

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

2016

April 5, 2016 — Date by which Monitor will issue last Monitor Report to D.C. District Court.

Appendix II: List of CONSENT JUDGMENT PARTIES

Servicers

Ally Financial, Inc., GMAC Mortgage, LLC, Residential Capital, LLC

Bank of America Corporation, Bank of America, N.A., BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP,

Countrywide Home Loans, Inc., Countrywide Financial Corporation, Countrywide Mortgage Ventures, LLC and Countrywide Bank, FSB

Citigroup Inc., Citibank, N.A. and CitiMortgage, Inc.

J.P. Morgan Chase & Company and J.P. Morgan Chase Bank, N.A.

Wells Fargo & Company and Wells Fargo Bank, N.A.

Government Parties

United States of America
United States Department of Treasury
United States Department of Housing and Urban Development
Federal Trade Commission
Consumer Financial Protection Bureau
State of Alabama
Alabama State Banking Dept.
State of Alaska
Alaska Division of Banking and Securities
State of Arizona
Arizona Dept. of Financial Institutions
State of Arkansas
Arkansas Securities Dept.
State of California
California Dept. of Corporations
State of Colorado
State of Connecticut
Connecticut Dept. of Banking
State of Delaware
Office of the Delaware State Bank Commissioner
District of Columbia
District of Columbia Dept. of Insurance, Securities and Banking
State of Florida
Florida Office of Financial Regulation
State of Georgia
Georgia Dept. of Banking and Finance
State of Hawaii
State of Hawaii Commissioner of Financial Institutions
State of Idaho
Idaho Dept. of Finance
State of Illinois
Illinois Dept. of Finance and Professional Regulation
State of Indiana
Indiana Dept. of Financial Institutions
State of Iowa
Iowa Division of Banking
Kansas Office of the State Bank Commissioner
State of Kansas
Office of the Attorney General for Kentucky
Kentucky Dept. of Financial Institutions
State of Louisiana
Louisiana Office of Financial Institutions
State of Maine
Maine Bureaus of Consumer Credit Protection and Financial Institutions
State of Maryland
Office of the Maryland Commissioner of Financial Regulation
Commonwealth of Massachusetts
Massachusetts Division of Banks
State of Michigan
Michigan Office of Financial and Insurance Regulation
State of Minnesota
Minnesota Dept. of Commerce
State of Mississippi
Mississippi Dept. of Banking & Consumer Finance
State of Missouri
Missouri Division of Finance
State of Montana
Montana Division of Banking and Financial Institutions
State of Nebraska
Nebraska Dept. of Banking and Finance
State of Nevada
Nevada Division of Mortgage Lending
State of New Hampshire
New Hampshire Banking Commissioner
State of New Jersey
New Jersey Dept. of Banking & Insurance
State of New Mexico
New Mexico Financial Institutions Division
State of New York
Attorney General of North Carolina
North Carolina Commissioner of Banks
State of North Dakota
North Dakota Dept. of Financial Institutions
Ohio Attorney General
Ohio Dept. of Commerce, Division of Financial Institutions
State of Oregon
Oregon Dept. of Consumer and Business Services
Commonwealth of Pennsylvania
Commonwealth of Pennsylvania Dept. of Banking
Rhode Island Dept. of Attorney General
Rhode Island Dept. of Business Regulation
State of South Carolina
South Carolina Dept. of Consumer Affairs and South Carolina Board of Financial Institutions
State of South Dakota
South Dakota Division of Banking
State of Tennessee
Tennessee Dept. of Financial Institutions
State of Texas
Texas Office of Consumer Credit Commissioner
Texas Dept. of Savings and Mortgage Lending
State of Utah
Utah Dept. of Financial Institutions
State of Vermont
Vermont Dept. of Banking, Insurance, Securities and Health Care Administration
Commonwealth of Virginia
Virginia Bureau of Financial Institutions
State of Washington
Washington State Dept. of Financial Institutions
State of West Virginia
West Virginia Division of Banking
State of Wisconsin
Wisconsin Dept. of Financial Institutions
State of Wyoming
Wyoming Division of Banking

Appendix III: THE MONITOR'S RIGHTS, DUTIES AND RESPONSIBILITIES UNDER EXHIBIT E, ENFORCEMENT TERMS

The following is a summary of the Monitor's rights, duties, and responsibilities as set out in Enforcement Terms of the Consent Judgment and a list of those rights, duties, and responsibilities. Sections in this summary correspond to sections in the Enforcement Terms. The Enforcement Terms are Exhibit E in the Consent Judgments.

Summary of Rights/Duties/Responsibilities in Exhibit E

The Monitor is required to determine whether each Servicer is in compliance with the Servicing Standards and the Mandatory Relief Requirements and whether Servicer has satisfied the Consumer Relief Requirements. The Monitor also is required, when requested by a Servicer, to review and certify whether such Servicer's payment obligations under the Consent Judgment have been satisfied.

The manner and methodologies for determining a Servicer's compliance/satisfaction with the Servicing Standards, Mandatory Relief Requirements, and Consumer Relief Requirements will be set out in a Work Plan developed by the Monitor with each Servicer. Each Servicer's Internal Review Group (IRG) will assess Servicer's compliance/satisfaction through methodologies set out in the Work Plan. The Monitor will be required to assess, on an ongoing basis, the IRG's independence, qualifications, and performance.

With respect to each Servicer's compliance/satisfaction with the Servicing Standards, Mandatory Relief Requirements, and Consumer Relief Requirements, IRG will report the results of its assessments to the Monitor quarterly, which, with respect to the Servicing Standards, will generally be through reports on Metrics and associated Threshold Error Rates. The Monitor will review IRG's reports and will have access to IRG's work papers and each Servicer's employees/agents to conduct the Monitor's review. The Monitor will also have access to each Servicer's Executive Office complaints and other information on borrowers' complaints that are tracked by each Servicer, and the Monitor will have access to additional information from each Servicer, if the Monitor reasonably deems such information necessary to fulfill the Monitor's obligations under any Work Plan applicable to a Servicer, as set out in the Consent Judgments.

The Monitor will report his conclusions relative to his monitoring of each Servicer to the District Court for the District of Columbia (Court), with copies to each Servicer and the Monitoring Committee. If the Monitor determines that an IRG cannot be relied upon, the Monitor may require that the Professionals perform work on the Metrics and that supplemental work be performed where necessary. If the Monitor becomes aware of significant patterns and practices of noncompliance, the Monitor may engage Servicer relative to noncompliance through discussions, additional Metrics and Corrective Action Plans.

The Monitor may petition the Court to resolve disputes between the Monitor and any Servicer.

The Monitor is not required to receive and disburse any funds to any of the parties to the Consent Judgment or any borrowers, other than disbursement to the state and federal parties to the Consent Judgment of any penalties that Servicer may be required to pay under the Consent Judgment for noncompliance.

	Rights/Duties/Responsibilities – Exhibit E	Section
1.	Implementation Timeline. Monitor and Servicer are required to agree on a timeline for implementation of Servicing Standards and Mandatory Relief Requirements (i) through (iv) in Section C.12. Implementation 60/90/180 days.	Section A
2.	Engagement of Professional. Monitor may employ one or more accounting firms or other firms to support Monitor, and Monitor may engage one or more attorneys and other professionals.	Section C.2
3.	Compliance Monitoring. Monitor to determine whether Servicer is in compliance with (i) Servicing Standards and (ii) Mandatory Relief Requirements (Section C.12) and whether Servicer has satisfied Consumer Relief Requirements.	Section C.5
4.	Review of IRG. Monitor required to review Internal Review Group’s qualifications and performance, and Servicer must remediate Monitor’s reasonable concerns.	Section C.10
5.	Add Metrics. Monitor may add up to 3 additional Metrics and associated Threshold Error Rates.	Section C.12
6.	Work Plan. Monitor and Servicer are required to reach an agreement on Work Plan, which, among other matters, will set out methodology and procedures Monitor will use to review the work of the Internal Review Group.	Section C.13
7.	Executive Office Complaints. Servicer will provide to Monitor regularly prepared business reports analyzing Executive Office servicing complaints, and Monitor will review. Servicer will provide Monitor access to all Executive Office servicing complaints. If Servicer tracks additional servicing complaints, Servicer will provide Monitor quarterly information on 3 most common received outside of Executive Office complaints.	Section C.16
8.	Access to Work Papers. Monitor will have access to all work papers prepared by IRG in determining compliance with Metrics or satisfaction of Consumer Relief Requirements.	Section C.18
9.	Patterns and Practices of Noncompliance. If Monitor becomes aware of facts that lead to a reasonable conclusion that Servicer is engaged in a significant pattern or practice of noncompliance, then Monitor will engage Servicer in a review to determine if facts are accurate.	Section C.19
10.	Right to Additional Information. When Monitor deems it reasonably necessary in fulfilling responsibilities under Work Plan, Monitor may request information from Servicer in addition to that provided in Sections C. 16-19.	Section C.20
11.	Interview Employees/Agents. Monitor may interview Servicer’s employees and agents where reasonably necessary in fulfilling responsibilities under Work Plan.	Section C.21
12.	Performing Work of IRG. If Monitor reasonably determines that work of Internal Review Group cannot be relied upon, Monitor may direct that work on Metrics be performed by Professionals and that supplemental work be performed if necessary.	Section C.22
13.	Pattern/Practice – Review/Additional Metric. If a significant pattern or practice of noncompliance occurs, then Monitor will engage Servicer in a review to determine if facts are accurate. If after review, Monitor reasonably concludes that such a pattern exists, Monitor may propose an additional Metric.	Section C.23
14.	Petition Court to Add Metric for Pattern/Practice. If Monitor proposes an additional Metric and Servicer does not timely agree with Monitor and Monitoring Committee to its addition to the Schedule, along with an appropriate Threshold Error Rate, Monitor may petition the Court for such addition.	Section C.24
15.	Receipt of Quarterly Reports and State Reports. Monitor is to receive Quarterly Reports from Servicer and is to receive copies of State Reports.	Section D.1 and Section D.2
16.	Monitor Reports – Compliance Reviews. Monitor must report on Servicer’s compliance with Consent Judgment as evidenced by the Compliance Reviews (see Section C.7 for definition). First 3 cover 2 Quarterly Reports. If no Potential Violations exist, each successive Monitor Report covers 4 Quarterly Reports. If Quarterly Report shows Potential Violation, Monitor may report after each of next 2 Quarterly Reports, but would be limited to report on Potential Violation.	Section D.3
17.	Monitor Reports – Satisfaction Reviews. In addition to the Monitor Reports described in paragraph 16 above, Monitor will report on Servicer’s satisfaction of the Consumer Relief Requirements. These reports will follow each Satisfaction Review (see Section C.7 for definition).	Section D.5

18. **Certification of Satisfaction of Payment Obligation.** Monitor will, when requested by Servicer, review and certify whether a Servicer’s payment obligation has been satisfied. Section D.6
19. **Budget.** Monitor is required to submit to Servicer and Monitoring Committee annual budgets. Section D.7
20. **Cure of Potential Violation.** Monitor will determine whether a Potential Violation has been cured by (i) confirmation that a Corrective Action Plan has been satisfactorily completed and (ii) confirmation of the accuracy of a Quarterly Report reflecting that a Threshold Error Rate for Potential Violation has not been exceeded. Section E.3
21. **Widespread Potential Violation.** If Monitor concludes that a Potential Violation is widespread based on the degree to which Threshold Error Rate exceeds Metric, then Servicer will, under supervision of Monitor, identify other Borrowers affected and remediate. Section E.5
22. **Disclosure of Confidential Information.** Monitor may provide to Monitoring Committee or to a state/federal released party, any information marked CONFIDENTIAL related to a Potential Violation, or related to review in Section C.19 (review related to pattern of noncompliance). There are no limits on providing information that is not marked CONFIDENTIAL to participating state or federal agency whose claims are released through this Settlement. Section F.
23. **Dispute Resolution/Petition Court.** Monitor may petition Court for resolution of dispute, subject to Section J. Section G.
24. **Distribution of Penalties/Payments.** Monitor distributes penalties paid by Servicer and distributes any payments under paragraph 10.d of Consumer Relief Requirements (failure to meet commitments in Consumer Relief Requirements within three years of Servicer’s Start Date, 125% of unmet commitment amount; and if fails to meet two year commitment and then fails to meet 3 year commitment, then 140% of unmet three year commitment). Section J.3

APPENDIX IV: Members of the Monitoring Committee

A representative of the Secretary of the U.S. Department of Housing and Urban Development

A representative of the Attorney General for the U.S. Department of Justice

A representative of the Attorney General for the State of Arizona

A representative of the Attorney General for the State of California

A representative of the Attorney General for the State of Colorado

A representative of the Attorney General for the State of Connecticut

A representative of the Attorney General for the State of Florida

A representative of the Attorney General for the State of Illinois

A representative of the Attorney General for the State of Iowa

A representative of Office of the Maryland Commissioner of Financial Regulation

A representative of the Attorney General for the State of Michigan

A representative of the Attorney General for the State of Nevada

A representative of the Attorney General for the State of North Carolina

A representative of the Attorney General for the State of Ohio

A representative of the Attorney General for the State of Oregon

A representative of the Attorney General for the State of Texas

A representative of the Attorney General for the State of Washington

Such other representatives of the Attorneys General from 49 states and the District of Columbia, the various state mortgage regulatory agencies, or the federal releasing entities as are appointed by a majority vote of Members.

Appendix V: The Consumer Relief Requirements of the Servicers

Consumer Relief (aggregate: \$19,112,600,000)

Non-Refinance Relief

Each Servicer is required to provide a specified dollar amount of relief to consumers who meet eligibility criteria in the forms and amounts described in paragraphs 1-8 of Exhibit D (Consumer Relief Requirements) (paragraphs 1-8 of Exhibit D: 1. First Lien Mortgage Modification; 2. Second Lien Portfolio Modifications; 3. Enhanced Borrower Transitional Funds; 4. Short Sales; 5. Deficiency Waivers; 6. Forbearance for Unemployed Borrowers; 7. Anti-Blight Provisions; and 8. Benefits for Servicemembers). Each Servicer will receive credit toward its respective obligations as set out in Exhibit D.

Specified Dollars per Servicer (aggregate: \$16,331,600,000)

Ally - \$185,000,000

Bank of America - \$7,626,200,000

Citi - \$1,411,000,000

Chase - \$3,675,400,000

Wells - \$3,434,000,000

Refinance Relief

Each Servicer is required to provide a specified dollar amount of refinancing relief to consumers who meet the eligibility criteria in the forms and amounts described in paragraph 9 of Exhibit D. The purpose is to remediate harms caused by the alleged unlawful conduct of each Servicer. Each Servicer will receive credit toward its respective obligations as set out in Exhibit D.

Specified Dollars per Servicer (aggregate: \$2,781,000,000)

Ally - \$15,000,000

Bank of America - \$948,000,000

Citi - \$378,000,000

Chase - \$537,000,000

Wells - \$903,000,000

Appendix VI: Servicing Standards Implemented by All Five Servicers

Article #	Section	Sub-section	Description of Servicing Standard
I.A.2	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	Servicer shall ensure that affidavits, sworn statements, and Declarations are based on personal knowledge, which may be based on the affiant's review of Servicer's books and records, in accordance with the evidentiary requirements of applicable state or federal law.
I.A.7	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	Affidavits, sworn statements, and Declarations, including their notarization, shall fully comply with all applicable state law requirements.
I.A.8	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	Affidavits, sworn statements, and Declarations shall not contain information that is false or unsubstantiated. This requirement shall not preclude Declarations based on information and belief where so stated.
I.A.11	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	Affiants shall be individuals, not entities, and affidavits, sworn statements, and Declarations shall be signed by hand signature of the affiant (except for permitted electronic filings). For such documents, except for permitted electronic filings, signature stamps, and any other means of electronic or mechanical signature are prohibited.
I.A.12	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	At the time of execution, all information required by a form affidavit, sworn statement, or Declaration shall be complete.
I.A.13	Foreclosure and Bankruptcy Information and Documentation	Standards for Affidavits, Sworn Statements, Declarations, and other Documents in Foreclosure and Bankruptcy Proceedings	Affiants shall date their signatures on affidavits, sworn statements, or Declarations.
I.B.2	Foreclosure and Bankruptcy Information and Documentation	Requirements for Accuracy and Verification of Borrower's Account Information	For any loan on which interest is calculated based on a daily accrual or daily interest method and as to which any obligor is not a debtor in a bankruptcy proceeding without reaffirmation, Servicer shall promptly accept and apply all borrower payments, including cure payments (where authorized by law or contract), trial modification payments, as well as non-conforming payments, unless such application conflicts with contract provisions or prevailing law. Servicer shall ensure that payments shall be posted no more than two business days after receipt properly submitted at the address specified by Servicer and credited as of the date received to borrower's account. Each monthly payment shall be applied in the order specified in the loan documents.
I.B.3	Foreclosure and Bankruptcy Information and Documentation	Requirements for Accuracy and Verification of Borrower's Account Information	For any loan on which interest is not calculated based on a daily accrual or daily interest method and as to which any obligor is not a debtor in a bankruptcy proceeding without reaffirmation, Servicer shall promptly accept and apply all borrower conforming payments, including cure payments (where authorized by law or contract), unless such application conflicts with contract provisions or prevailing law. Servicer shall continue to accept trial modification payments consistent with existing payment application practices. Servicer shall ensure that payments shall be posted no more than two business days after receipt properly submitted at the address specified by Servicer. Each monthly payment shall be applied in the order specified in the loan documents.

I.B.7.e	Foreclosure and Bankruptcy Information and Documentation	Requirements for Accuracy and Verification of Borrower's Account Information	Provide a toll-free number on monthly billing statements.
I.B.8	Foreclosure and Bankruptcy Information and Documentation	Requirements for Accuracy and Verification of Borrower's Account Information	Servicer shall take appropriate action to promptly remediate any inaccuracies in borrowers' account information.
I.B.8.b	Foreclosure and Bankruptcy Information and Documentation	Requirements for Accuracy and Verification of Borrower's Account Information	Provide cash refunds or account credits.
I.C.5	Foreclosure and Bankruptcy Information and Documentation	Documentation of Note Holder Status and Chain of Assignment	Servicer shall not intentionally destroy, or dispose of original notes that are still in force.
III.A.1	Bankruptcy	General	The provisions, conditions, and obligations imposed herein are intended to be interpreted in accordance with applicable federal, state, and local laws, rules, and regulations. Nothing herein shall require a Servicer to do anything inconsistent with applicable state or federal law, including the applicable bankruptcy law or a court order in a bankruptcy case.
III.A.2	Bankruptcy	General	Servicer shall ensure that employees who are regularly engaged in servicing mortgage loans as to which the borrower or mortgagor is in bankruptcy receive training specifically addressing bankruptcy issues.
IV.A.3	Loss Mitigation	Loss Mitigation Requirements	Servicer shall allow borrowers enrolled in a trial period plan under prior HAMP guidelines (where borrowers were not pre-qualified) and who made all required trial period payments, but were later denied a permanent modification, the opportunity to reapply for a HAMP or proprietary loan modification using current financial information.
IV.A.4	Loss Mitigation	Loss Mitigation Requirements	Servicer shall promptly send a final modification agreement to borrowers who have enrolled in a trial period plan under current HAMP guidelines (or fully underwritten proprietary modification programs with a trial payment period) and who have made the required number of timely trial period payments, where the modification is underwritten prior to the trial period and has received any necessary investor, guarantor, or insurer approvals. The borrower shall then be converted by Servicer to a permanent modification upon execution of the final modification documents, consistent with applicable program guidelines, absent evidence of fraud.
IV.B.10	Loss Mitigation	Dual Track Restricted	For purposes of this section IV.B, Servicer shall not be responsible for failing to obtain a delay in a ruling on a judgment or failing to delay a foreclosure sale if Servicer made a request for such delay, pursuant to any state or local law, court rule, or customary practice, and such request was not approved.
IV.C.1	Loss Mitigation	Single Point of Contact	Servicer shall establish an easily accessible and reliable single point of contact ("SPOC") for each borrower so that the borrower has access to an employee of Servicer to obtain information throughout the loss mitigation, loan modification, and foreclosure processes.
IV.C.3.a	Loss Mitigation	Single Point of Contact	Communicate the options available to the borrower, the actions the borrower must take to be considered for these options and the status of Servicer's evaluation of the borrower for these options.
IV.C.3.b	Loss Mitigation	Single Point of Contact	Coordinate receipt of all documents associated with loan modification or loss mitigation activities.

IV.C.3.c	Loss Mitigation	Single Point of Contact	Be knowledgeable about the borrower's situation and current status in the delinquency/imminent default resolution process.
IV.C.3.d	Loss Mitigation	Single Point of Contact	Ensure that a borrower who is not eligible for MHA programs is considered for proprietary or other investor loss mitigation options.
IV.C.4.a	Loss Mitigation	Single Point of Contact	Contact borrower and introduce himself/herself as the borrower's SPOC.
IV.C.4.b	Loss Mitigation	Single Point of Contact	Explain programs for which the borrower is eligible.
IV.C.4.c	Loss Mitigation	Single Point of Contact	Explain the requirements of the programs for which the borrower is eligible.
IV.C.4.d	Loss Mitigation	Single Point of Contact	Explain program documentation requirements.
IV.C.4.e	Loss Mitigation	Single Point of Contact	Provide basic information about the status of borrower's account, including pending loan modification applications, other loss mitigation alternatives, and foreclosure activity.
IV.C.4.f	Loss Mitigation	Single Point of Contact	Notify borrower of missing documents and provide an address or electronic means for submission of documents by borrower in order to complete the loan modification application.
IV.C.4.g	Loss Mitigation	Single Point of Contact	Communicate Servicer's decision regarding loan modification applications and other loss mitigation alternatives to borrower in writing.
IV.C.4.h	Loss Mitigation	Single Point of Contact	Assist the borrower in pursuing alternative non-foreclosure options upon denial of a loan modification.
IV.C.4.i	Loss Mitigation	Single Point of Contact	If a loan modification is approved, call borrower to explain the program.
IV.C.4.j	Loss Mitigation	Single Point of Contact	Provide information regarding credit counseling where necessary.
IV.C.4.k	Loss Mitigation	Single Point of Contact	Help to clear for borrower any internal processing requirements.
IV.C.4.l	Loss Mitigation	Single Point of Contact	Have access to individuals with the ability to stop foreclosure proceedings when necessary to comply with MHA or this Agreement.
IV.C.5	Loss Mitigation	Single Point of Contact	The SPOC shall remain assigned to borrower's account and available to borrower until such time as Servicer determines in good faith that all loss mitigation options have been exhausted, borrower's account becomes current or, in the case of a borrower in bankruptcy, the borrower has exhausted all loss mitigation options for which the borrower is potentially eligible and has applied.
IV.C.6	Loss Mitigation	Single Point of Contact	Servicer shall ensure that a SPOC can refer and transfer a borrower to an appropriate supervisor upon request of the borrower.
IV.C.7	Loss Mitigation	Single Point of Contact	Servicer shall ensure that relevant records relating to borrower's account are promptly available to the borrower's SPOC, so that the SPOC can timely, adequately, and accurately inform the borrower of the current status of loss mitigation, loan modification, and foreclosure activities.
IV.D.3	Loss Mitigation	Loss Mitigation Communications with Borrowers	Servicer shall communicate, at the written request of the borrower, with the borrower's authorized representatives, including housing counselors. Servicer shall communicate with representatives from state attorneys general and financial regulatory agencies acting upon a written complaint filed by the borrower and forwarded by the state attorney general or financial regulatory agency to Servicer. When responding to the borrower regarding such complaint, Servicer shall include the applicable state attorney general on all correspondence with the borrower regarding such complaint.
IV.E.3	Loss Mitigation	Development of Loan Portals	Servicer shall participate in the development and implementation of a neutral, nationwide loan portal system such as Hope LoanPort to enhance communications with housing counselors, including using the technology used for the Borrower Portal, and containing similar features to the Borrower Portal.

IV.G.1	Loss Mitigation	Independent Evaluation of First Lien Loan Modification Denials	Except when evaluated as provided in paragraphs IV.B.8 or IV.B.9, Servicer's initial denial of an eligible borrower's request for first lien loan modification following the submission of a complete loan modification application shall be subject to an independent evaluation. Such evaluation shall be performed by an independent entity or a different employee who has not been involved with the particular loan modification.
IV.H.1	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall maintain adequate staffing and systems for tracking borrower documents and information that are relevant to foreclosure, loss mitigation, and other Servicer operations. Servicer shall make periodic assessments to ensure that its staffing and systems are adequate.
IV.H.2	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall maintain adequate staffing and caseload limits for SPOCs and employees responsible for handling foreclosure, loss mitigation, and related communications with borrowers and housing counselors. Servicer shall make periodic assessments to ensure that its staffing and systems are adequate.
IV.H.3	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall establish reasonable minimum experience, educational and training requirements for loss mitigation staff.
IV.H.4	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall document electronically key actions taken on a foreclosure, loan modification, bankruptcy, or other servicing file, including communications with the borrower.
IV.H.5	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall not adopt compensation arrangements for its employees that encourage foreclosure over loss mitigation alternatives.
IV.H.8	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall not instruct, advise, or recommend that borrowers go into default in order to qualify for loss mitigation relief.
IV.H.9	Loss Mitigation	General Loss Mitigation Requirements	Servicer shall not discourage borrowers from working or communicating with legitimate non-profit housing counseling services.
IV.H.12	Loss Mitigation	General Loss Mitigation Requirements	Notwithstanding the foregoing, and to minimize the risk of borrowers submitting multiple loss mitigation requests for the purpose of delay, Servicer shall not be obligated to evaluate requests for loss mitigation options from (a) borrowers who have already been evaluated or afforded a fair opportunity to be evaluated consistent with the requirements of HAMP or proprietary modification programs, or (b) borrowers who were evaluated after the date of implementation of this Agreement, consistent with this Agreement, unless there has been a material change in the borrower's financial circumstances that is documented by borrower and submitted to Servicer.
IV.I.2	Loss Mitigation	Proprietary First Lien Loan Modification	Servicer shall design proprietary first lien loan modification programs that are intended to produce sustainable modifications according to investor guidelines and previous results. Servicer shall design these programs with the intent of providing affordable payments for borrowers needing longer term or permanent assistance.
IV.I.4	Loss Mitigation	Proprietary First Lien Loan Modification	Servicer shall not charge any application or processing fees for proprietary first lien loan modifications.
IV.J.3	Loss Mitigation	Proprietary Second Lien Loan Modification	Servicer shall not charge any application or processing fees for second lien modifications.
IV.L.3	Loss Mitigation	Loss Mitigation During Bankruptcy	When the debtor is in compliance with a trial period or permanent loan modification plan, Servicer will not object to confirmation of the debtor's chapter 13 plan, move to dismiss the pending bankruptcy case, or file a MRS solely on the basis that the debtor paid only the amounts due under the trial period or permanent loan modification plan, as opposed to the non-modified mortgage payments.

V.A	Protections for Military Personnel (Servicemembers Civil Relief Act)	N/A	Servicer shall comply with all applicable provisions of the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. Appx. § 501 et seq., and any applicable state law offering protections to servicemembers, and shall engage an independent consultant whose duties shall include a review of (a) all foreclosures in which an SCRA-eligible servicemember is known to have been an obligor or mortgagor, and (b) a sample of foreclosure actions (which sample will be appropriately enlarged to the extent Servicer identifies material exceptions), from January 1, 2009 to December 31, 2010 to determine whether the foreclosures were in compliance with the SCRA. Servicer shall remediate all monetary damages in compliance with the banking regulator Consent Orders.
VIII.A.1	General Servicer Duties and Prohibitions	Measures to Deter Community Blight	Servicer shall develop and implement policies and procedures to ensure that REO properties do not become blighted.
VIII.B.1	General Servicer Duties and Prohibitions	Tenants' Rights	Servicer shall comply with all applicable state and federal laws governing the rights of tenants living in foreclosed residential properties.
VIII.B.2	General Servicer Duties and Prohibitions	Tenants' Rights	Servicer shall develop and implement written policies and procedures to ensure compliance with such laws.

Appendix VII: Map of Servicing Standards to Metrics

Metric Sequence	Metric Number	Metric Description	Settlement Servicing Standards Reference Number
1	1.A	Foreclosure sale in error	I.A.3 I.C.1 III.A.1 IV.B.2 IV.B.3.b IV.B.4 IV.B.5.b IV.B.6 IV.B.7.b IV.B.8 IV.B.9 IV.B.10 IV.B.11.a
2	1.B	Incorrect Mod denial	IV.A.2 IV.F.2 IV.F.3
3	2.A	Was AOI properly prepared	I.A.1 I.A.2 I.A.3 I.A.7 I.A.8
4	2.B	POC	I.D.1.b
5	2.C	MRS Affidavits	I.D.2.c I.D.2.c.i I.D.2.c.ii I.D.2.c.iii
6	3.A	Pre Foreclosure Initiation	I.A.18 I.B.10 I.B.10.a I.B.10.b I.B.10.c I.B.10.d I.B.10.e I.B.10.f I.B.10.g I.B.10.h
7	3.B	Pre Foreclosure Initiation Notifications	I.A.18 I.C.3 IV.B.13
8	4.A	Fees adhere to guidance	VI.B.1 VI.B.2 VI.B.2.a VI.B.2.b VI.B.2.c VI.B.3 VI.C.1 VI.C.1.a VI.C.1.b VI.C.1.c

Metric Sequence	Metric Number	Metric Description	Settlement Servicing Standards Reference Number
9	4.B	Adherence to customer payment processing	I.B.1 I.B.2 I.B.3 I.B.3.a I.B.3.b
10	4.C	Reconciliation of certain waived fees	I.B.11.c
11	4.D	Late fees adhere to guidance	VI.B.4.a
12	5.A	Third Party Vendor Management	II.A.1 II.A.3 II.A.6 II.A.6.a II.A.6.b II.A.7 VI.B.3 IX.B.1
13	5.B	Customer Portal	IV.E.1
14	5.C	SPOC	IV.C.1 IV.C.2 IV.C.2.a IV.C.3 IV.C.3.a IV.C.3.b IV.C.3.c IV.C.3.d IV.C.4 IV.C.4.a IV.C.4.b IV.C.4.c IV.C.4.d IV.C.4.e IV.C.4.f IV.C.4.g IV.C.4.h IV.C.4.i IV.C.4.j IV.C.4.k IV.C.4.l IV.C.5 IV.C.6 IV.C.7 IX.B.1
15	5.D	Workforce Management	I.A.4 I.A.9 IV.H.1 IV.H.2 IV.H.3 IX.B.1
16	5.E	Affidavit of Indebtedness Integrity	I.A.2 I.A.3 IX.B.1
17	5.F	Account Status Activity	IV.H.4 IX.B.1

Metric Sequence	Metric Number	Metric Description	Settlement Servicing Standards Reference Number
18	6.A	Complaint response timeliness	IV.C.8
19	6.B.i	Loan Modification Document Collection timeline compliance	IV.F.2 IV.F.3
20	6.B.ii	Loan Modification Decision/ Notification timeline compliance	IV.F.4 IV.F.7
21	6.B.iii	Loan Modification Appeal timeline compliance	IV.G.3.c
22	6.B.iv	Short Sale Decision timeline compliance	IV.K.6
23	6.B.v	Short Sale Document Collection timeline compliance	IV.K.5
24	6.B.vi	Charge of application fees for Loss Mitigation	IV.I.4 IV.J.3 IV.H.11
25	6.B.vii.a	Inclusion of notice of whether or not a deficiency will be required	IV.K.7
26	6.B.viii.a	Referred to foreclosure in violation of Dual Track Provisions	IV.B.1 IV.B.1.a IV.B.1.b IV.B.2
27	6.B.viii.b	Failure to postpone foreclosure proceedings in violation of Dual Track Provisions	IV.B.4 IV.D.6
28	6.C.i	Notices sent timely with necessary information	VII.A.1 VII.A.3.a VII.A.3.a.vi VII.A.3.b VII.A.3.c VII.A.4
29	6.C.ii	Termination of Force-Placed Insurance	VII.A.4 VII.A.6 VII.A.6.a VII.A.6.b

Appendix VIII: Metrics Implementation Schedule

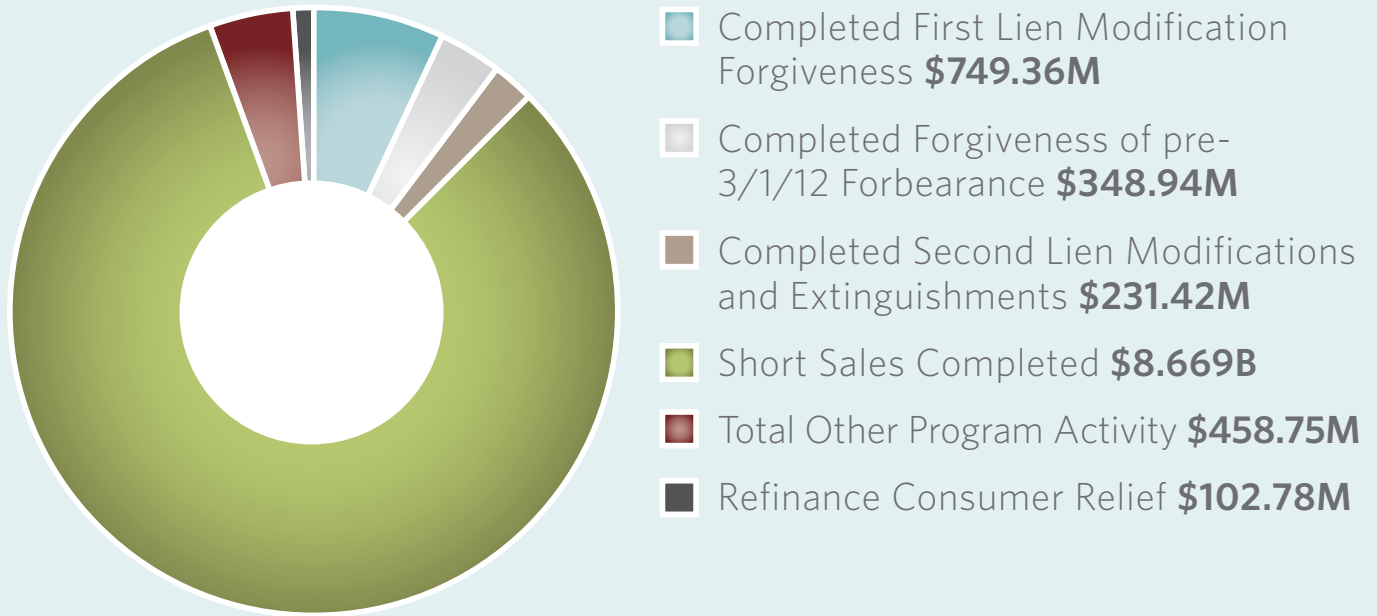
Metrics to be Measured in Third Quarter 2012	
3	(2.A) Affidavit of Indebtedness Properly Prepared
11	(4.D) Late Fees Adhere to Guidance
13	(5.B) Customer Portal
14	(5.C) Single Point of Contact (SPOC)
15	(5.D) Workforce Management
16	(5.E) Affidavit of Indebtedness Integrity
17	(5.F) Account Status Activity
24	(6.B.vi) Charge of Application Fees for Loss Mitigation
29	(6.C.ii) Force-Placed Insurance - Termination of Force-Placed Insurance

Metrics to be Added in Fourth Quarter 2012	
1	(1.A) Foreclosure Sale in Error
2	(1.B) Incorrect Modification Denial
4	(2.B) Proof of Claim
8	(4.A) Fee Adherence to Guidance
9	(4.B) Adherence to Customer Payment Processing
18	(6.A) Complaint Response Timeliness
19	(6.B.i) Loan Modification Document Collection Timeline Compliance
20	(6.B.ii.) Loan Modification Decision Notification Timeline Compliance
25	(6.B.vii) Inclusion of Deficiency Notice
26	(6.B.viii.a) Referred to Foreclosure in Violation of Dual Track Provisions
28	(6.C.i) Force-Placed Insurance - Timeliness of Notice

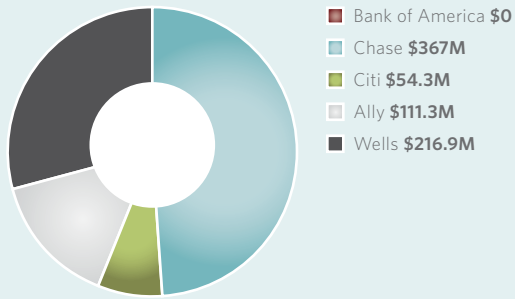
Metrics to be Added in First Quarter 2013	
5	(2.C) Motion for Relief from Stay Affidavits
6	(3.A) Pre-Foreclosure Initiation
7	(3.B) Pre-Foreclosure Initiation Notification
10	(4.C) Reconciliation of Certain Waived Fees
12	(5.A) Third Party Vendor Management
21	(6.B.iii) Loan Modification Appeal Timeline Compliance
22	(6.B.iv) Short Sale Decision Timeline Compliance
23	(6.B.v) Short Sale Document Collection Timeline Compliance
27	(6.B.viii.b) Failure to Postpone Foreclosure Proceedings in Violation of Dual Track Provisions

Appendix IX: Consumer Relief Breakdown

Total Consumer Relief **\$10.561B**

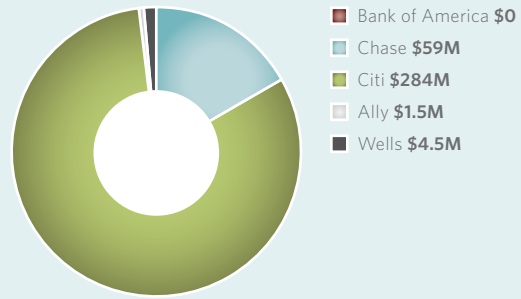


Completed First Lien Modifications* \$749.36M



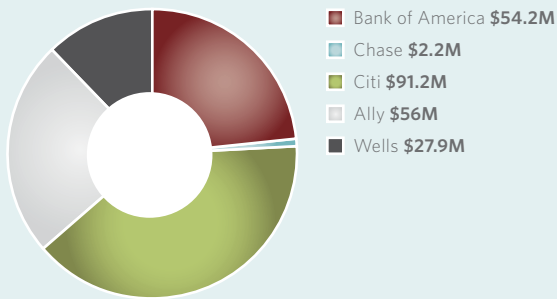
* Finalized first lien principal reduction permanent modifications (including converted trial modifications).

Completed Forgiveness of pre-3/1/12 Forbearance* \$348.94M



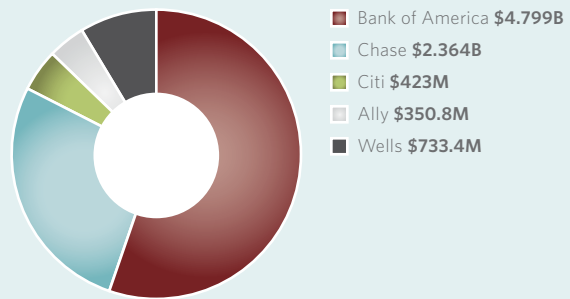
* Forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.

Completed Second Lien Modifications* and Extinguishments** \$231.42M



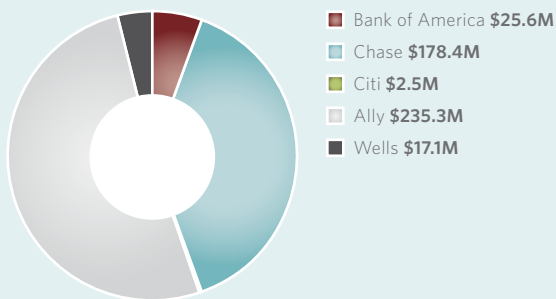
* Finalized second lien principal reduction permanent modifications.
 ** Finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).

Short Sales Completed* \$8.67B



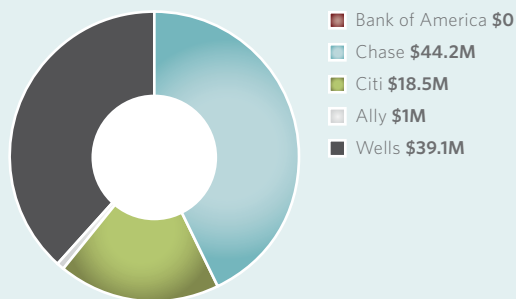
* The forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Also includes forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

Other Programs* \$458.75M



* 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure), (f) Cash Costs Paid by Servicer for Demolition of Property (payments to demolish properties to prevent blight), and (g) REO Properties Donated (properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).

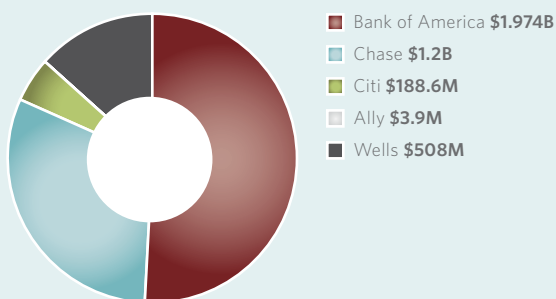
Refinance Consumer Relief* \$102.78M



* Refinance Consumer Relief is the estimated annual average interest savings calculated by multiplying the amount of unpaid principal balance on refinanced loans by the average annual interest rate reduction.

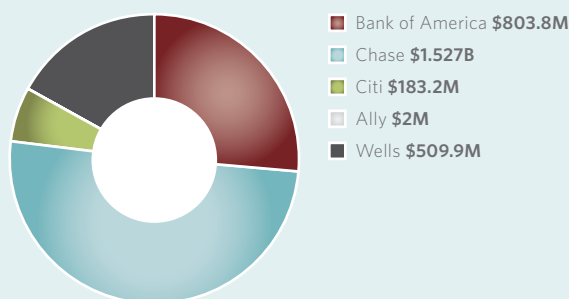
Consumer Relief - In Process

Trials Offered/Approved* \$3.875B



* All first lien mortgages where firm modification offers were made to the borrower.

Trials in Process* \$3.026B



* All first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information National Totals

CONSUMER RELIEF	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
Completed 1st Lien Modification Forgiveness ¹	\$111,267,433	1,169	\$95,182			\$54,252,446	825	\$65,761	\$366,952,715	2,920	\$125,669	\$216,891,653	2,179	\$99,537	\$749,364,247	7,093	\$105,648	
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$1,449,398	21	\$69,019			\$283,991,573	4,458	\$63,704	\$59,027,302	933	\$63,266	\$4,474,343	88	\$50,845	\$348,942,617	5,500	\$63,444	
Completed 2nd Lien Modifications ³	\$1,533,176	68	\$22,547			\$24,691,499	827	\$29,857	\$2,211,906	166	\$13,325	\$3,811,777	270	\$14,118	\$32,248,358	1,331	\$24,229	
Completed 2nd Lien-Extrajudgments ⁴	\$54,417,430	907	\$59,997	\$54,145,188	769	\$70,410	\$66,521,044	938	\$70,918	\$24,085,479	268	\$89,871	\$199,169,141	2,882	\$69,108			
Short Sales Completed ⁵	\$350,823,645	2,903	\$120,849	\$4,798,756,153	39,569	\$121,276	\$423,023,186	5,166	\$81,886	\$2,363,964,603	19,460	\$121,478	\$733,401,328	7,516	\$97,579	\$8,669,968,915	74,614	\$116,198
Total Other Program Activity ⁶	\$235,319,854	4,144	\$56,786	\$25,562,194	9,965	\$2,565	\$2,459,314	596	\$4,126	\$178,358,657	6,384	\$27,938	\$17,052,217	3,264	\$5,224	\$458,752,235	24,353	\$18,838
Refinances Completed - Estimated Consumer Relief ⁷	\$959,827	140	\$6,886			\$18,469,238	5,181	\$3,565	\$44,208,632	8,156	\$5,420	\$39,136,916	8,596	\$4,553	\$102,774,613	22,073	\$4,656	
Total Consumer Relief	\$755,770,762	9,352	\$80,814	\$4,878,463,535	50,303	\$96,982	\$873,408,300	17,991	\$48,547	\$3,014,723,815	38,019	\$79,295	\$1,038,853,713	22,181	\$46,835	\$10,561,220,126	137,846	\$76,616
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$3,895,814	45	\$86,574	\$1,974,106,619	12,902	\$153,008	\$188,574,086	2,717	\$69,405	\$1,200,342,746	11,500	\$104,378	\$5,07,983,661	4,940	\$102,831	\$3,874,902,926	32,104	\$120,698
Trials Started/In Process ⁹	\$1,968,035	24	\$82,001	\$803,833,100	5,359	\$149,997	\$183,148,997	2,629	\$69,665	\$1,527,462,060	14,923	\$102,356	\$509,901,967	5,112	\$99,746	\$3,026,314,159	28,407	\$107,902
TOTAL CONSUMER RELIEF - ALL SERVICERS \$10,561,220,126																		

Notes:

- Any differences in adding are due to rounding.
- The sum of the individual state amounts do not agree to the national total amount due to the fact that some jurisdictions are not parties.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Completed Forgiveness of pre 3/1/2012 forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (to forgiveness of the entire balance and release of lien).
- Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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 arrears 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS							
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction						
	\$23,901,163	140	3.21%				\$803,010,356	5,181	2.3%	\$2,364,098,009	8,156	1.87%	\$1,686,936,045	8,596	2.32%	\$4,883,945,573	22,073	2.10%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Alabama

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS								
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers							
Completed 1st Lien Modification Forgiveness ¹	\$367,600	9	\$408,444		\$291,959	12	\$24,330	\$120,813	4	\$30,203	\$802,015	16	\$50,126	\$1,582,387	41	\$38,595			
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$600,233	20	\$30,012							\$600,233	20	\$30,012			
Completed 2nd Lien Modifications ³	\$12,558	2	\$6,279		\$21,926	2	\$10,963			\$1161	1	\$11,611		\$35,645	5	\$7,129			
Completed 2nd Lien-Extrajudgments ⁴	\$420,390	12	\$35,033		\$133,227	4	\$33,307		\$43,465	1	\$43,465	1	\$43,465	\$597,082	17	\$35,122			
Short Sales Completed ⁵	\$917,934	15	\$61,196		\$5,484,912	78	\$70,319	\$2,641,042	46	\$57,414	\$541,617	10	\$54,162	\$11,109,392	171	\$64,967			
Total Other Program Activity ⁶	\$7,038,046	157	\$44,828		\$55,216	15	\$3,681	\$30,500	3	\$10,167	\$181,846	14	\$12,989	\$7,305,608	189	\$38,654			
Refinances Completed - Estimated Consumer Relief ⁷	\$3,811	1	\$3,811		\$258,652	76	\$3,403	\$42,176	12	\$3,515	\$606,403	130	\$4,665	\$911,042	219	\$4,160			
Total Consumer Relief	\$8,760,339	196	\$44,696		\$5,540,128	93	\$59,571	\$2,829,884	136	\$20,808	\$2,834,531	65	\$43,608	\$2,176,507	172	\$12,654	\$22,141,389	662	\$33,446
CONSUMER RELIEF - IN PROCESS																			
Trials Offered/Approved ⁸			\$1,846,739	28	\$65,955	\$1,017,536	35	\$29,072	\$1,488,847	44	\$33,837	\$2,153,621	44	\$48,946	\$6,506,742	151	\$43,091		
Trials Started/In Process ⁹			\$536,553	8	\$67,069	\$936,277	32	\$29,259	\$1,761,624	55	\$32,030	\$866,759	20	\$43,338	\$4,101,212	115	\$35,663		
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$22,141,389																			

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property 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 Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERICERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
	\$139,861	1	\$8,502,034	76	\$1,384,229	12	\$19,312,210	130	\$29,338,333	219		
	2.73%		3.0%		3.05%							
	Average Rate Reduction		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction			

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Alaska

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$921,944	1	\$921,944									\$220,807	2	\$110,404	\$313,001	3	\$104,334	
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$3,983	1	\$3,983						\$3,983	1	\$3,983	
Completed 2nd Lien Modifications ³																		
Completed 2nd Lien-Extrajudgments ⁴	\$153,801	2	\$76,901	\$44,519	1	\$44,519	\$64,989	1	\$64,989						\$263,309	4	\$65,827	
Short Sales Completed ⁵	\$78,388	2	\$39,192	\$331,604	7	\$47,372	\$162,647	2	\$81,323	\$158,965	3	\$52,988			\$731,999	14	\$52,257	
Total Other Program Activity ⁶	\$224,192	10	\$22,419	\$11,086	3	\$3,695			\$1,500	\$1,500	1	\$1,500			\$236,777	14	\$16,913	
Refinances Completed - Estimated Consumer Relief ⁷							\$29,870	2	\$14,935			\$76,477	5	\$15,295	\$106,347	7	\$15,192	
Total Consumer Relief	\$548,570	15	\$36,571	\$387,209	11	\$35,201	\$261,488	6	\$43,581	\$160,465	4	\$40,116	\$297,284	7	\$42,469	\$1,655,016	43	\$38,489
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸							\$3,834	2	\$1,917	\$399,590	4	\$99,898			\$403,424	6	\$67,237	
Trials Started/In Process ⁹							\$1,864	1	\$1,864	\$377,227	3	\$125,742			\$379,091	4	\$94,773	
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$568,702	2	5.3%				\$1,532,606	5	4.99%	\$2,101,308	7	5.06%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Arizona

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$5,175,080	55	\$94,092			\$1,386,255	17	\$81,544	\$7,753,725	61	\$127,110	\$5,781,287	64	\$90,333	\$200,963,446	197	\$102,012	
Completed Forgiveness of pre-3/1/2012 forbearance ²						\$9,519,588	163	\$58,402	\$1,763,944	30	\$58,798	\$64,292	2	\$32,146	\$11,347,825	195	\$58,194	
Completed 2nd Lien Modifications ³	\$19,597	3	\$6,532			\$51,997	21	\$24,381	\$158,126	9	\$17,570	\$22,847	3	\$7,616	\$712,567	36	\$19,794	
Completed 2nd Lien-Extrajudgments ⁴	\$2,036,232	33	\$61,704	\$1,037,253	21	\$49,393	\$2,680,061	42	\$63,811			\$1,686,249	19	\$88,750	\$7,439,795	115	\$64,694	
Short Sales Completed ⁵	\$25,741,086	218	\$118,078	\$274,557,909	2,589	\$106,048	\$29,757,680	360	\$82,660	\$147,880,555	1,414	\$104,583	\$44,204,923	545	\$81,110	\$522,142,154	5126	\$101,862
Total Other Program Activity ⁶				\$854,878	549	\$1,557	\$210,104	53	\$3,964	\$17,766,672	347	\$51,201	\$839,778	184	\$4,564	\$19,671,432	1133	\$17,362
Refinances Completed - Estimated Consumer Relief ⁷	\$9,543	3	\$3,181			\$497,719	145	\$3,428	\$1,831,370	458	\$3,999	\$1,624,333	327	\$5,120	\$4,012,364	933	\$4,300	
Total Consumer Relief	\$32,981,537	312	\$105,710	\$276,450,040	3,159	\$87,512	\$44,562,805	801	\$55,634	\$177,154,391	2,319	\$76,393	\$54,273,709	1,144	\$47,442	\$585,422,483	7,735	\$75,685
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$8,889	1	\$8,889	\$50,337,858	372	\$135,317	\$4,359,253	51	\$85,476	\$21,472,187	258	\$83,226	\$13,259,196	137	\$96,782	\$89,437,384	819	\$109,203
Trials Started/In Process ⁹				\$19,968,081	145	\$137,711	\$4,252,428	50	\$85,049	\$33,181,107	372	\$89,197	\$11,579,035	133	\$87,060	\$66,980,651	700	\$96,544
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCERS						
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction					
Refinances Completed	\$384,266	3	2.48%			\$27,017,718	145	1.8%	\$108,820,209	458	1.68%	\$78,977,950	327	2.12%	\$215,290,143	933	1.86%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Arkansas

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$40,400	2	\$20,200				\$179,521	7	\$25,646	\$260,854	6	\$43,476			\$480,775	15	\$32,052	
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$144,850	5	\$28,970						\$144,850	5	\$28,970	
Completed 2nd Lien Modifications ³							\$41,795	4	\$10,449						\$41,795	4	\$10,449	
Completed 2nd Lien-Extrajudgments ⁴	\$15,003	1	\$15,003												\$15,003	1	\$15,003	
Short Sales Completed ⁵	\$171,151	5	\$34,230	\$2,273,998	52	\$43,731	\$735,376	12	\$61,281	\$2,703,527	57	\$47,430	\$21,085	2	\$10,543	\$5,905,137	128	\$46,134
Total Other Program Activity ⁶	\$521,471	24	\$21,728	\$63,530	22	\$2,888	\$4,500	3	\$1,500	\$66,000	6	\$11,000			\$655,500	55	\$11,918	
Refinances Completed - Estimated Consumer Relief ⁷							\$58,821	16	\$3,676	\$25,913	10	\$2,591	\$25,493	7	\$3,642	\$110,227	33	\$3,340
Total Consumer Relief	\$748,025	32	\$23,376	\$2,337,527	74	\$31,588	\$1,164,862	47	\$24,784	\$3,056,293	79	\$38,687	\$46,578	9	\$5,175	\$7,353,286	241	\$30,512
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$464,803	14	\$33,200	\$323,868	12	\$26,989	\$941,901	18	\$52,228			\$1,730,572	44	\$39,331	
Trials Started/In Process ⁹				\$180,311	5	\$36,062	\$323,868	12	\$26,989	\$1172,562	25	\$46,902			\$1,676,741	42	\$39,922	
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property (payments to demolish properties to prevent blight); and (f) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$2,027,854	16	2.9%	\$1,224,346	10	2.12%	\$885,189	7	2.88%	\$4,137,389	33	2.66%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information California

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$26,948,746	724	\$154,878				\$14,606,325	127	\$115,010	\$158,280,216	904	\$175,089	\$351,317,420	1,129	\$119,697	\$334,972,707	2,334	\$143,519
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$648,243	8	\$81,030				\$130,176,107	1,410	\$92,323	\$39,825,301	548	\$72,674	\$3,565,479	59	\$60,432	\$174,215,129	2,025	\$86,032
Completed 2nd Lien Modifications ³	\$438,544	9	\$48,727				\$8,013,859	194	\$41,309	\$1,300,698	95	\$13,692	\$2,009,473	121	\$16,607	\$11,762,574	419	\$28,073
Completed 2nd Lien-Extrajudgments ⁴	\$1,915,800	148	\$80,512				\$23,638,581	315	\$75,043	\$27,525,152	311	\$88,505	\$11,740,284	89	\$131,913	\$74,819,816	863	\$86,697
Short Sales Completed ⁵	\$122,384,823	713	\$171,648				\$2,259,091,846	14,157	\$159,574	\$961,593,055	5,926	\$162,267	\$418,237,912	3,733	\$112,038	\$3,900,215,281	25,844	\$150,914
Total Other Program Activity ⁶							\$6,973,394	3,899	\$1,789	\$1,097,623	217	\$5,058	\$59,306,338	1,697	\$34,948	\$715,4659	1,748	\$4093
Refinances Completed - Estimated Consumer Relief ⁷	\$150,472	12	\$12,539				\$1,608,901	415	\$3,877	\$21,691,817	2,900	\$7,300	\$4,361,451	696	\$6,266	\$27,290,011	4,023	\$6,783
Total Consumer Relief	\$162,486,628	1,064	\$152,713	\$2,289,703,821	18,371	\$124,637	\$321,935,611	3,989	\$80,706	\$1,241,474,794	12,070	\$102,856	\$582,206,678	7,575	\$76,859	\$4,597,807,532	43,069	\$106,754
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$940,498	7	\$134,357	\$975,900,442	4,603	\$212,014	\$43,643,691	368	\$118,597	\$425,726,995	2,770	\$153,692	\$297,043,377	2,390	\$124,286	\$1,743,255,003	10,138	\$171,933
Trials Started/In Process ⁹	\$399,231	3	\$133,077	\$397,689,725	1,913	\$207,888	\$42,522,172	359	\$118,474	\$612,126,986	3,980	\$153,801	\$333,441,988	2,918	\$114,271	\$1,386,190,101	9,173	\$151,116
TOTAL CONSUMER RELIEF - ALL SERVICERS \$4,597,807,532																		

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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 of 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$6,089,918	12	2.47%				\$112,986,092	415	1.4%	\$119,451,645	2,900	1.77%	\$211,720,926	696	2.06%	\$1,525,313,390	4,023	1.79%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Colorado

CONSUMER RELIEF	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$681,948	9	\$75,772				\$454,056	9	\$50,451	\$216,750	24	\$90,313	\$776,414	15	\$51,761	\$4,079,928	57	\$71,578
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$1,969,449	31	\$63,531							\$1,969,449	31	\$63,531
Completed 2nd Lien Modifications ³	\$60,132	2	\$30,066				\$442,234	21	\$21,059	\$3,194	1	\$3,194	\$82,554	4	\$20,639	\$588,115	28	\$21,004
Completed 2nd Lien-Extrajudgments ⁴	\$535,507	10	\$53,551	\$42,541	1	\$42,541	\$1,524,415	23	\$66,279				\$727,966	10	\$72,797	\$2,830,429	44	\$64,328
Short Sales Completed ⁵	\$3,366,201	59	\$57,054	\$43,674,733	996	\$73,280	\$5,393,266	94	\$57,375	\$2,663,282	274	\$82,713	\$7,408,427	107	\$69,238	\$82,505,909	1,130	\$73,014
Total Other Program Activity ⁶	\$9,007,906	160	\$56,299	\$333,045	169	\$1,971	\$26,527	8	\$3,316	\$117,134	66	\$17,748	\$105,672	29	\$3,644	\$10,644,489	432	\$24,640
Refinances Completed - Estimated Consumer Relief ⁷	\$40,421	4	\$10,105				\$301,184	75	\$4,016	\$165,074	26	\$6,349	\$815,788	234	\$3,486	\$1,322,467	339	\$3,901
Total Consumer Relief	\$13,692,115	244	\$56,115	\$44,050,318	766	\$57,507	\$101,1131	261	\$38,740	\$26,170,400	391	\$66,932	\$9,916,821	399	\$24,854	\$103,940,785	2,061	\$50,432
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$11,058,461	127	\$87,074	\$1,514,529	29	\$52,225	\$5,878,211	106	\$55,455	\$1,327,107	28	\$47,397	\$19,778,308	290	\$68,201
Trials Started/In Process ⁹				\$3,921,781	53	\$73,996	\$150,6761	28	\$53,813	\$8,722,518	137	\$63,668	\$1140,949	20	\$57,047	\$15,292,010	238	\$64,252
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$103,940,785																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelieed 2nd Lien Holder for Release of 2nd Lien (payments to unrelieed 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
	\$1,612,819	4	2.51%				\$12,441,558	75	2.4%	\$6,572,235	26	2.51%	\$35,315,494	234	2.31%	\$55,942,106	339	2.36%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Connecticut

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$1,414,400	16	\$88,400				\$1,114,500	18	\$61,917	\$4,598,206	46	\$99,961	\$974,796	14	\$69,628	\$8,101,903	94	\$86,190
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$118,192	1	\$118,192				\$3,502,165	70	\$50,031	\$142,400	4	\$35,600				\$3,762,757	75	\$50,170
Completed 2nd Lien Modifications ³	\$111,308	3	\$37,103				\$438,144	9	\$48,683				\$2,798	1	\$2,798	\$552,250	13	\$42,481
Completed 2nd Lien-Extrajudgments ⁴	\$822,230	14	\$58,731				\$389,403	6	\$64,901							\$1,467,004	24	\$61,125
Short Sales Completed ⁵	\$2,932,185	24	\$122,174				\$2,971,683	47	\$63,227	\$16,740,139	141	\$118,724	\$3,112,485	31	\$100,403	\$448,583,118	481	\$101,004
Total Other Program Activity ⁶	\$86,6725	8	\$108,341				\$104,659	54	\$1,938	\$1,485,238	70	\$21,218	\$52,576	12	\$4,377	\$2,509,148	144	\$17,425
Refinances Completed - Estimated Consumer Relief ⁷							\$258,901	62	\$4,176	\$251,604	50	\$5,032	\$483,812	100	\$4,838	\$994,318	212	\$4,690
Total Consumer Relief	\$6,265,040	66	\$94,925	\$23,186,656	296	\$78,333	\$8,674,797	212	\$40,919	\$23,217,588	311	\$74,655	\$4,626,417	158	\$29,281	\$65,970,498	1,043	\$63,251
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$28,000	1	\$28,000	\$21,170,422	183	\$115,685	\$3,741,352	52	\$71,949	\$20,778,702	210	\$98,946	\$2,219,342	27	\$82,198	\$4,793,818	473	\$101,348
Trials Started/In Process ⁹				\$9,679,295	79	\$122,523	\$3,702,351	51	\$72,595	\$20,766,447	245	\$84,761	\$1,588,258	23	\$69,055	\$35,736,351	398	\$89,790
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$65,970,498																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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 Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
							\$12,682,405	62	2.0%	\$11,831,392	50	2.13%	\$22,193,226	100	2.18%	\$46,707,024	212	2.13%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Delaware

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$485,100	4	\$121,275				\$298,025	5	\$59,605	\$180,332	4	\$45,083	\$335,514	8	\$41,914	\$1,298,771	21	\$61,846
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$287,973	9	\$31,997							\$287,973	9	\$31,997
Completed 2nd Lien Modifications ³	\$15,340	1	\$15,340				\$9,057	1	\$9,057							\$24,397	2	\$12,199
Completed 2nd Lien-Extrajudgments ⁴	\$46,469	1	\$46,469	\$47,737	1	\$47,737										\$94,207	2	\$47,103
Short Sales Completed ⁵	\$511,702	8	\$63,963	\$5133,587	58	\$88,510	\$850,899	11	\$77,354	\$3,252,601	35	\$92,931	\$1,336,748	20	\$66,837	\$11,085,538	132	\$83,981
Total Other Program Activity ⁶	\$898,465	25	\$35,939	\$42,805	11	\$3,891	\$3,000	2	\$1,500	\$242,200	15	\$16,147	\$34,000	7	\$4,857	\$1,220,469	60	\$20,341
Refinances Completed - Estimated Consumer Relief ⁷	\$7,941	2	\$3,971				\$76,977	18	\$4,276	\$83,940	26	\$3,228	\$125,514	21	\$5,977	\$294,371	67	\$4,394
Total Consumer Relief	\$1,965,017	41	\$47,927	\$5,224,129	70	\$74,630	\$1,525,932	46	\$33,172	\$3,759,073	80	\$46,988	\$1,831,576	56	\$32,707	\$14,305,727	293	\$48,825
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$2,339,384	30	\$77,979	\$309,570	6	\$51,595	\$1,846,395	32	\$57,700	\$764,036	13	\$58,772	\$5,259,385	81	\$64,931
Trials Started/In Process ⁹				\$1,293,384	15	\$86,226	\$392,812	7	\$56,116	\$1,753,255	40	\$43,831	\$669,833	12	\$55,819	\$4,109,284	74	\$55,531
TOTAL CONSUMER RELIEF - ALL SERVICERS \$14,305,727																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unreleased 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 walk claims on borrower deficiency balances on first or second lien mortgages), (e) Forgiveness of Principal Associated with a 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
	\$329,162	2	2.41%				\$3,601,457	18	2.1%	\$4,961,621	26	1.69%	\$5,603,305	21	2.24%	\$14,495,545	67	2.03%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information District of Columbia

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$337,700	3	\$112,567				\$249,254	2	\$124,627	\$507,228	5	\$101,446			\$109,4182	10	\$109,418	
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$321,206	3	\$107,069	\$7400	2	\$3,700			\$328,606	5	\$65,721	
Completed 2nd Lien Modifications ³							\$88,367	4	\$22,092	\$12,968	1	\$12,968			\$101,335	5	\$20,267	
Completed 2nd Lien-Extrajudgments ⁴	\$631,471	4	\$157,868												\$631,471	4	\$157,868	
Short Sales Completed ⁵	\$837,284	7	\$119,612	\$3,364,339	32	\$105,136	\$583,875	5	\$116,775	\$2,131,897	18	\$118,439	\$242,073	4	\$60,518	\$7,159,468	66	\$108,477
Total Other Program Activity ⁶				\$16,500	10	\$1,650	\$1,500	1	\$1,500	\$253,277	14	\$18,091			\$271,277	25	\$10,851	
Refinances Completed - Estimated Consumer Relief ⁷							\$17,159	6	\$2,860	\$44,475	7	\$6,354	\$43,382	7	\$6,197	\$105,015	20	\$5,251
Total Consumer Relief	\$1,806,455	14	\$129,033	\$3,380,839	42	\$80,496	\$1,261,361	21	\$60,065	\$2,957,245	47	\$62,920	\$285,455	11	\$25,950	\$9,691,354	135	\$71,788
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$130,776	1	\$130,776	\$1,409,899	15	\$93,993	\$580,939	5	\$116,188	\$2,043,050	16	\$127,691	\$498,438	5	\$99,688	\$4,663,102	42	\$111,026
Trials Started/In Process ⁹				\$365,546	4	\$91,387	\$580,751	5	\$116,150	\$1,731,295	19	\$91,121	\$526,908	6	\$87,818	\$3,204,500	34	\$94,250
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$9,691,354																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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 Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$1,492,273	6	1.1%	\$2,174,477	7	2.05%	\$2,075,679	7	2.09%	\$5,742,429	20	1.83%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Florida

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$8,051,889	96	\$83,874		\$4,851,873	60	\$80,865	\$76,019,654	582	\$130,618	\$26,459,764	274	\$96,568	\$115,383,180	1,012	\$114,015		
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$329,004	4	\$82,251		\$26,588,864	435	\$61,124	\$10,006,048	194	\$51,578	\$373,526	12	\$31,127	\$37,297,442	645	\$57,825		
Completed 2nd Lien Modifications ³	\$15,068	2	\$7,534		\$1,836,946	63	\$29,158	\$295,297	21	\$14,062	\$528,907	43	\$12,300	\$2,676,218	129	\$20,746		
Completed 2nd Lien-Extrajudgments ⁴	\$7,996,664	143	\$55,921	\$12,734,498	188	\$67,737	\$8,227,180	121	\$67,993	\$2,803,385	30	\$93,446	\$31,761,727	482	\$65,896			
Short Sales Completed ⁵	\$65,596,878	492	\$133,327	\$806,426,760	7,284	\$110,712	\$59,082,993	655	\$90,203	\$439,840,529	3,512	\$125,239	\$100,513,652	1,081	\$92,982	\$1,471,460,813	13,024	\$112,981
Total Other Program Activity ⁶				\$10,921,844	1,959	\$5,575	\$18,213	\$2,674	70	\$2,674	\$2,289,069	482	\$6,201	\$4,422,965	3,950	\$10,737		
Refinances Completed - Estimated Consumer Relief ⁷	\$40,483	8	\$5,060		\$1,299,794	419	\$3,102	\$6,732,944	1,705	\$3,949	\$6,616,877	1,736	\$3,812	\$14,690,099	3,868	\$3,798		
Total Consumer Relief	\$82,029,988	745	\$110,107	\$830,083,102	9,431	\$88,016	\$102,074,861	1,823	\$55,993	\$561,209,311	7,453	\$75,300	\$140,285,180	3,658	\$38,350	\$1,715,682,442	23,110	\$74,240
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$55,9786	6	\$93,298	\$263,774,825	1,910	\$138,102	\$20,511,937	235	\$87,285	\$253,925,113	2,130	\$119,214	\$61,955,177	647	\$95,758	\$600,726,838	4,928	\$121,901
Trials Started/In Process ⁹	\$340,745	4	\$85,186	\$10,1852,367	755	\$134,904	\$19,403,910	225	\$86,240	\$29,1910,892	2,259	\$114,072	\$65,190,300	704	\$92,600	\$478,698,214	4,247	\$112,714
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$1,715,682,442																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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 arrears 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERICERS							
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction						
Refinances Completed	\$1,480,539	8	2.73%				\$66,313,146	419	2.0%	\$357,535,815	1,705	1.88%	\$303,526,487	1,736	2.18%	\$728,855,987	3,868	2.02%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Georgia

CONSUMER RELIEF	ALTY				BANK OF AMERICA				CITI				CHASE				WELLS				TOTAL CONSUMER RELIEF - ALL SERVERS			
	Amount of Relief	No. of Borrowers	Average Relief per Borrower		Amount of Relief	No. of Borrowers	Average Relief per Borrower		Amount of Relief	No. of Borrowers	Average Relief per Borrower		Amount of Relief	No. of Borrowers	Average Relief per Borrower		Amount of Relief	No. of Borrowers	Average Relief per Borrower		Amount of Relief	No. of Borrowers	Average Relief per Borrower	
Completed 1st Lien Modification Forgiveness ¹	\$2,952,486	48	\$62,135					\$3,112,922	54	\$57,647		\$7,018,841	94	\$74,669		\$2,461,075	33	\$74,578		\$15,575,324	229	\$68,015		
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$5,020	1	\$5,020					\$6,677,954	183	\$36,492		\$176,900	7	\$25,271						\$6,859,875	191	\$35,916		
Completed 2nd Lien Modifications ³	\$3,011	1	\$3,011					\$833,659	43	\$19,387		\$26,750	3	\$8,917		\$174,319	14	\$12,451		\$1,037,740	61	\$17,012		
Completed 2nd Lien-Extrajudgments ⁴	\$1,126,161	30	\$37,539		\$528,183	17	\$31,070	\$1,162,429	17	\$68,378						\$669,278	13	\$51,483		\$3,486,050	77	\$45,273		
Short Sales Completed ⁵	\$6,446,638	78	\$82,649		\$66,128,688	811	\$81,540	\$9,357,450	150	\$62,383		\$4,917,452	623	\$78,927		\$9,884,771	123	\$80,364		\$140,988,999	1,785	\$78,985		
Total Other Program Activity ⁶	\$27,824,708	377	\$73,806		\$403,588	239	\$1,689	\$46,705	11	\$4,246		\$2,819,501	506	\$5,5612		\$682,824	39	\$17,508		\$570,973,327	1,172	\$48,278		
Refinances Completed - Estimated Consumer Relief ⁷	\$22,902	6	\$3,817					\$116,258	301	\$3,708		\$1,031,841	228	\$4,526		\$2,877,000	864	\$3,330		\$5,048,001	1,399	\$3,608		
Total Consumer Relief	\$38,410,927	541	\$71,000		\$67,060,458	1,067	\$62,850	\$22,307,277	759	\$29,390		\$85,565,286	1,461	\$58,566		\$16,749,267	1,086	\$15,423		\$230,093,316	4,914	\$46,824		
CONSUMER RELIEF - IN PROCESS																								
Trials Offered/Approved ⁸	\$190,295	2	\$95,148		\$43,984,997	437	\$100,652	\$11,854,813	177	\$66,976		\$2,413,192	388	\$6,2971		\$5,788,336	90	\$64,315		\$86,231,633	1,094	\$78,822		
Trials Started/In Process ⁹	\$12,000	1	\$12,000		\$17,718,916	180	\$98,438	\$11,203,642	166	\$67,492		\$33,584,148	579	\$58,004		\$3,984,365	74	\$53,843		\$66,503,071	1,000	\$66,503		
TOTAL CONSUMER RELIEF - ALL SERVERS \$230,093,316																								

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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)
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

TOTAL REFINANCES COMPLETED - ALL SERVERS	ALTY				BANK OF AMERICA				CITI				CHASE				WELLS					
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction		Principal Loan Balance	No. of Borrowers	Average Rate Reduction		Principal Loan Balance	No. of Borrowers	Average Rate Reduction		Principal Loan Balance	No. of Borrowers	Average Rate Reduction		Principal Loan Balance	No. of Borrowers	Average Rate Reduction			
Refinances Completed	\$728,986	6	3.14%					\$40,654,326	301	2.7%		\$4,900,7317	228	2.11%		\$135,070,446	864	2.13%		\$225,461,075	1,399	2.24%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Hawaii

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS	
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers
Completed 1st Lien Modification Forgiveness ¹	\$271,300	2			\$210,084	3	\$70,028	\$46,661	\$46,661	1	\$528,045	6
Completed Forgiveness of pre-3/1/2012 forbearance ²											\$303,174	5
Completed 2nd Lien Modifications ³					\$283,100	5	\$56,620				\$283,100	5
Completed 2nd Lien-Extrajudgments ⁴	\$1,099,399	10			\$138,079	2	\$69,040	\$77,297		2	\$1,314,716	14
Short Sales Completed ⁵	\$1,532,477	14	\$109,463	167	\$141,684	16	\$104,726	\$5,795,717	40	\$144,893	\$2,178,179	17
Total Other Program Activity ⁶	\$2,119,652	12	\$76,638	34	\$2,492			\$360,396	18	\$20,022	\$2,564,783	64
Refinances Completed - Estimated Consumer Relief ⁷	\$39,832	3	\$13,277		\$5,594	2	\$2,797	\$8,791	2	\$4,396	\$101,991	7
Total Consumer Relief	\$5,062,601	41	\$123,478	201	\$2,405,555	30	\$80,185	\$6,374,989	63	\$101,390	\$2,404,128	27
CONSUMER RELIEF - IN PROCESS			\$23,746,008		\$240,555		\$4,396				\$39,993,280	362
Trials Offered/Approved ⁸			\$6,842,317	33	\$207,343	5	\$5,819	\$1,602,833	14	\$114,488	\$532,049	4
Trials Started/In Process ⁹			\$2,727,135	17	\$160,420	5	\$58,819	\$2,307,199	23	\$100,313	\$208,938	2
TOTAL CONSUMER RELIEF - ALL SERVICERS					\$294,094	5	\$58,819	\$2,307,199	23	\$100,313	\$208,938	2
					\$294,094	5	\$58,819	\$2,307,199	23	\$100,313	\$208,938	2
					\$927,129	56	\$165,559				\$927,129	56
					\$3,537,385	47	\$17,817				\$3,537,385	47
					\$927,129	56	\$165,559				\$927,129	56
					\$3,537,385	47	\$17,817				\$3,537,385	47

Note:

• Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Completed Forgiveness of pre-3/1/2012 forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unemployed 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), (e) Forgiveness of Principal Associated with a Property When the Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure), (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight), and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS	
	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers
	\$1,665,450	3			\$643,942	2	\$507,486	2	\$3,504,835	7	\$6,321,712	14

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Idaho

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$194,800	3	\$64,933				\$106,586	3	\$35,529	\$269,458	2	\$134,729	\$435,890	5	\$87,178	\$1,006,733	13	\$77,441
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$861,264	18	\$47,848							\$861,264	18	\$47,848
Completed 2nd Lien Modifications ³							\$190,271	7	\$21,467				\$16,985	2	\$8,493	\$167,256	9	\$18,584
Completed 2nd Lien-Extrajudgments ⁴	\$681,142	1	\$681,142				\$199,107	5	\$39,821				\$255,938	3	\$85,313	\$523,187	9	\$58,132
Short Sales Completed ⁵	\$1,020,816	13	\$78,524	\$24,863,146	313	\$79,435	\$2,038,316	39	\$52,265	\$8,569,290	87	\$98,498	\$2,336,444	33	\$76,862	\$39,028,012	485	\$80,470
Total Other Program Activity ⁶	\$2,363,546	29	\$81,502	\$136,547	65	\$2,101	\$7,500	2	\$3,750	\$309,358	17	\$18,198	\$46,963	13	\$3,613	\$2,863,914	126	\$22,729
Refinances Completed - Estimated Consumer Relief ⁷	\$23,811	2	\$11,906				\$233,441	75	\$3,113	\$212,003	28	\$7,572	\$327,146	64	\$5,112	\$796,401	169	\$4,712
Total Consumer Relief	\$3,671,116	48	\$76,482	\$24,999,692	378	\$66,137	\$3,596,484	149	\$24,137	\$9,360,109	134	\$69,852	\$3,619,366	120	\$30,161	\$45,246,768	829	\$54,580
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$4,340,437	34	\$127,660	\$582,291	14	\$41,642	\$1,060,850	18	\$58,936	\$1,226,941	17	\$72,173	\$7,211,219	83	\$86,882
Trials Started/In Process ⁹				\$886,410	13	\$68,185	\$582,291	14	\$41,642	\$1,944,776	31	\$62,735	\$675,718	9	\$75,080	\$4,089,895	67	\$61,043
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$45,246,768																		

Note:

• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 arrears 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$724,297	2	3.29%	\$86,410			\$106,283	75	2.2%	\$1,045,842	28	2.03%	\$1,094,134	64	2.99%	\$3,752,292	169	2.43%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Illinois

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$4,522,492	47	\$96,223				\$4,219,270	58	\$72,746	\$18,468,975	186	\$99,296	\$7,274,654	80	\$90,933	\$34,485,392	371	\$92,953
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$19,164,427	323	\$59,333	\$1,306,863	30	\$43,562	\$235,655	3	\$78,552	\$20,706,945	356	\$58,166
Completed 2nd Lien Modifications ³	\$37,993	3	\$12,664				\$1,239,386	56	\$22,132				\$79,676	9	\$8,853	\$1,357,055	68	\$19,957
Completed 2nd Lien-Extrajudgments ⁴	\$1,346,557	18	\$74,809	\$476,859	12	\$39,738	\$2,666,015	48	\$55,542				\$188,022	5	\$37,604	\$4,677,453	83	\$56,355
Short Sales Completed ⁵	\$10,508,448	88	\$119,414	\$108,527,572	1,047	\$103,656	\$27,922,208	330	\$84,613	\$101,629,693	944	\$107,659	\$12,859,972	146	\$88,082	\$261,447,894	2,555	\$102,328
Total Other Program Activity ⁶	\$23,332,259	242	\$96,414	\$34,558	196	\$17,077	\$51,732	23	\$2,249	\$5,847,410	328	\$17,827	\$791,893	97	\$8,164	\$30,357,832	886	\$34,264
Refinances Completed - Estimated Consumer Relief ⁷	\$39,566	7	\$5,652				\$1,866,656	372	\$3,190	\$1,877,595	393	\$4,778	\$1124,196	177	\$6,351	\$4,228,014	949	\$4,455
Total Consumer Relief	\$39,787,316	405	\$98,240	\$109,338,970	1,255	\$87,123	\$56,449,694	1,210	\$46,653	\$129,130,538	1,881	\$68,650	\$22,554,068	517	\$43,625	\$357,260,585	5,268	\$67,817
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$372,060	2	\$186,030	\$73,275,161	544	\$134,697	\$15,558,601	195	\$79,788	\$76,015,857	798	\$95,258	\$16,832,346	161	\$104,549	\$182,054,025	1,700	\$107,091
Trials Started/In Process ⁹	\$216,060	1	\$216,060	\$30,815,696	241	\$127,866	\$15,631,986	196	\$79,755	\$86,553,038	970	\$89,230	\$12,806,491	140	\$91,475	\$146,023,271	1,548	\$94,330
TOTAL CONSUMER RELIEF - ALL SERVERS	\$357,260,585																	

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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 Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

TOTAL REFINANCES COMPLETED - ALL SERVERS	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$1,174,824	7	3.37%	\$507,151,719	372	2.3%	\$95,112,178	393	1.97%	\$38,499,861	177	2.92%	\$185,502,042	949	2.28%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Indiana

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS						
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers					
Completed 1st Lien Modification Forgiveness ¹	\$231,759	9	\$25,751		\$616,570	25	\$24,663	\$876,253	24	\$36,511	\$75,742	2	\$37,871	\$1,800,323	60	\$30,005	
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$1,009,245	44	\$22,937							\$1,009,245	44	\$22,937	
Completed 2nd Lien Modifications ³	\$94,000	4	\$23,500		\$70,926	5	\$14,185							\$164,926	9	\$18,325	
Completed 2nd Lien-Extrajudicial ⁴	\$49,4734	10	\$49,473	\$30,337	\$290,097	9	\$32,233		\$115,879	2	\$57,940	\$931,047	22	\$42,320			
Short Sales Completed ⁵	\$179,986	33	\$54,272	\$8,763,337	\$55,817	\$164,1377	44	\$37,304	\$8,430,048	147	\$57,347	\$606,565	7	\$86,652	\$21,232,313	388	\$54,722
Total Other Program Activity ⁶	\$7,025,882	143	\$49,132	\$43,263	\$1,888	\$6,000	3	\$2,000	\$1,106,347	53	\$20,874	\$167,753	16	\$10,485	\$8,349,245	238	\$35,081
Refinances Completed - Estimated Consumer Relief ⁷	\$41,404	8	\$5,176		\$485,684	176	\$2,760	\$56,202	10	\$5,620	\$706,128	35	\$5,032	\$759,418	229	\$3,316	
Total Consumer Relief	\$9,678,765	207	\$46,757	\$8,836,938	\$48,823	\$4,119,898	306	\$13,464	\$10,468,849	234	\$44,739	\$1,142,067	62	\$18,420	\$34,246,517	990	\$34,592
CONSUMER RELIEF - IN PROCESS																	
Trials Offered/Approved ⁸	\$70,216	1	\$70,216	\$3,810,347	\$66,848	\$2,578,770	78	\$33,061	\$4,101,760	123	\$33,348	\$367,230	9	\$40,803	\$10,928,323	268	\$40,777
Trials Started/In Process ⁹				\$1,277,894	\$60,852	\$2,380,466	71	\$33,528	\$5,262,579	157	\$33,520	\$133,989	3	\$44,663	\$9,054,928	252	\$35,592
TOTAL CONSUMER RELIEF - ALL SERVICERS \$34,246,517																	

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudicial Forgiveness represents finalized second lien mortgage extrajudicials (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 arrears 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); (e) Forgiveness of Principal Associated with Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
	\$1,095,888	8			\$18,011,697	176	\$1,258,388	10	\$4,989,474	35	\$25,355,447	229
		3.78%				2.7%		4.47%		3.53%		3.00%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Iowa

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$91,000	3	\$30,333				\$218,506	8	\$27,313	\$107,144	5	\$21,429	\$70,293	4	\$17,573	\$486,943	20	\$24,347
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$76,931	6	\$12,822							\$76,931	6	\$12,822
Completed 2nd Lien Modifications ³	\$28,200	2	\$14,100				\$40,101	3	\$13,367							\$68,301	5	\$13,660
Completed 2nd Lien-Extrajudgments ⁴	\$150,867	5	\$30,173	\$35,442	1	\$35,442						\$107,245	4	\$26,811	\$293,554	10	\$29,355	
Short Sales Completed ⁵	\$411,826	9	\$45,758	\$2,930,718	67	\$43,742	\$416,651	9	\$46,295	\$890,346	25	\$35,614	\$500,287	9	\$57,810	\$5,169,829	119	\$43,444
Total Other Program Activity ⁶				\$53,177	15	\$3,545	\$16,382	4	\$4,095	\$176,079	9	\$19,564	\$83,500	5	\$16,700	\$329,137	33	\$9,974
Refinances Completed - Estimated Consumer Relief ⁷	\$3,203	1	\$3,203				\$135,977	32	\$4,249	\$273	1	\$273	\$138,840	33	\$4,207	\$278,293	67	\$4,154
Total Consumer Relief	\$685,096	20	\$34,255	\$3,019,337	83	\$36,378	\$904,547	62	\$14,589	\$1,173,841	40	\$29,346	\$920,165	55	\$16,730	\$6,702,988	260	\$25,781
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$477,340	9	\$53,038	\$695,729	21	\$33,130	\$435,627	19	\$22,928	\$302,071	14	\$21,577	\$1,910,767	63	\$30,330
Trials Started/In Process ⁹				\$322,646	4	\$80,662	\$695,473	21	\$33,118	\$338,585	17	\$19,917	\$99,699	5	\$19,940	\$1,456,403	47	\$30,987
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$6,702,988																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
	\$66,726	1	4.80%				\$4,649,766	32	2.9%	\$107,517	1	0.25%	\$3,824,807	33	3.63%	\$8,648,816	67	3.22%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Kansas

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCERS							
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers						
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$36,749	2	\$18,374		\$89,854	3	\$29,951	\$94,220	4	\$23,555	\$266,099	8	\$33,137	\$485,923	17	\$28,584		
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$174,927	9	\$19,436							\$174,927	9	\$19,436		
Completed 2nd Lien Modifications ³	\$62,300	2	\$31,150		\$53,580	4	\$13,395							\$115,880	6	\$19,313		
Completed 2nd Lien-Extrajudgments ⁴	\$83,484	2	\$41,742		\$113,924	4	\$28,481							\$197,408	6	\$32,901		
Short Sales Completed ⁵	\$328,182	8	\$41,023	\$3,020,467	73	\$41,376	\$816,463	18	\$45,359	\$1,156,575	31	\$37,309	\$426,261	5	\$85,252	\$5,747,948	135	\$42,577
Total Other Program Activity ⁶	\$1,029,372	31	\$33,206	\$34,820	24	\$1,451	\$2,850	2	\$1,425	\$253,000	4	\$63,250	\$73,995	5	\$14,799	\$1,394,037	66	\$21,122
Refinances Completed - Estimated Consumer Relief ⁷	\$11,225	3	\$3,742		\$139,208	43	\$3,237	\$8,681	3	\$2,894	\$164,244	27	\$6,083	\$32,335	76	\$4,255		
Total Consumer Relief	\$1,551,311	48	\$32,319	\$3,055,287	\$1,390,806	83	\$16,757	\$1,512,477	42	\$36,011	\$920,599	45	\$20,658	\$8,439,480	315	\$26,792		
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$1,293,617	25	\$51,745	\$731,289	18	\$40,627	\$793,071	21	\$37,765	\$443,402	13	\$34,108	\$3,261,379	77	\$42,356
Trials Started/In Process ⁹				\$444,435	8	\$55,554	\$731,289	18	\$40,627	\$1,007,205	30	\$33,573	\$265,099	8	\$33,137	\$2,448,028	64	\$30,250
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property (payments to demolish properties to prevent blight); and (f) REO Properties Donated (properties owned by Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCERS					
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers				
Refinances Completed	\$392,713	3	2.86%		\$5,047,806	43	2.89%	\$243,887	3	3.56%	\$3,837,478	27	4.289%	\$9,521,884	76	3.40%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Kentucky

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS					
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers				
CONSUMER RELIEF																
Completed 1st Lien Modification Forgiveness ¹	\$24,600	1			\$257,183	9	\$224,651	6	\$37,442	\$292,321	5	\$58,464	\$798,755	21	\$38,036	
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$391,946	17							\$391,946	17	\$23,056	
Completed 2nd Lien Modifications ³					\$30,047	3	\$10,016						\$30,047	3	\$10,016	
Completed 2nd Lien-Extrajudgments ⁴	\$215,119	6	\$35,853		\$44,884	2	\$22,442						\$26,003	8	\$32,500	
Short Sales Completed ⁵	\$695,671	9	\$77,297	\$4,144,994	\$895,128	14	\$63,958	\$3,400,246	77	\$44,159	\$144,253	3	\$48,084	\$9,280,292	206	\$45,050
Total Other Program Activity ⁶	\$2,491,054	74	\$33,663	\$52,667	\$3,689	3	\$1,230	\$365,437	26	\$14,055	\$102,000	5	\$20,400	\$3,014,847	138	\$21,847
Refinances Completed - Estimated Consumer Relief ⁷	\$10,684	2	\$5,342		\$145,873	50	\$2,917	\$6,773	3	\$2,258	\$193,883	29	\$6,686	\$357,212	84	\$4,253
Total Consumer Relief	\$3,437,128	92	\$37,360	\$4,197,661	\$1,768,750	98	\$18,048	\$3,927,107	112	\$35,688	\$732,457	42	\$17,439	\$14,133,103	477	\$29,629
CONSUMER RELIEF - IN PROCESS																
Trials Offered/Approved ⁸				\$1,334,775	\$849,270	29	\$29,285	\$1,382,663	50	\$27,653	\$698,213	13	\$33,709	\$4,264,921	114	\$37,412
Trials Started/In Process ⁹				\$416,906	\$821,922	28	\$29,354	\$1,617,351	61	\$26,514	\$348,981	6	\$58,164	\$3,205,160	105	\$30,525
TOTAL CONSUMER RELIEF - ALL SERVICERS																

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 walk claims on borrower deficiency balances on first or second lien mortgages); (e) Forgiveness of Principal Associated with Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
Refinances Completed	\$331,276	2			\$4,965,219	50	\$334,595	3	\$4,971,362	29	\$10,602,453	84
		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction		Average Rate Reduction
		3.23%				2.9%		2.02%		3.90%		3.37%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Louisiana

CONSUMER RELIEF	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$290,200	7	\$41,457				\$159,808	9	\$17,756	\$332,740	9	\$36,971	\$495,442	12	\$41,287	\$1,278,190	37	\$34,546
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$425,938	18	\$23,663							\$425,938	18	\$23,663
Completed 2nd Lien Modifications ³							\$163,303	2	\$81,651							\$163,303	2	\$81,651
Completed 2nd Lien-Extrajudgments ⁴				\$719	1	\$719										\$719	1	\$719
Short Sales Completed ⁵	\$118,739	11	\$10,704	\$2,710,395	50	\$54,208	\$328,181	18	\$18,232	\$3,075,643	59	\$52,130	\$50,762	1	\$50,762	\$7,283,719	139	\$52,401
Total Other Program Activity ⁶	\$5,528,608	148	\$37,355	\$32,528	13	\$2,502				\$356,141	22	\$16,188	\$33,000	2	\$16,500	\$5,950,277	185	\$32,164
Refinances Completed - Estimated Consumer Relief ⁷	\$7,832	2	\$3,916				\$72,758	16	\$4,547				\$146,385	19	\$7,704	\$226,976	37	\$6,134
Total Consumer Relief	\$6,945,379	168	\$41,342	\$2,750,042	64	\$42,969	\$1,149,989	63	\$18,254	\$3,764,524	90	\$41,828	\$725,589	34	\$21,341	\$15,335,522	419	\$36,600
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$4,623	1	\$4,623	\$3,712,816	47	\$78,996	\$864,019	26	\$33,232	\$2,128,503	60	\$35,475	\$1,398,356	29	\$48,219	\$8,108,318	163	\$49,744
Trials Started/In Process ⁹				\$1,242,318	14	\$88,737	\$839,040	26	\$32,271	\$2,090,211	67	\$31,197	\$805,872	13	\$61,990	\$4,977,442	120	\$41,479
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$15,335,522																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property 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 Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
	\$287,427	2	2.73%				\$1,822,049	16	4.0%				\$3,659,623	19	4.00%	\$5,769,099	37	3.93%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Maine

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$104,300	3	\$34,767				\$123,667	3	\$41,222	\$244,663	5	\$48,933	\$113,301	3	\$37,767	\$585,931	14	\$41,852
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$363,914	10	\$36,391							\$363,914	10	\$36,391
Completed 2nd Lien Modifications ³	\$46,100	1	\$46,100				\$31,358	1	\$31,358				\$9,973	1	\$9,973	\$87,431	3	\$29,144
Completed 2nd Lien-Extrajudgments ⁴	\$65,288	2	\$32,644	\$29,391	1	\$29,391	\$124,216	1	\$124,216							\$218,894	4	\$54,724
Short Sales Completed ⁵	\$519,519	5	\$103,904	\$4,555,887	75	\$60,745	\$284,168	4	\$71,042	\$2,674,895	39	\$68,587	\$36,300	2	\$18,150	\$8,070,770	125	\$64,566
Total Other Program Activity ⁶	\$933,071	14	\$66,648	\$11,000	8	\$1,375		1		\$244,837	10	\$24,484				\$1,188,908	33	\$36,028
Refinances Completed - Estimated Consumer Relief ⁷							\$79,965	17	\$4,704	\$21,253	3	\$7,084	\$2,412	1	\$2,412	\$103,631	21	\$4,935
Total Consumer Relief	\$1,668,278	25	\$66,731	\$4,596,278	84	\$54,718	\$1,007,288	37	\$27,224	\$3,185,648	57	\$55,889	\$161,986	7	\$23,141	\$10,619,479	210	\$50,569
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$1,803,403	21	\$85,876	\$195,897	7	\$27,985	\$1,789,120	24	\$74,547	\$87,077	3	\$29,026	\$3,875,497	55	\$70,464
Trials Started/In Process ⁹				\$244,190	4	\$61,047	\$162,413	6	\$27,069	\$2,071,991	34	\$60,933	\$87,077	3	\$29,026	\$2,511,671	47	\$53,440
TOTAL CONSUMER RELIEF - ALL SERVICERS \$10,619,479																		

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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)
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$2,896,157	17	2.8%	\$75,514	3	2.81%	\$109,647	1	2.20%	\$3,761,318	21	2.76%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Maryland

CONSUMER RELIEF	ALLY				BANK OF AMERICA				CITI				CHASE				WELLS				TOTAL CONSUMER RELIEF - ALL SERVERS			
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower			
Completed 1st Lien Modification Forgiveness ¹	\$6,446,560	48	\$134,303				\$2,557,288	31	\$81,848	\$10,208,909	89	\$114,707	\$3,282,401	47	\$69,838	\$22,475,158	215	\$104,536						
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$49,800	1	\$49,800				\$8,832,151	141	\$62,639	\$269,600	7	\$38,514	\$88,426	3	\$29,475	\$9,239,977	152	\$60,789						
Completed 2nd Lien Modifications ³							\$1,121,941	33	\$33,998	\$34,485	4	\$8,621	\$188,879	10	\$18,888	\$1,345,305	47	\$28,624						
Completed 2nd Lien-Extrajudgments ⁴	\$1,170,672	19	\$61,614	\$1,259,067	17	\$74,063	\$3,094,184	47	\$65,834			\$19,114	3	\$66,371	\$5,723,037	86	\$66,547							
Short Sales Completed ⁵	\$11,198,350	84	\$133,314	\$106,953,499	902	\$118,574	\$8,538,161	107	\$79,796	\$47,297,215	363	\$130,295	\$6,735,232	83	\$81,147	\$180,722,456	1,539	\$117,428						
Total Other Program Activity ⁶				\$469,747	215	\$2,185	\$56,948	15	\$3,797	\$2,020,798	107	\$18,886	\$105,048	28	\$3,752	\$2,652,542	365	\$7,267						
Refinances Completed - Estimated Consumer Relief ⁷	\$27,867	4	\$6,967				\$470,347	100	\$4,703	\$707,283	122	\$5,797	\$1,048,654	195	\$5,383	\$2,255,151	421	\$5,357						
Total Consumer Relief	\$18,893,249	156	\$121,111	\$108,682,313	1,134	\$95,840	\$24,651,020	474	\$52,006	\$60,538,290	692	\$87,483	\$11,648,754	369	\$31,568	\$224,413,625	2,825	\$79,438						
CONSUMER RELIEF - IN PROCESS																								
Trials Offered/Approved ⁸	\$94,634	3	\$31,545	\$68,995,917	457	\$150,976	\$7,727,139	93	\$83,088	\$42,059,209	400	\$105,148	\$10,262,814	115	\$89,242	\$12,913,713	1,068	\$120,917						
Trials Started/In Process ⁹	\$71,147	2	\$35,574	\$27,573,263	183	\$150,674	\$7,604,884	92	\$82,662	\$48,778,279	507	\$96,210	\$10,348,297	125	\$82,786	\$94,375,870	909	\$103,824						
TOTAL CONSUMER RELIEF - ALL SERVERS \$224,413,625																								

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure), (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight), and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

TOTAL REFINANCES COMPLETED - ALL SERVERS	ALLY				BANK OF AMERICA				CITI				CHASE				WELLS			
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction		
Refinances Completed	\$1,046,650	4	2.66%				\$22,325,541	100	2.1%	\$37,184,552	122	1.90%	\$47,929,393	195	2.19%	\$108,486,137	421	2.08%		

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Massachusetts

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$3,025,471	30	\$100,849			\$979,228	13	\$75,325	\$5,054,196	48	\$105,296	\$2,772,537	33	\$84,016	\$11,831,432	124	\$95,415	
Completed Forgiveness of pre-3/1/2012 forbearance ²						\$3,133,091	54	\$58,020							\$3,133,091	54	\$58,020	
Completed 2nd Lien Modifications ³	\$12,721	1	\$12,721			\$846,190	39	\$21,697	\$59,240	4	\$14,810	\$26,748	2	\$13,374	\$944,899	46	\$20,541	
Completed 2nd Lien-Extrajudgments ⁴	\$1,677,294	21	\$79,871	\$1,038,050	17	\$61,062	\$1,760,766	28	\$62,884					\$13,374	\$4,476,110	66	\$67,820	
Short Sales Completed ⁵	\$3,523,836	28	\$125,851	\$38,468,358	402	\$95,692	\$5,971,003	92	\$64,902	\$20,996,935	190	\$110,510	\$3,664,910	47	\$77,977	\$7,262,504	759	\$95,685
Total Other Program Activity ⁶	\$8,096,168	82	\$98,734	\$172,065	78	\$2,206	\$23,823	10	\$2,382	\$1,388,914	61	\$22,949	\$92,938	25	\$3,718	\$9,723,908	256	\$37,984
Refinances Completed - Estimated Consumer Relief ⁷	\$42,637	4	\$10,659			\$182,671	37	\$4,937	\$131,990	2	\$6,595	\$155,375	26	\$5,976	\$393,873	69	\$5,708	
Total Consumer Relief	\$16,378,127	166	\$98,663	\$39,678,473	497	\$79,886	\$12,896,271	273	\$47,241	\$27,462,474	305	\$90,041	\$6,712,508	133	\$50,470	\$103,128,354	1,374	\$75,057
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$34,054,235	302	\$112,762	\$3,351,609	40	\$83,790	\$20,261,578	212	\$95,573	\$5,878,279	65	\$90,435	\$63,545,701	619	\$102,659
Trials Started/In Process ⁹				\$145,86,689	141	\$103,452	\$3,242,457	38	\$85,328	\$25,628,893	277	\$92,523	\$5,565,926	79	\$70,455	\$49,023,965	535	\$91,634
TOTAL CONSUMER RELIEF - ALL SERVICERS \$103,128,354																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property 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 Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS				
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction			
Refinances Completed	\$1,335,010	4	3.19%	\$8,675,965	37	2.1%	\$462,289	2	2.85%	\$6,093,147	26	2.55%	\$16,566,412	69	2.38%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Michigan

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$22,234,614	298	\$74,613				\$2,197,403	33	\$66,588	\$4,581,109	57	\$80,370	\$2,254,843	31	\$72,737	\$31,267,969	419	\$74,625
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$6,274,900	150	\$41,833	\$506,171	13	\$38,936	\$65,403	2	\$32,702	\$6,846,475	165	\$41,494
Completed 2nd Lien Modifications ³	\$37,215	5	\$7,443				\$278,919	19	\$14,680	\$5,351	1	\$5,351	\$1,202	2	\$601	\$322,687	27	\$11,951
Completed 2nd Lien-Extrajudgments ⁴	\$2,889,450	71	\$40,696	\$591,596	8	\$73,950	\$637,677	19	\$33,562			\$186,574	7	\$26,653	\$4,305,297	105	\$41,003	
Short Sales Completed ⁵	\$11,367,300	172	\$66,089	\$57,627,916	761	\$75,719	\$15,273,121	304	\$50,241	\$37,922,847	522	\$72,649	\$2,269,962	46	\$49,347	\$124,455,145	1,805	\$68,950
Total Other Program Activity ⁶	\$11,629,545	136	\$85,511	\$223,554	130	\$1,719	\$29,700	11	\$2,700	\$1,171,420	91	\$18,873	\$351,561	52	\$6,761	\$13,951,760	420	\$33,218
Refinances Completed - Estimated Consumer Relief ⁷	\$101,891	17	\$5,994				\$1,490,871	538	\$2,771	\$1,946,170	677	\$2,875	\$765,406	182	\$4,206	\$4,304,337	1,414	\$3,044
Total Consumer Relief	\$48,260,014	699	\$69,042	\$58,437,046	899	\$65,002	\$26,182,591	1,074	\$24,379	\$46,679,069	1,361	\$34,298	\$5,894,951	322	\$18,307	\$185,453,670	4,355	\$42,584
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$96,007	2	\$48,004	\$24,633,466	220	\$111,970	\$6,322,735	100	\$63,227	\$18,618,192	299	\$62,268	\$4,816,714	62	\$77,689	\$54,487,114	683	\$79,276
Trials Started/In Process ⁹	\$30,130	1	\$30,130	\$9,038,874	90	\$100,432	\$6,368,405	99	\$64,327	\$23,131,699	371	\$59,654	\$2,982,491	52	\$57,356	\$40,551,599	613	\$66,153
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 arrears 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$3,280,194	17	3.11%				\$59,938,813	538	2.5%	\$94,459,822	677	2.06%	\$27,832,935	182	2.75%	\$185,511,764	1,414	2.32%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Minnesota

CONSUMER RELIEF	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
Completed 1st Lien Modification Forgiveness ¹	\$611,700	8	\$76,463			\$1,382,614	17	\$81,330	\$2,489,480	33	\$75,439	\$1,426,920	21	\$67,949	\$5,910,715	79	\$74,819	
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$72,768	1	\$72,768			\$3,463,395	66	\$52,476	\$203,271	7	\$29,039	\$2,032,271	7	\$290,329	\$3,729,433	74	\$50,533	
Completed 2nd Lien Modifications ³						\$400,617	15	\$26,708	\$5,726	2	\$2,863	\$28,687	5	\$5,737	\$435,030	22	\$19,774	
Completed 2nd Lien-Extrajudgments ⁴	\$669,121	14	\$47,794	\$47,854	2	\$23,927	\$107,269	18				\$346,972	7	\$49,567	\$2,136,606	41	\$52,112	
Short Sales Completed ⁵	\$3,424,054	34	\$100,707	\$34,363,179	378	\$90,908	\$8,202,556	126	\$65,100	\$171,712,52	199	\$86,288	\$5,695,906	91	\$62,592	\$68,856,947	828	\$83,161
Total Other Program Activity ⁶	\$11,039,063	130	\$84,916	\$171,495	75	\$2,287	\$17,783	9	\$1,976	\$10,406,72	62	\$16,785	\$279,533	20	\$13,977	\$12,548,546	296	\$42,394
Refinances Completed - Estimated Consumer Relief ⁷	\$4,029	1	\$4,029			\$550,270	144	\$3,821	\$764,758	200	\$3,824	\$2,846,378	769	\$3,700	\$4,164,434	1,114	\$3,738	
Total Consumer Relief	\$15,820,735	188	\$84,153	\$34,582,528	455	\$76,006	\$15,089,895	395	\$38,202	\$21,675,159	503	\$43,092	\$10,623,396	913	\$11,636	\$97,291,712	2,454	\$39,850
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$11,087,845	101	\$109,781	\$3,509,284	50	\$70,186	\$10,092,350	144	\$70,086	\$3,629,938	57	\$63,683	\$28,319,417	352	\$80,453
Trials Started/In Process ⁹				\$5105,596	50	\$102,112	\$3,491,764	49	\$71,260	\$12,375,856	188	\$65,829	\$2,377,461	36	\$66,041	\$23,350,677	323	\$72,293
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$97,791,712																		

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCERS				
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction			
	\$62,950	1	6.40%	\$26,714,224	144	2.1%	\$44,837,876	200	1.71%	\$135,494,181	769	2.10%	\$207,109,231	1,114	2.01%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Mississippi

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$208,978	7	\$29,854				\$487,388	12	\$40,616	\$75,861	3	\$25,287	\$162,608	5	\$32,522	\$934,836	27	\$34,624
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$150,332	12	\$12,528							\$150,332	12	\$12,528
Completed 2nd Lien Modifications ³																		
Completed 2nd Lien-Extrajudgments ⁴	\$95,378	3	\$31,793	\$42,317	1	\$42,317	\$19,424	1	\$19,424							\$157,118	5	\$31,424
Short Sales Completed ⁵	\$769,397	15	\$51,293	\$2,824,757	52	\$54,322	\$452,633	10	\$45,263	\$1,702,185	36	\$47,283	\$327,346	3	\$109,115	\$6,076,318	116	\$52,382
Total Other Program Activity ⁶	\$2,470,046	64	\$38,594	\$32,097	18	\$1,783	\$5,000	2	\$2,500	\$120,000	12	\$10,000	\$43,000	2	\$21,500	\$2,670,143	98	\$27,246
Refinances Completed - Estimated Consumer Relief ⁷	\$3,579	2	\$1,790				\$116,304	25	\$4,612	\$41,541	10	\$4,154	\$175,638	30	\$5,855	\$336,062	67	\$5,016
Total Consumer Relief	\$3,547,378	91	\$38,982	\$2,899,171	71	\$40,833	\$1,230,081	62	\$19,840	\$1,959,588	61	\$31,797	\$708,592	40	\$17,715	\$10,324,810	325	\$31,769
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$1123,831	23	\$48,862	\$929,662	26	\$35,756	\$1,289,474	34	\$37,926	\$414,741	12	\$34,562	\$3,757,707	95	\$39,555
Trials Started/In Process ⁹				\$407,963	9	\$45,329	\$915,697	25	\$36,628	\$1,096,283	33	\$33,221	\$197,521	9	\$21,947	\$2,617,463	76	\$34,440
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property in Connection with a Decision not to Pursue Foreclosure; (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$113,182	2	3.16%				\$3,372,706	25	3.4%	\$1,028,483	10	4.04%	\$4,538,440	30	3.87%	\$9,052,811	67	3.71%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Missouri

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$1,025,008	11	\$93,183				\$1,122,511	26	\$43,173	\$779,597	17	\$45,859	\$432,013	13	\$33,232	\$3,359,128	67	\$50,136
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$2,199,897	73	\$30,136	\$9,200	1	\$9,200				\$2,209,097	74	\$29,853
Completed 2nd Lien Modifications ³	\$5,427	1	\$5,427				\$129,383	9	\$14,376							\$134,810	10	\$13,481
Completed 2nd Lien-Extrajudgments ⁴	\$290,435	7	\$41,491	\$85,286	3	\$28,429	\$480,415	7	\$68,631							\$856,135	17	\$50,361
Short Sales Completed ⁵	\$1,683,122	30	\$56,104	\$14,650,279	243	\$60,289	\$4,481,762	83	\$53,997	\$8,664,894	146	\$59,249	\$651,490	8	\$81,436	\$30,131,546	510	\$59,081
Total Other Program Activity ⁶	\$70,671,29	144	\$49,077	\$79,289	58	\$1,367	\$10,590	7	\$1,513	\$313,728	33	\$9,507	\$183,500	19	\$9,658	\$7,654,237	261	\$29,327
Refinances Completed - Estimated Consumer Relief ⁷	\$9,853	4	\$2,463				\$696,805	212	\$3,287	\$91,549	33	\$2,774	\$426,570	74	\$5,764	\$1,224,777	323	\$3,792
Total Consumer Relief	\$10,080,974	197	\$51,172	\$14,814,853	304	\$48,733	\$9,121,363	417	\$21,874	\$9,858,969	230	\$42,865	\$1,693,573	114	\$14,856	\$45,569,732	1,262	\$36,109
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$7,344,894	108	\$68,008	\$2,918,329	69	\$42,295	\$5,298,756	121	\$43,791	\$1,667,990	42	\$39,714	\$17,229,968	340	\$50,676
Trials Started/In Process ⁹				\$2,685,509	43	\$62,454	\$2,725,556	65	\$41,932	\$5,608,416	145	\$38,679	\$481,930	16	\$30,121	\$11,501,411	269	\$42,756
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$45,569,732																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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 Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
	\$215,655	4	4.57%				\$23,832,634	212	2.9%	\$3,446,113	33	2.66%	\$11,591,568	74	3.68%	\$39,085,970	323	3.13%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Montana

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$134,400	1	\$134,400				\$25,468	1	\$25,468	\$27,898	1	\$27,898	\$167,859	4	\$41,965	\$395,625	7	\$50,804
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$86,277	2	\$43,138							\$86,277	2	\$43,138
Completed 2nd Lien Modifications ³							\$23,849	1	\$23,849							\$23,849	1	\$23,849
Completed 2nd Lien-Extrajudicial ⁴	\$45,475	1	\$45,475										\$42,548	1	\$42,548	\$88,023	2	\$44,011
Short Sales Completed ⁵	\$185,225	2	\$92,612	\$2,059,674	32	\$64,365	\$382,410	7	\$54,630	\$705,425	14	\$50,387	\$441,493	6	\$73,582	\$3,774,226	61	\$61,873
Total Other Program Activity ⁶				\$20,545	9	\$2,283				\$14,500	2	\$7,250	\$800	1	\$800	\$35,845	12	\$2,987
Refinances Completed - Estimated Consumer Relief ⁷							\$2,289	1	\$2,289				\$64,956	7	\$9,279	\$67,244	8	\$8,406
Total Consumer Relief	\$365,100	4	\$91,275	\$2,080,219	41	\$50,737	\$520,292	12	\$43,358	\$747,823	17	\$43,990	\$771,656	19	\$37,771	\$4,431,089	93	\$47,646
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$84,517	1	\$84,517	\$1,471,456	6	\$245,243	\$25,468	1	\$25,468	\$781,564	5	\$156,313	\$867,893	12	\$72,324	\$3,230,899	25	\$129,236
Trials Started/In Process ⁹				\$220,971	2	\$110,485	\$25,468	1	\$25,468	\$665,457	4	\$166,364	\$689,836	6	\$114,973	\$1,601,732	13	\$123,210
TOTAL CONSUMER RELIEF - ALL SERVERCERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudicial Forgiveness represents finalized second lien mortgage extrajudicials (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 of 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); (e) Forgiveness of Principal Associated with a Property (payments to demolish properties to prevent blight); and (f) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$83,531	1	2.7%				\$1,561,434	7	4.16%	\$1,644,965	8	4.09%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Nebraska

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness	\$16,000	1	\$16,000				\$131,452	5	\$26,290	\$32,803	2	\$16,401	\$91,334	3	\$30,445	\$271,588	11	\$24,690
Completed Forgiveness of pre-3/1/2012 Forbearance ²							\$192,648	6	\$32,108							\$192,648	6	\$32,108
Completed 2nd Lien Modifications							\$41,277	1	\$41,277							\$41,277	1	\$41,277
Completed 2nd Lien-Extinguishments ⁵	\$41,742	1	\$41,742										\$16,229	1	\$16,229	\$57,971	2	\$28,986
Short Sales Completed ⁶	\$14,078	1	\$14,078	\$964,566	19	\$50,767	\$384,574	10	\$38,457	\$652,869	17	\$38,404	\$289,221	6	\$48,204	\$2,305,309	53	\$43,496
Total Other Program Activity ⁸	\$1,202,505	33	\$36,440	\$13,186	7	\$1,884	\$3,000	2	\$1,500	\$50,000	5	\$10,000	\$63,579	6	\$10,597	\$1,332,271	53	\$25,137
Refinances Completed - Estimated Consumer Relief ⁷	\$1,707	1	\$1,707				\$35,504	8	\$4,438				\$10,158	20	\$5,076	\$138,229	29	\$4,784
Total Consumer Relief ⁷	\$1,276,032	37	\$34,487	\$977,753	26	\$37,606	\$788,456	32	\$24,639	\$735,672	24	\$30,653	\$561,881	36	\$15,608	\$4,339,793	155	\$27,999
CONSUMER RELIEF - IN-PROCESS																		
Trials Offered/Approved ⁸				\$59,535	1	\$59,535	\$335,319	11	\$30,484	\$269,738	11	\$24,522	\$364,001	10	\$36,400	\$1,028,993	33	\$31,169
Trials Started/In Process ⁹							\$335,319	11	\$30,484	\$328,582	14	\$23,470	\$207,244	6	\$34,541	\$871,145	31	\$28,101
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$4,339,793																		

Note:

• 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.
- 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 represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. (Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to service/investor in lieu of foreclosure)
- ⁶ 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with a property 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) RCO Properties Donated (properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$27,534	1	6.20%				\$1,071,358	8	3.3%				\$2,291,605	20	4.43%	\$3,390,496	29	4.09%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Nevada

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$2,307,703	21	\$109,891				\$119,189	8	\$148,967	\$8,247,289	49	\$168,312	\$3,705,637	34	\$108,989	\$15,462,528	112	\$137,969
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$717,821	110	\$65,217	\$2,957,982	35	\$84,514	\$58,849	4	\$14,712	\$10,190,652	149	\$68,394
Completed 2nd Lien Modifications ³	\$1,920	1	\$1,920				\$185,667	7	\$26,524	\$44,386	2	\$22,193	\$55,589	4	\$13,897	\$287,562	14	\$20,540
Completed 2nd Lien-Extrajudicial ⁴	\$1,442,472	25	\$57,699	\$1107,338	18	\$61,519	\$1,316,853	25	\$52,674				\$1,262,720	13	\$97,132	\$5,129,383	81	\$63,326
Short Sales Completed ⁵	\$18,402,623	132	\$139,414	\$307,219,156	2,188	\$140,411	\$17,917,206	183	\$97,909	\$105,107,750	737	\$142,616	\$24,788,790	305	\$81,275	\$473,435,645	3,545	\$133,550
Total Other Program Activity ⁶				\$873,452	533	\$1,639	\$174,179	33	\$5,278	\$3,622,091	184	\$19,712	\$270,212	72	\$3,753	\$4,944,934	822	\$6,016
Refinances Completed - Estimated Consumer Relief ⁷							\$252,396	76	\$3,321	\$11,618,000	236	\$4,923	\$775,836	182	\$4,263	\$2,190,032	494	\$4,433
Total Consumer Relief	\$22,154,717	179	\$123,769	\$309,199,947	2,739	\$112,888	\$28,212,141	442	\$63,828	\$121,146,298	1,243	\$97,463	\$30,917,633	614	\$50,354	\$511,630,736	5,217	\$98,070
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$128,297	1	\$128,297	\$51,014,532	309	\$165,096	\$3,615,442	26	\$138,905	\$26,358,714	188	\$140,206	\$10,475,518	93	\$112,640	\$91,588,602	617	\$148,442
Trials Started/In Process ⁹				\$23,033,631	144	\$159,956	\$3,560,587	26	\$136,946	\$36,661,446	256	\$143,227	\$8,828,447	83	\$106,367	\$72,088,812	509	\$141,628
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$511,630,736																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudicial Forgiveness represents finalized second lien mortgage extrajudicials (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure), (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight), and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
	\$14,210,315	76	1.8%	\$64,201,537	236	1.81%	\$34,947,585	182	2.22%	\$113,359,437	494	1.93%						

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information New Hampshire

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$488,081	6	\$81,347				\$114,247	3	\$38,082	\$376,652	5	\$75,330			\$978,980	14	\$69,927	
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$1,258,504	20	\$62,925	\$43,322	2	\$21,661			\$1,301,826	22	\$59,174	
Completed 2nd Lien Modifications ³							\$229,039	10	\$22,904						\$229,039	10	\$22,904	
Completed 2nd Lien-Extrajudgments ⁴	\$396,825	9	\$44,092	\$24,199	1	\$24,199	\$256,275	5	\$51,255			\$65,606	2	\$32,803	\$742,904	17	\$43,700	
Short Sales Completed ⁵	\$254,326	7	\$36,332	\$6,370,176	86	\$74,072	\$126,225	20	\$56,311	\$3125,256	43	\$72,680	\$436,441	8	\$54,555	\$11,312,424	164	\$68,978
Total Other Program Activity ⁶	\$1,969,099	30	\$65,637	\$22,287	14	\$1,592	\$95,400	7	\$13,629	\$12,987	4	\$3,247			\$2,099,773	55	\$38,178	
Refinances Completed - Estimated Consumer Relief ⁷	\$19,972	4	\$4,993				\$121,660	29	\$4,195	\$78,541	15	\$5,236	\$191,739	27	\$7,101	\$411,911	75	\$5,492
Total Consumer Relief	\$3,128,303	56	\$55,863	\$6,416,661	101	\$63,531	\$3,105,949	87	\$35,701	\$3,719,170	72	\$51,655	\$706,673	41	\$17,238	\$17,076,856	357	\$47,834
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$4,585,649	44	\$104,219	\$644,164	12	\$53,680	\$2,221,369	38	\$61,089	\$618,592	6	\$103,099	\$8,169,774	100	\$81,698
Trials Started/In Process ⁹				\$955,150	10	\$95,515	\$644,164	12	\$53,680	\$2,577,000	45	\$57,267	\$193,303	5	\$38,661	\$4,369,618	72	\$60,689
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$17076,856																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 walk claims on borrower deficiency balances on first or second lien mortgages); (e) Forgiveness of Principal Associated with a Property (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
	\$700,762	4	2.85%				\$5,639,521	29	2.2%	\$3,197,594	15	2.46%	\$6,680,804	27	2.87%	\$16,218,680	75	2.54%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information New Jersey

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	
Completed 1st Lien Modification Forgiveness ¹	\$51,295,520	42			\$2,012,420	20	\$12,282,242	98	\$125,529	4,585,658	59	\$24,009,840	219
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$65,538	1			\$7,674,404	112	\$440,700	10	\$44,070	\$1,103	1	\$7,981,246	124
Completed 2nd Lien Modifications ³	\$98,440	2			\$417,228	18	\$231,799	7	\$8,097	\$120,336	11	\$692,680	38
Completed 2nd Lien-Extrajudicial ⁴	\$3,219,130	47			\$2,503,639	31	\$1,897,026	27	\$70,260	\$734,106	9	\$8,353,902	114
Short Sales Completed ⁵	\$9,550,374	63			\$84,524,039	709	\$9,793,799	101	\$96,968	\$51,711,940	360	\$15,754,427	173
Total Other Program Activity ⁶					\$225,384	115	\$20,600	9	\$2,289	\$3,940,832	171	\$358,688	68
Refinances Completed - Estimated Consumer Relief ⁷	\$11,371	2			\$335,994	63	\$841,928	128	\$6,578	\$1,966,640	415	\$4,739	608
Total Consumer Relief	\$18,054,373	157	\$87,253,063	855	\$21,951,473	350	\$69,274,318	774	\$89,502	\$23,520,958	736	\$31,958	2,872
CONSUMER RELIEF - IN PROCESS													
Trials Offered/Approved ⁸	\$395,567	4			\$57,932,937	380	\$6,469,523	69	\$93,761	\$48,231,327	400	\$120,578	127
Trials Started/In Process ⁹	\$395,567	4			\$27,912,448	180	\$6,117,759	64	\$95,590	\$54,491,657	488	\$111,663	131
TOTAL CONSUMER RELIEF - ALL SERVERCERS													

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

- DEFINITIONS:**
- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
 - Completed Forgiveness of pre-3/1/2012 forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.
 - Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
 - Completed 2nd Lien Extrajudicial Forgiveness represents finalized second lien mortgage extrajudicials (forgiveness of the entire balance and release of lien).
 - Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
 - Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
 - Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
	\$483,879	2			\$15,295,685	63	\$40,683,376	128	\$99,325,242	415	\$155,788,182	608
					2.35%	2.2%	2.07%		1.98%			
					Average Rate Reduction	Average Rate Reduction	Average Rate Reduction	Average Rate Reduction	Average Rate Reduction	Average Rate Reduction		

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information New Mexico

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS					
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers				
CONSUMER RELIEF																
Completed 1st Lien Modification Forgiveness ¹	\$154,500	2			\$113,504	3	\$372,315	6	\$55,386	\$148,815	6	\$24,803	\$749,134	17	\$44,067	
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$139,093	3	\$46,364						\$139,093	3	\$46,364	
Completed 2nd Lien Modifications ³	\$7,600	1	\$7,600		\$79,682	4	\$19,920	\$8,458	1	\$8,458	3	\$4,283	\$108,589	9	\$12,065	
Completed 2nd Lien-Extrajudgments ⁴	\$404,919	7	\$57,846		\$239,471	5	\$47,894						\$644,390	12	\$53,699	
Short Sales Completed ⁵	\$278,706	4	\$69,677	\$9,512,310	\$910,623	16	\$56,914	\$4,157,824	60	\$69,297	\$336,924	10	\$33,692	\$15,196,387	239	\$63,583
Total Other Program Activity ⁶				\$47,174	\$17,500	2	\$8,750	\$334,900	19	\$17,626	\$62,050	5	\$12,410	\$461,624	46	\$10,035
Refinances Completed - Estimated Consumer Relief ⁷	\$2,492	1	\$2,492		\$30,289	9	\$3,365	\$40,412	10	\$4,041	\$254,124	59	\$4,307	\$322,317	79	\$4,143
Total Consumer Relief	\$848,217	15	\$56,548	\$9,559,485	\$1,530,162	42	\$36,432	\$4,873,909	96	\$50,770	\$814,762	83	\$9,816	\$17,626,534	405	\$43,522
CONSUMER RELIEF - IN PROCESS																
Trials Offered/Approved ⁸			\$3,771,893	50	\$75,438	4	\$29,296	\$779,552	19	\$41,029	\$546,159	18	\$30,342	\$5,214,790	91	\$57,305
Trials Started/In Process ⁹			\$1,302,534	23	\$56,632	5	\$26,057	\$1,079,824	30	\$35,994	\$498,070	11	\$45,279	\$3,010,712	69	\$43,634
TOTAL CONSUMER RELIEF - ALL SERVICERS \$176,265,534																

Note:

• Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Completed Forgiveness of pre-3/1/2012 forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- 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 arrears 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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 Servicer/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS	
	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers
Refinances Completed	\$67,355	1			\$949,898	9	\$1,495,803	10	\$10,632,805	59	\$131,458,61	79
		3.70%				3.2%		2.70%		2.39%		2.49%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

New York

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS					
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers				
CONSUMER RELIEF																
Completed 1st Lien Modification Forgiveness ¹	\$2,582,600	23			\$952,815	15	\$63,521	\$221,229,645	182	\$121,591	\$3,589,934	37	\$97,025	\$29,254,994	257	\$113,833
Completed Forgiveness of pre-3/1/2012 forbearance ²						178	\$81,867	\$669,200	19	\$35,221	\$2,761	1	\$2,761	\$15,244,264	198	\$76,591
Completed 2nd Lien Modifications ³	\$6,909	1	\$6,909		\$3,698,995	91	\$40,648	\$164,951	11	\$14,996	\$193,009	8	\$24,126	\$4,063,864	111	\$36,611
Completed 2nd Lien-Extrajudgments ⁴	\$4,050,681	51	\$79,425	\$3,562,051	\$4,667,261	55	\$84,859			\$798,372	11	\$72,579	\$13,078,365	153	\$85,480	
Short Sales Completed ⁵	\$5,093,531	33	\$154,349	\$488,508,557	\$12,356,361	120	\$102,970	\$55,696,377	356	\$156,450	\$8,337,187	68	\$122,606	\$129,991,993	956	\$135,975
Total Other Program Activity ⁶				\$226,849	\$65,509	7	\$9,358	\$5,052,533	171	\$29,547	\$127,872	23	\$5,560	\$5,472,763	277	\$19,757
Refinances Completed - Estimated Consumer Relief ⁷	\$22,872	3	\$7,624		\$313,398	70	\$4,477	\$338,335	46	\$7,355	\$690,984	89	\$7,764	\$1,365,589	208	\$6,565
Total Consumer Relief	\$11,756,594	111	\$105,915	\$52,297,437	\$36,626,641	536	\$68,333	\$84,051,041	785	\$107,071	\$13,740,119	237	\$57,975	\$198,471,832	2160	\$91,885
CONSUMER RELIEF - IN PROCESS																
Trials Offered/Approved ⁸	\$142,043	1	\$142,043	\$84,362,213	\$7,098,317	90	\$78,870	\$71,137,670	634	\$112,205	\$12,973,046	115	\$112,809	\$175,713,289	1,400	\$125,509
Trials Started/In Process ⁹				\$37,519,410	\$5,781,930	86	\$78,860	\$85,077,394	793	\$107,285	\$10,614,004	96	\$110,563	\$139,992,739	1,227	\$114,094
TOTAL CONSUMER RELIEF - ALL SERVERICERS																

Note:

- Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Completed Forgiveness of pre-3/1/2012 forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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).
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed	\$711,058	3	3.22%				\$16,391,934	70	1.9%	\$12,366,625	46	2.74%	\$25,403,816	89	2.72%	\$54,873,432	208	2.49%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information North Carolina

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$1100,538	17	\$64,738			\$911,627	23	\$39,636	\$956,383	30	\$31,879	\$506,468	15	\$33,765	\$3,475,016	85	\$40,883	
Completed Forgiveness of pre-3/1/2012 forbearance ²						\$2,127,912	81	\$26,271							\$2,127,912	81	\$26,271	
Completed 2nd Lien Modifications ³	\$59,273	5	\$11,855			\$133,661	9	\$14,851				\$8,451	3	\$2,817	\$201,385	17	\$11,846	
Completed 2nd Lien-Extrajudgments ⁴	\$480,833	14	\$34,345	\$319,693	4	\$79,923	\$456,541	9	\$50,727						\$1,257,067	27	\$46,558	
Short Sales Completed ⁵	\$2,792,209	29	\$96,283	\$32,460,600	434	\$74,794	\$13,294,990	196	\$67,832	\$6,612,131	99	\$66,789	\$58,909,048	815	\$72,281			
Total Other Program Activity ⁶	\$9,761,994	227	\$43,004	\$183,502	99	\$1,854	\$558,308	47	\$11,241	\$260,259	23	\$11,316	\$10,779,744	400	\$26,949			
Refinances Completed - Estimated Consumer Relief ⁷	\$24,431	7	\$3,490			\$376,537	87	\$4,328	\$107,015	22	\$4,864	\$1,361,343	425	\$3,203	\$1,869,326	541	\$3,455	
Total Consumer Relief	\$14,219,278	299	\$47,556	\$32,963,795	537	\$61,385	\$780,1078	270	\$28,893	\$14,886,696	295	\$50,463	\$8,748,652	565	\$15,484	\$78,619,499	1,966	\$39,990
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$12,570,905	192	\$65,473	\$3,912,033	94	\$41,617	\$5,316,572	142	\$37,441	\$1,359,670	27	\$50,321	\$2,315,8180	455	\$50,897
Trials Started/In Process ⁹				\$4,504,869	74	\$60,877	\$3,759,272	88	\$42,719	\$6,726,543	198	\$33,972	\$1,115,600	26	\$42,908	\$76,106,284	386	\$41,726
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$78,619,499																		

Note:

• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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), (e) Forgiveness of Principal Associated with a Property (forgiveness of principal associated with property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCERS						
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction					
Refinances Completed	\$689,583	7	3.54%			\$11,854,865	87	3.2%	\$3,870,188	22	2.77%	\$67,061,231	425	2.03%	\$83,475,866	541	2.24%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information North Dakota

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹							\$6,680	1	\$6,680							\$6,680	1	\$6,680
Completed Forgiveness of pre-3/1/2012 forbearance ²																		
Completed 2nd Lien Modifications ³																		
Completed 2nd Lien-Extrajudgments ⁴	\$16,786	1	\$16,786													\$16,786	1	\$16,786
Short Sales Completed ⁵	\$270,800	1	\$270,800	\$284,392	8	\$35,549	\$79,238	4	\$19,810	\$57,967	2	\$28,984	\$448,677	15	\$29,912	\$448,677	15	\$29,912
Total Other Program Activity ⁶				\$3,500	2	\$1,750	\$32,000	2	\$16,000				\$35,500	4	\$8,875	\$35,500	4	\$8,875
Refinances Completed - Estimated Consumer Relief ⁷										\$23,924	3	\$7,975	\$23,924	3	\$7,975	\$23,924	3	\$7,975
Total Consumer Relief	\$43,866	2	\$21,933	\$287,892	10	\$28,789	\$117,918	7	\$16,845	\$81,891	5	\$16,378	\$531,568	24	\$22,149	\$531,568	24	\$22,149
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$26,850	1	\$26,850	\$56,545	1	\$56,545	\$6,680	1	\$6,680				\$90,075	3	\$30,025
Trials Started/In Process ⁹				\$26,850	1	\$26,850	\$56,545	1	\$56,545	\$6,680	1	\$6,680				\$90,075	3	\$30,025
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$531,568																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

Refinances Completed	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
													\$483,323	3	4.95%	\$483,323	3	4.95%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Ohio

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS					
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers				
CONSUMER RELIEF																
Completed 1st Lien Modification Forgiveness ¹	\$1134,332	20	\$56,717		\$1,827,145	48	\$38,066	\$353,172	9	\$39,241	\$730,388	12	\$60,866	\$4,045,036	89	\$45,450
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$3,003,725	115	\$26,119							\$3,003,725	115	\$26,119
Completed 2nd Lien Modifications ³	\$13,545	2	\$6,772		\$189,359	11	\$17,214							\$202,903	13	\$15,608
Completed 2nd Lien-Extrajudgments ⁴	\$822,537	19	\$43,291		\$53,815	2	\$26,908	\$68,461	3	\$22,820				\$944,813	24	\$39,367
Short Sales Completed ⁵	\$4,006,697	67	\$59,801		\$21,251,016	349	\$60,893	\$3,962,709	90	\$44,030	\$16,691,974	326	\$51,202	\$986,215	17	\$58,013
Total Other Program Activity ⁶	\$10,048,253	204	\$49,256		\$159,723	97	\$1,647	\$8,161	7	\$1,166	\$1,170,438	100	\$11,704	\$181,500	18	\$10,083
Refinances Completed - Estimated Consumer Relief ⁷	\$11,544	3	\$3,848					\$1,451,549	476	\$3,049	\$576,988	177	\$3,260	\$783,681	180	\$4,354
Total Consumer Relief	\$16,036,908	315	\$50,911		\$21,464,554	448	\$47,912	\$10,511,108	750	\$14,015	\$18,792,572	612	\$30,707	\$2,681,784	227	\$11,814
CONSUMER RELIEF - IN PROCESS																
Trials Offered/Approved ⁸	\$48,520	1	\$48,520		\$12,007,769	164	\$73,218	\$4,673,632	128	\$36,513	\$11,518,317	269	\$42,819	\$2,243,634	44	\$50,992
Trials Started/In Process ⁹	\$48,520	1	\$48,520		\$5,077,337	73	\$69,553	\$4,560,615	125	\$36,485	\$13,015,347	321	\$40,546	\$900,089	18	\$50,005
TOTAL CONSUMER RELIEF - ALL SERVICERS	\$69,486,926													\$69,486,926	2,352	\$29,544

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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), (e) Forgiveness of Principal Associated with a Property 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 Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS					
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers				
Refinances Completed	\$362,650	3	3.18%		\$55,603,999	476	2.6%	\$18,840,758	177	3.06%	\$26,122,714	180	3.00%	\$100,930,121	836	2.80%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Oregon

CONSUMER RELIEF	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$603,600	7	\$86,229				\$744,565	10	\$74,456	\$3,066,948	25	\$122,798	\$782,467	18	\$43,470	\$5,200,580	60	\$86,676
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$1,563,256	29	\$53,905	\$110,700	2	\$55,350				\$1,673,956	31	\$53,999
Completed 2nd Lien Modifications ³							\$388,659	10	\$38,866				\$26,143	4	\$6,536	\$414,802	14	\$29,629
Completed 2nd Lien-Extrajudgments ⁴	\$796,779	14	\$56,913	\$309,161	6	\$51,527	\$608,641	11	\$55,331				\$304,604	6	\$50,767	\$2,019,185	37	\$54,573
Short Sales Completed ⁵	\$4,417,997	39	\$113,282	\$42,470,125	501	\$84,771	\$5,567,140	80	\$69,589	\$25,203,198	270	\$93,345	\$8,693,612	117	\$74,304	\$86,352,072	1,007	\$85,752
Total Other Program Activity ⁶				\$226,471	141	\$1,606	\$4,500	3	\$1,500	\$989,900	61	\$16,228	\$127,745	40	\$3,194	\$1,348,616	245	\$5,505
Refinances Completed - Estimated Consumer Relief ⁷							\$232,802	55	\$4,233	\$653,681	97	\$6,739	\$510,890	84	\$6,082	\$1,397,374	236	\$5,921
Total Consumer Relief	\$5,818,376	60	\$96,973	\$43,005,757	648	\$66,367	\$91,109,563	198	\$46,008	\$30,027,427	455	\$65,994	\$10,445,461	269	\$38,831	\$98,406,584	1,630	\$60,372
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$8,988,830	96	\$93,634	\$1,493,636	24	\$62,235	\$9,431,768	100	\$9,4318	\$3,679,726	53	\$69,429	\$23,593,960	273	\$86,425
Trials Started/In Process ⁹				\$2,587,355	31	\$83,463	\$1,454,861	23	\$63,255	\$12,128,684	132	\$91,884	\$2,062,517	31	\$66,533	\$18,233,417	217	\$84,025
TOTAL CONSUMER RELIEF - ALL SERVERICERS \$98,406,584																		

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service 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); (e) Forgiveness of Principal Associated with a Property in Connection with a Decision Not to Pursue Foreclosure; (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

REFINANCES COMPLETED	ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
							\$10,829,243	55	2.1%	\$35,020,392	97	1.87%	\$21,024,298	84	2.43%	\$66,873,933	236	2.09%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Pennsylvania

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS								
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers							
Completed 1st Lien Modification Forgiveness ¹	\$660,343	15	\$44,023		\$872,436	29	\$30,084	\$2,259,866	44	\$51,361	\$716,448	16	\$44,778	\$4,509,093	104	\$43,357			
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$2,865,774	87	\$32,940	\$31,200	2	\$15,600				\$2,896,974	89	\$32,550			
Completed 2nd Lien Modifications ³	\$98,700	3	\$32,900		\$281,115	14	\$20,080				\$24,485	3	\$8,162	\$404,300	20	\$20,215			
Completed 2nd Lien-Extrajudgments ⁴	\$1,750,345	35	\$50,010		\$10,992	1	\$10,992	\$318,522	8	\$39,815	\$32,896	4	\$8,224	\$2,112,755	48	\$44,016			
Short Sales Completed ⁵	\$1654,966	30	\$55,166		\$14,826,347	247	\$60,026	\$2,863,672	54	\$53,031	\$111,791,116	177	\$63,159	\$5,399,130	78	\$69,220			
Total Other Program Activity ⁶	\$7,477,310	164	\$45,593		\$107,222	52	\$2,062	\$170,007	7	\$2,430	\$1,010,887	76	\$13,301	\$149,075	20	\$7,454			
Refinances Completed - Estimated Consumer Relief ⁷	\$27,609	4	\$6,902		\$646,452	177	\$3,652	\$143,493	30	\$4,781	\$1,076,308	258	\$4,172	\$1,893,802	469	\$4,038			
Total Consumer Relief	\$11,669,274	251	\$46,491		\$14,944,570	300	\$49,815	\$7,864,977	376	\$20,917	\$14,624,501	329	\$44,451	\$7,298,342	379	\$19,521			
CONSUMER RELIEF - IN PROCESS													\$56,501,665	1,695	\$34,558				
Trials Offered/Approved ⁸	\$26,538	1	\$26,538		\$11,769,479	144	\$81,732	\$3,283,130	92	\$35,686	\$11,598,656	228	\$50,871	\$4,379,672	68	\$64,407	\$31,057,475	533	\$58,269
Trials Started/In Process ⁹	\$26,538	1	\$26,538		\$4,140,153	50	\$82,803	\$3,186,908	88	\$36,238	\$12,951,230	275	\$47,095	\$1,400,313	25	\$56,013	\$21,071,42	439	\$49,447
TOTAL CONSUMER RELIEF - ALL SERVERICERS													\$56,501,665	1,695	\$34,558				

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERICERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
	\$847,882	4			\$23,051,572	177	\$3,915,319	30	\$45,996,081	258	\$73,810,853	469
		3.26%				2.8%		3.66%		2.34%		2.57%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Rhode Island

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$205,900	3	\$68,633				\$17,888	1	\$17,888	\$834,174	10	\$83,417	\$82,127	2	\$41,064	\$1,440,089	16	\$71,256
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$969,893	15	\$64,660	\$55,400	4	\$13,850				\$1,025,293	19	\$53,963
Completed 2nd Lien Modifications ³							\$61,795	5	\$12,359							\$61,795	5	\$12,359
Completed 2nd Lien-Extrajudgments ⁴	\$85,959	2	\$42,979	\$150,953	3	\$50,318	\$171,658	2	\$85,829			\$21,084	1	\$21,084	\$429,655	8	\$53,707	
Short Sales Completed ⁵	\$542,129	5	\$108,426	\$114,265,955	104	\$109,871	\$606,017	11	\$55,092	\$1,298,235	60	\$121,637	\$404,792	5	\$80,958	\$2,027,776	185	\$109,610
Total Other Program Activity ⁶	\$3,075,650	28	\$109,845	\$58,665	26	\$2,256				\$388,000	24	\$16,167	\$27,298	6	\$4,550	\$3,549,613	84	\$42,257
Refinances Completed - Estimated Consumer Relief ⁷							\$36,658	7	\$5,237	\$124,929	23	\$5,432	\$45,080	8	\$5,635	\$206,667	38	\$5,439
Total Consumer Relief	\$3,909,638	38	\$102,885	\$11,636,213	133	\$87,490	\$1,863,910	41	\$45,461	\$8,700,738	121	\$71,907	\$580,381	22	\$26,381	\$26,690,880	355	\$75,186
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$14,442,952	109	\$132,504	\$521,719	5	\$104,344	\$3,605,758	35	\$103,022	\$559,769	8	\$69,971	\$19,130,198	157	\$121,848
Trials Started/In Process ⁹				\$7045,560	51	\$138,148	\$521,719	5	\$104,344	\$4,071,027	45	\$90,467	\$314,957	5	\$62,997	\$11,953,263	106	\$112,627
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$1,544,572	7	2.4%	\$6,652,354	23	1.88%	\$1,707,571	8	2.64%	\$9,904,497	38	2.09%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

South Carolina

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERS	
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	Average Relief per Borrower
CONSUMER RELIEF												
Completed 1st Lien Modification Forgiveness ¹	\$629,858	16			\$215,865	8	\$1,262,454	22	\$297,762	11	\$2,405,939	\$42,209
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$1,127,754	40	\$28,194				\$1,127,754	\$28,194
Completed 2nd Lien Modifications ³	\$28,800	1	\$28,800		\$77,714	7	\$11,102				\$106,514	\$13,314
Completed 2nd Lien-Extrajudgments ⁴	\$560,911	15	\$189,095	5	\$36,157	1	\$36,157	\$26,050	2	\$13,025	\$812,212	\$35,314
Short Sales Completed ⁵	\$181,4617	23	\$78,896	337	\$4,209,491	46	\$91,511	\$11,450,203	142	\$80,635	\$5,697,857	\$81,955
Total Other Program Activity ⁶	\$8,512,155	148	\$57,515	53	\$93,237	7	\$13,320	\$637,300	34	\$18,744	\$89,480	\$5,593
Refinances Completed - Estimated Consumer Relief ⁷	\$4,481	2	\$2,240		\$193,257	51	\$3,789	\$167,839	40	\$4,196	\$779,663	\$3157
Total Consumer Relief	\$11,550,821	205	\$56,345	395	\$5,953,475	160	\$37,209	\$13,517,796	238	\$56,797	\$6,890,812	\$20,090
CONSUMER RELIEF - IN PROCESS												
Trials Offered/Approved ⁸	\$38,757	2	\$19,379	49	\$62,949	49	\$38,873	\$3,983,960	86	\$46,325	\$839,650	\$32,025
Trials Started/In Process ⁹	\$16,087	1	\$16,087	17	\$1,843,067	48	\$38,397	\$4,341,057	98	\$44,297	\$347,604	\$34760
TOTAL CONSUMER RELIEF - ALL SERVERS \$65,420,668												

Note: 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ Other consumer relief programs include: (a) Enhanced Borrower Transitional Funds Paid by Service (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) Service Payments to Unemployed Borrowers or Traditional Forbearance Programs for unemployed borrowers to keep them in their homes until they can resume payments; (c) Forbearance for Unemployed Borrowers (forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs associated with property in connection with a decision not to pursue foreclosure); (d) Deficiency Waivers (waiver of valid claims on borrower deficiency balances on first or second lien mortgages); (e) Forgiveness of Principal Associated with Property (forgiveness of principal associated with property in connection with a decision not to pursue foreclosure); (f) Cash Costs Paid by Service for Demolition of Property (payments to demolish properties to prevent blight); and (g) REO Properties Donated (properties owned by Service/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Service.

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	Average Rate Reduction
Refinances Completed	\$104,504	2	\$104,504	4	\$63,055,886	51	\$8,424,219	40	\$38,032,343	247	\$52,866,652	2.05%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information South Dakota

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS											
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower										
CONSUMER RELIEF																						
Completed 1st Lien Modification Forgiveness ¹									\$70,357	1	\$70,357	\$70,357	1	\$70,357								
Completed Forgiveness of pre-3/1/2012 forbearance ²																						
Completed 2nd Lien Modifications ³																						
Completed 2nd Lien-Extrajudgments ⁴																						
Short Sales Completed ⁵																						
Total Other Program Activity ⁶	\$72,171	2	\$36,085	\$300,004	7	\$42,858	\$135,974	4	\$33,993	\$119,022	4	\$29,755	\$320,387	11	\$29,126	\$948,894	29	\$32,720				
Refinances Completed - Estimated Consumer Relief ⁷	\$1,337	1	\$1,337																\$29,969	5	\$5,994	
Total Consumer Relief	\$73,508	3	\$24,503	\$300,004	7	\$42,858	\$135,974	4	\$33,993	\$119,022	4	\$29,755	\$320,387	11	\$29,126	\$948,894	29	\$32,720				
CONSUMER RELIEF - IN PROCESS																						
Trials Offered/Approved ⁸				\$44,661	1	\$44,661				\$49,737	3	\$16,579	\$114,207	3	\$38,069	\$208,605	7	\$29,801				
Trials Started/In Process ⁹										\$79,834	3	\$26,611	\$114,207	3	\$38,069	\$194,041	6	\$32,340				
TOTAL CONSUMER RELIEF - ALL SERVERICERS																						

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with Property (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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERICERS				
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction			
Refinances Completed	\$22,858	1	5.85%							\$557,034	4	5.14%	\$579,892	5	5.17%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Tennessee

													TOTAL CONSUMER RELIEF - ALL SERVICERS		
ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			
CONSUMER RELIEF													TOTAL CONSUMER RELIEF - ALL SERVICERS		
Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	
Completed 1st Lien Modification Forgiveness ¹	9	\$67,189				\$568,331	17	\$33,431	\$809,197	23	\$35,182	\$688,420	16	\$43,026	
Completed Forgiveness of pre-3/1/2012 forbearance ²	1	\$9,572				\$860,455	44	\$19,556	\$14,700	2	\$7,350			\$884,227	
Completed 2nd Lien Modifications ³						\$90,273	3	\$30,091						\$90,273	
Completed 2nd Lien-Extrajudgments ⁴	9	\$39,479	\$10,228	1	\$10,228	\$193,047	4	\$48,262						\$558,581	
Short Sales Completed ⁵	23	\$40,267	\$13,247,515	258	\$53,285	\$1,229,526	27	\$45,538	\$5,560,193	122	\$45,575	\$540,956	7	\$77,279	
Total Other Program Activity ⁶	219	\$39,710	\$133,176	70	\$1,903	\$10,907	3	\$3,636	\$500,859	34	\$14,731	\$119,400	7	\$17,057	
Refinances Completed - Estimated Consumer Relief ⁷	2	\$4,301				\$481,434	143	\$3,367	\$122,750	46	\$2,668	\$456,800	90	\$5,076	
Total Consumer Relief	263	\$40,307	\$13,890,918	329	\$42,222	\$3,433,973	241	\$14,249	\$7,007,698	227	\$30,871	\$1,805,576	120	\$15,046	
CONSUMER RELIEF - IN-PROCESS													\$36,738,919	1,180	\$31,135
Trials Offered/Approved ⁸	2	\$38,628	\$7,830,166	113	\$69,294	\$2,656,212	70	\$37,946	\$5,323,867	140	\$38,028	\$1,234,199	36	\$34,283	
Trials Started/In Process ⁹	2	\$38,628	\$3,598,455	44	\$81,783	\$2,360,824	64	\$36,898	\$5,302,839	165	\$32,138	\$798,962	23	\$34,737	
TOTAL CONSUMER RELIEF - ALL SERVICERS													\$36,738,919	1,180	\$31,135

Note:

- 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelieved 2nd Lien Holder for Release of 2nd Lien (payments to unrelieved second lien holders for release of second lien mortgages in connection with short sale of 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), (e) Forgiveness of Principal Associated with a Property in Connection with a Decision not to Pursue Foreclosure (Donated Properties), (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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

													TOTAL REFINANCES COMPLETED - ALL SERVICERS		
ALTY			BANK OF AMERICA			CITI			CHASE			WELLS			
Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	
\$206,652	2	4.16%				\$16,811,678	143	2.9%	\$4,539,760	46	2.70%	\$13,279,060	90	3.44%	
Refinances Completed													\$34,837,149	281	3.07%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Texas

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERICERS								
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers							
CONSUMER RELIEF																			
Completed 1st Lien Modification Forgiveness ¹	\$442,900	3	\$147,633		\$660,183	27	\$24,451	\$1,650,839	51	\$32,369	\$2,094,02	7	\$29,915	\$2,963,324	88	\$33,674			
Completed Forgiveness of pre-3/1/2012 forbearance ²					\$1,358,217	59	\$23,021							\$1,358,217	59	\$23,021			
Completed 2nd Lien Modifications ³					\$168,433	13	\$12,956	\$6,208	1	\$6,208	\$2,739	1	\$2,739	\$177,380	15	\$11,825			
Completed 2nd Lien-Extrajudgments ⁴	\$305,166	10	\$30,517	\$147,158	\$29,432	5	\$29,432	\$301,744	11	\$27,431	\$55,479	2	\$28,240	\$810,547	28	\$28,948			
Short Sales Completed ⁵	\$2,463,706	50	\$49,274	\$22,982,404	\$37,370	615	\$37,370	\$3,307,004	83	\$39,843	\$19,683,421	459	\$42,883	\$819,206	26	\$31,508			
Total Other Program Activity ⁶	\$19,956,801	523	\$38,158	\$432,245	\$1,888	229	\$1,888	\$14,065	6	\$2,344	\$1,727,593	93	\$18,576	\$141,257	24	\$5,886			
Refinances Completed - Estimated Consumer Relief ⁷	\$91,63	3	\$3,054		\$197,788	63	\$2,505				\$2,762	1	\$2,762	\$169,714	67	\$2,533			
Total Consumer Relief	\$23,177,736	589	\$39,351	\$23,561,807	\$27,752	849	\$27,752	\$5,967,434	262	\$22,776	\$23,068,061	604	\$38,192	\$1,231,845	61	\$20,194	\$77,006,884	2,365	\$32,561
CONSUMER RELIEF - IN PROCESS																			
Trials Offered/Approved ⁸	\$100,000	1	\$100,000	\$19,621,793	\$54,657	359	\$54,657	\$2,913,076	89	\$32,731	\$7,662,851	242	\$31,665	\$798,094	16	\$49,881	\$31,095,814	707	\$43,983
Trials Started/In Process ⁹				\$75,08,433	\$52,876	142	\$52,876	\$2,849,889	87	\$32,757	\$10,060,703	338	\$29,765	\$726,276	15	\$48,415	\$21,465,251	582	\$36,332
TOTAL CONSUMER RELIEF - ALL SERVERICERS																			

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERICERS				
	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers	Principal loan Balance	No. of Borrowers			
Refinances Completed	\$291,672	3	3,14%		\$6,719,344	63	2.3%			\$116,071	1	2.38%	\$7,127,087	67	2.38%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Utah

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS						
	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers	Amount of Relief	No. of Borrowers					
CONSUMER RELIEF																	
Completed 1st Lien Modification Forgiveness ¹	\$732,400	7			\$159,980	4	\$39,995	\$311,475	5	\$62,295	\$1212,376	19	\$63,809	\$2,416,231	35	\$69,035	
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$4,409	1			\$2,080,638	35	\$59,447	\$10,100	2	\$5,050				\$2,095,146	38	\$55,135	
Completed 2nd Lien Modifications ³	\$1,687	1			\$264,828	10	\$26,483	\$25,372	2	\$12,686	\$24,904	2	\$12,452	\$316,791	15	\$21,119	
Completed 2nd Lien-Extrajudgments ⁴	\$323,202	5			\$107,596	3	\$35,865	\$739,586	14	\$52,828	\$27,283	1	\$27,283	\$1,197,667	23	\$52,072	
Short Sales Completed ⁵	\$2124,086	22			\$41774,255	524	\$78,577	\$4,412,022	70	\$63,029	\$11,656,702	162	\$71,955	\$5,609,798	68	\$82,497	
Total Other Program Activity ⁶	\$5,075,233	69			\$196,667	90	\$2,185	\$25,320	12	\$2,110	\$59,630	41	\$13,162	\$82,650	24	\$3,444	
Refinances Completed - Estimated Consumer Relief ⁷	\$19,823	2			\$389,229	104	\$3,743	\$197,279	22	\$8,967	\$607,781	85	\$7,150	\$1,214,113	213	\$5,700	
Total Consumer Relief	\$8,280,840	107	\$41,478,518	617	\$67,226	\$8,071,603	249	\$32,416	\$12,740,558	234	\$54,447	\$7,564,792	199	\$38,014	\$78,136,311	1,406	\$55,573
CONSUMER RELIEF - IN PROCESS																	
Trials Offered/Approved ⁸			\$5,546,606	52	\$106,666	\$1,884,038	24	\$78,502	\$2,732,155	35	\$78,062	\$2,392,733	40	\$59,818	\$12,555,531	151	\$83,149
Trials Started/In Process ⁹			\$2,408,212	22	\$109,464	\$1,884,038	24	\$78,502	\$2,891,298	47	\$61,517	\$1,952,016	34	\$57,412	\$9,135,563	127	\$71,934
TOTAL CONSUMER RELIEF - ALL SERVICERS																	

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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), (e) Forgiveness of Principal Associated with Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS	
	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers	Principal Loan Balance	No. of Borrowers
Refinances Completed	\$843,553	2			\$17,787,688	104	\$7,433,938	22	\$19,605,826	85	\$45,671,005	213
		Average Rate Reduction				Average Rate Reduction					Average Rate Reduction	
		2.35%				2.2%					3.10%	2.66%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Vermont

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$19,300	1	\$19,300				\$51,874	1	\$51,874				\$71,174	2	\$35,587			
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$31,855	2	\$15,928							\$31,855	2	\$15,928
Completed 2nd Lien Modifications ³																		
Completed 2nd Lien-Extrajudgments ⁴																		
Short Sales Completed ⁵	\$59,763	1	\$59,763	\$150,168	3	\$50,056	\$195,995	4	\$48,999	\$220,885	4	\$55,221	\$626,810	12	\$52,234			
Total Other Program Activity ⁶				\$1,500	1	\$1,500				\$27,000	2	\$13,500	\$28,500	3	\$9,500			
Refinances Completed - Estimated Consumer Relief ⁷							\$3,897	1	\$3,897				\$3,897	1	\$3,897			
Total Consumer Relief	\$79,063	2	\$39,531	\$151,668	4	\$37,917	\$283,621	8	\$35,453	\$247,885	6	\$41,314	\$762,236	20	\$38,112			
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$227,369	4	\$56,842	\$103,149	2	\$51,574	\$287,671	9	\$31,963	\$618,189	15	\$41,213			
Trials Started/In Process ⁹				\$131,868	2	\$65,934	\$103,149	2	\$51,574	\$159,171	5	\$31,834	\$394,187	9	\$43,799			
TOTAL CONSUMER RELIEF - ALL SERVICERS																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction
Refinances Completed							\$109,767	1	3.6%				\$109,767	1	3.6%			

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Virginia

CONSUMER RELIEF	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVERCS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
Completed 1st Lien Modification Forgiveness ¹	\$5,566,400	45	\$123,698			\$784,850	14	\$56,061	\$3,254,255	35	\$92,979	\$1,778,440	30	\$59,281	\$11,383,944	124	\$91,806	
Completed Forgiveness of pre-3/1/2012 forbearance ²						\$4,031,059	89	\$45,293	\$87,100	2	\$43,550				\$4,181,159	91	\$45,254	
Completed 2nd Lien Modifications ³	\$70184	5	\$14,037			\$618,624	25	\$24,745	\$4,021	1	\$4,021	\$117,834	4	\$29,459	\$810,663	35	\$23,162	
Completed 2nd Lien-Extrajudgments ⁴	\$788,849	13	\$60,681	\$1,550,392	17	\$91,200	\$1,794,378	21	\$85,447			\$93,113	10	\$9,311	\$5,064,732	61	\$83,028	
Short Sales Completed ⁵	\$770,836	86	\$89,661	\$6,737,082	673	\$100,649	\$9,233,797	118	\$78,253	\$34,395,888	322	\$106,819	\$11,633,121	143	\$81,350	\$130,710,623	1,342	\$97,400
Total Other Program Activity ⁶	\$13,000,072	172	\$75,582	\$367,154	170	\$2,160	\$65,948	17	\$3,879	\$1,436,176	77	\$18,652	\$224,981	44	\$5,113	\$15,094,331	480	\$31,447
Refinances Completed - Estimated Consumer Relief ⁷	\$37,561	5	\$7,512			\$475,235	101	\$4,705	\$491,515	74	\$6,642	\$1,570,732	287	\$5,473	\$2,575,044	467	\$5,514	
Total Consumer Relief	\$27,173,903	326	\$83,356	\$69,654,627	860	\$80,994	\$17,003,890	385	\$44,166	\$39,668,855	511	\$77,630	\$16,256,221	518	\$31,383	\$169,757,497	2,600	\$65,291
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$180,182	1	\$180,182	\$21,885,755	214	\$102,270	\$3,299,110	52	\$63,444	\$12,847,002	176	\$72,994	\$5,585,216	77	\$72,535	\$43,797,265	520	\$84,226
Trials Started/In Process ⁹	\$180,182	1	\$180,182	\$10,045,127	96	\$104,637	\$3,278,993	52	\$63,058	\$12,283,303	233	\$65,594	\$4,224,802	68	\$62,129	\$33,012,406	450	\$73,361
TOTAL CONSUMER RELIEF - ALL SERVERCS \$169,757,497																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

Refinances Completed	ALTY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVERCS						
	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction	Principal loan Balance	No. of Borrowers	Average Rate Reduction					
\$1,353,555	5	2.78%	\$1,353,555	5	2.78%	\$1,353,555	5	2.78%	\$1,353,555	5	2.78%	\$1,353,555	5	2.78%	\$1,353,555	5	2.78%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Washington

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$2,149,400	18	\$119,411				\$700,964	8	\$87,620	\$6,052,968	60	\$100,883	\$3,875,182	43	\$90,121	\$12,778,513	129	\$99,058
Completed Forgiveness of pre-3/1/2012 forbearance ²	\$146,852	2	\$73,426				\$3,848,995	74	\$52,013	\$330,500	9	\$36,722	\$18,849	1	\$18,849	\$4,345,197	86	\$50,526
Completed 2nd Lien Modifications ³	\$52,600	2	\$26,300				\$440,126	13	\$33,856				\$27,242	6	\$4,540	\$519,968	21	\$24,760
Completed 2nd Lien-Extrajudgments ⁴	\$2,069,004	27	\$76,630	\$1,721,480	21	\$81,975	\$729,683	13	\$56,129				\$618,721	10	\$61,872	\$5,138,888	71	\$72,279
Short Sales Completed ⁵	\$7,376,635	68	\$108,480	\$101,069,207	995	\$101,577	\$9,454,691	119	\$79,451	\$60,859,952	526	\$115,703	\$10,270,127	123	\$83,497	\$189,030,612	1,831	\$103,239
Total Other Program Activity ⁶				\$346,412	189	\$1,833	\$7,137	12	\$5,928	\$3,288,910	165	\$19,933	\$125,999	39	\$3,231	\$3,882,458	405	\$9,463
Refinances Completed - Estimated Consumer Relief ⁷	\$15,412	2	\$7,706				\$447,352	102	\$4,386	\$1,785,584	238	\$7,502	\$1,424,129	183	\$7,782	\$3,672,477	525	\$6,995
Total Consumer Relief	\$11,809,903	119	\$99,243	\$103,137,099	1,205	\$85,591	\$15,692,948	341	\$46,020	\$72,317,913	998	\$72,463	\$16,360,249	405	\$40,396	\$219,318,113	3,068	\$71,486
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$28,335,517	231	\$122,665	\$3,801,977	41	\$92,707	\$22,418,559	259	\$86,558	\$9,080,818	102	\$89,028	\$63,635,871	633	\$100,531
Trials Started/In Process ⁹				\$10,798,965	102	\$105,872	\$3,746,383	40	\$93,660	\$2,612,086	313	\$83,460	\$5,798,967	70	\$82,842	\$46,467,400	525	\$88,509
TOTAL CONSUMER RELIEF - ALL SERVICERS \$219,318,113																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 arrears 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

Refinances Completed	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
	\$529,170	2	2.91%				\$22,904,417	102	2.0%	\$95,962,385	238	1.86%	\$53,944,281	183	2.64%	\$173,340,254	525	2.12%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information West Virginia

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERCERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹	\$245,000	4	\$61,250				\$153,398	4	\$38,350			\$14,917	1	\$14,917	\$413,315	9	\$45,924	
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$27,312	5	\$5,462						\$27,312	5	\$5,462	
Completed 2nd Lien Modifications ³							\$9,013	2	\$4,506						\$9,013	2	\$4,506	
Completed 2nd Lien-Extrajudgments ⁴	\$36,632	2	\$18,316												\$36,632	2	\$18,316	
Short Sales Completed ⁵	\$15,575	1	\$15,575	\$745,762	13	\$57,366	\$436,574	7	\$62,339	\$590,863	10	\$59,086	\$254,436	5	\$50,887	\$2,043,009	36	\$56,750
Total Other Program Activity ⁶	\$1,368,764	22	\$62,217	\$3,500	3	\$1,167	\$52,500	5	\$10,500	\$2,500	5	\$10,500	\$1,424,764	30	\$47,492			
Refinances Completed - Estimated Consumer Relief ⁷							\$52,831	21	\$2,516	\$22,855	3	\$7,618	\$129,018	27	\$4,778	\$204,704	51	\$4,014
Total Consumer Relief	\$1,665,971	29	\$57,447	\$749,262	16	\$46,829	\$678,927	39	\$17,408	\$666,218	18	\$37,012	\$398,371	33	\$12,072	\$4,158,749	135	\$30,806
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$890,215	7	\$127,174	\$327,788	7	\$46,827	\$662,823	16	\$41,426	\$87,626	2	\$43,813	\$1,968,452	32	\$61,514
Trials Started/In Process ⁹				\$314,552	3	\$104,851	\$382,955	8	\$47,869	\$663,986	19	\$34,947	\$14,917	1	\$14,917	\$1,376,410	31	\$44,400
TOTAL CONSUMER RELIEF - ALL SERVERCERS \$4,158,749																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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 Unrelied 2nd Lien Holder for Release of 2nd Lien (payments to unrelied 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); (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

Refinances Completed	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERCERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
							\$1,781,728	21	3.0%	\$570,586	3	4.01%	\$4,161,886	27	3.10%	\$6,514,200	51	3.14%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information

Wisconsin

CONSUMER RELIEF	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL CONSUMER RELIEF - ALL SERVICERS							
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower						
Completed 1st Lien Modification Forgiveness ¹	\$244,800	7	\$34,971			\$976,497	13	\$75,115	\$1,557,493	35	\$44,500	\$1,263,391	19	\$66,494	\$4,042,181	74	\$54,624	
Completed Forgiveness of pre-3/1/2012 forbearance ²						\$2,213,668	61	\$36,290	\$59,300	1	\$59,300				\$2,272,968	62	\$36,661	
Completed 2nd Lien Modifications ³	\$65,400	1	\$65,400			\$185,533	8	\$23,192				\$23,987	3	\$7,996	\$274,920	12	\$22,910	
Completed 2nd Lien-Extrajudgments ⁴	\$224,670	6	\$37,445	\$260,047	2	\$130,023	\$356,161	7	\$50,880						\$840,877	15	\$56,058	
Short Sales Completed ⁵	\$1,856,499	27	\$68,759	\$10,898,666	165	\$66,053	\$19,669,288	38	\$51,761	\$4,723,617	85	\$55,572	\$662,207	10	\$66,221	\$20,107,916	325	\$61,871
Total Other Program Activity ⁶	\$977,1891	154	\$63,454	\$65,802	38	\$1,732	\$9,350	6	\$1,558	\$445,957	35	\$12,742	\$36,995	7	\$5,285	\$10,329,995	240	\$43,042
Refinances Completed - Estimated Consumer Relief ⁷	\$4,649	1	\$4,649			\$489,963	135	\$3,629	\$19,576	39	\$3,579	\$666,202	102	\$6,531	\$1,300,390	277	\$4,695	
Total Consumer Relief	\$12,167,909	196	\$62,081	\$11,224,514	205	\$54,754	\$6,198,099	268	\$23,127	\$6,925,943	195	\$35,518	\$2,652,782	141	\$18,814	\$39,169,246	1,005	\$38,974
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸	\$178,352	3	\$59,451	\$6,527,540	87	\$75,029	\$4,289,153	72	\$59,572	\$6,326,268	115	\$55,011	\$2,249,264	46	\$64,114	\$20,270,577	323	\$62,757
Trials Started/In Process ⁹	\$15,4572	2	\$7,7286	\$2,333,039	32	\$72,907	\$4,052,186	68	\$59,591	\$6,479,499	143	\$45,311	\$1,418,139	24	\$59,089	\$14,437,435	269	\$53,671
TOTAL CONSUMER RELIEF - ALL SERVICERS \$39,169,246																		

Note:
• 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
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications
- ⁴ Completed 2nd Lien Extrajudgments represents finalized second lien mortgage extrajudgments (forgiveness of the entire balance and release of lien)
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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), (e) Forgiveness of Principal Associated with a Property When No Foreclosure (forgiveness of principal associated with in property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY		BANK OF AMERICA		CITI		CHASE		WELLS		TOTAL REFINANCES COMPLETED - ALL SERVICERS				
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction			
	\$52,239	1	8.90%	\$18,438,736	135	2.7%	\$5,661,096	39	2.47%	\$1,908,877	102	3.49%	\$43,240,948	277	3.01%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.

Appendix X: State Consumer Relief Information Wyoming

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower	Amount of Relief	No. of Borrowers	Average Relief per Borrower
Completed 1st Lien Modification Forgiveness ¹																		
Completed Forgiveness of pre-3/1/2012 forbearance ²							\$174,764	2	\$87,382							\$174,764	2	\$87,382
Completed 2nd Lien Modifications ³	\$28,600	1	\$28,600				\$10,058	1	\$10,058							\$38,658	2	\$19,329
Completed 2nd Lien-Extrajudicial ⁴	\$25,463	1	\$25,463													\$25,463	1	\$25,463
Short Sales Completed ⁵		1		\$1,248,783	14	\$89,199	\$153,994	1	\$153,994	\$317,926	5	\$63,585	\$435,864	1	\$435,864	\$2,156,567	22	\$98,026
Total Other Program Activity ⁶	\$311,491	13	\$23,961													\$311,491	13	\$23,961
Refinances Completed - Estimated Consumer Relief ⁷							\$218,848	4	\$54,622				\$34,489	4	\$8,622	\$56,337	8	\$7,042
Total Consumer Relief	\$365,554	16	\$22,847	\$1,248,783	14	\$89,199	\$360,664	8	\$45,083	\$317,926	5	\$63,585	\$470,353	5	\$94,071	\$2,763,281	48	\$57,568
CONSUMER RELIEF - IN PROCESS																		
Trials Offered/Approved ⁸				\$81,726	1	\$81,726				\$7,135	1	\$7,135	\$380,576	3	\$126,859	\$46,9437	5	\$93,887
Trials Started/In Process ⁹				\$81,726	1	\$81,726				\$7,135	1	\$7,135	\$221,389	1	\$221,389	\$310,250	3	\$103,417
TOTAL CONSUMER RELIEF - ALL SERVICERS \$2,763,281																		

Note:
• 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.
- ³ Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- ⁴ Completed 2nd Lien Extrajudicial Forgiveness represents finalized second lien mortgage extrajudicial reductions (forgiveness of the entire balance and release of lien).
- ⁵ Short Sales Completed represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions. Includes deeds in lieu completed which represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Service/Investor in lieu of foreclosure.
- ⁶ 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); (e) Forgiveness of Principal Associated with a Property 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).
- ⁷ Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual relief provided to borrowers is the product of the average interest rate reduction and the total unpaid principal balance. See below for information on Refinances Completed by each Servicer.

REFINANCES COMPLETED	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction	Principal Loan Balance	No. of Borrowers	Average Rate Reduction
							\$924,135	4	2.4%				\$642,262	4	5.37%	\$1,566,397	8	3.60%

⁸ Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.
⁹ Trials Started/In Process represents all first lien mortgages that had made any payments in a trial modification after March 1, 2012.