

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

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit	Aggregate Amount of Relief/Benefit	No. of Borrowers	Average Amount of Relief/Benefit
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$553,400	7	\$79,057	\$5,361,867	47	\$114,082	\$2,362,656	30	\$78,755	\$6,392,248	91	\$70,244	\$3,026,832	49	\$61,772	\$17,697,003	224	\$79,004
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$727,68	1	\$72,768	\$1,294,954	25	\$51,782	\$3,355,075	65	\$51,617	\$2,308,638	60	\$38,477	\$108,334	3	\$36,111	\$7,139,369	154	\$46,360
Completed 2nd Lien Modification Forgiveness ³	\$156,865	4	\$39,216	\$78,617	2	\$39,309	\$818,858	37	\$22,131	\$28,949	5	\$5,790	\$28,687	5	\$5,737	\$1,111,976	53	\$20,981
Completed 2nd Lien Extinguishments ⁴	\$1,320,277	26	\$50,780	\$14,260,160	321	\$44,424	\$1,282,603	22	\$58,300	\$29,857,522	362	\$82,479	\$8,784,904	145	\$60,586	\$99,699,113	1,190	\$83,781
Short Sales Completed/Deficiency Forgiveness ⁵	\$3,288,085	36	\$91,336	\$53,533,940	580	\$92,300	\$4,234,662	67	\$63,204				\$68,623	3	\$56,208		3	\$56,208
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$511,839	106	\$4,829				\$923,522	70	\$13,193	\$30,000	10	\$3,000	\$1,465,361	186	\$7,878
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,412	2	\$1,706	\$106,050	13	\$8,158	\$2,447	2	\$1,224	\$111,909	17	\$6,583
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹																		
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$660,156	8	\$82,519	\$78,548	2	\$39,274	\$6,802,161	218	\$31,203	\$7,204,162	249	\$28,932	\$31,699,354	988	\$32,084	\$46,444,380	1,465	\$31,703
Total Consumer Relief	\$6,051,551	82	\$73,799	\$75,119,525	1,083	\$69,362	\$18,859,427	441	\$42,765	\$46,821,091	850	\$55,084	\$44,429,558	1,210	\$36,719	\$191,281,151	3,666	\$52,177
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$765,750	3	\$255,250	\$26,978,407	230	\$117,297	\$3,584,313	47	\$76,262	\$16,919,962	214	\$79,065	\$6,037,465	94	\$64,228	\$54,285,897	588	\$92,323
1st Lien Modification Trials Started ¹⁶	\$765,750	3	\$255,250	\$20,373,544	177	\$115,105	\$3,828,805	53	\$72,242	\$15,576,135	200	\$77,881	\$4,436,872	73	\$60,779	\$44,981,106	506	\$88,895
TOTAL CONSUMER RELIEF - ALL SERVERS	\$191,281,151																	

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. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
 - Completed 2nd Lien Extinguishments represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 - Completed 2nd Lien Extinguishments represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
 - Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 - Deeds in Lien Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens
 - Enhanced Borrower Transitional Funds Paid by Servicer represents national funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
 - Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments on behalf of unaffiliated second lien holders for release of second lien mortgages in connection with short sale or deed-in-lieu transactions
 - Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
 - Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages with a decision not to pursue foreclosure.
 - Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
 - Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
 - REO Properties Donated represents reports filed by Servicers/Investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 - The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D 1 9.e.i.1, and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Others/Approvals*	\$277,923	20	2.95%	\$229,700	56	3.25%	\$177,415	429	1.806	\$185,012	300	1.69%	\$180,052	1,806	\$182,111	2,611	2.61%	
Refinances Completed	\$356,340	8	2.95%	\$153,940	2	3.25%	\$176,660	218	2.25%	\$218,086	249	1.69%	\$180,052	988	\$186,939	1,465	2.16%	

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

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

¹⁶ 1st Lien Modification Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.