

CONSUMER RELIEF THROUGH MARCH 31, 2016

JOSEPH A. SMITH, JR., MONITOR

*"Chase has satisfied its consumer relief obligation. The servicer has provided more than **\$4.06 billion** to more than **168,000 borrowers** before the deadline specified in the settlement."*

- Joseph A. Smith, Jr.
Monitor of the Chase RMBS Settlement



\$4 BILLION
CREDITED TO CHASE
THROUGH MARCH 31, 2016

How much relief has the Monitor credited since testing began?

	Total
Modification - Forgiveness/Forbearance	\$2,018,453,915
Rate Reduction	\$874,470,934
Low- to Moderate-Income and Disaster Area Lending	\$1,170,955,875
Anti-Blight	-
Total Credited Consumer Relief	4,063,880,724

How much relief has the Monitor credited since his last report?

Type of Relief	Loan Count	Claimed Credit Amount
Modification - Forgiveness/Forbearance	3,769	\$176,103,605
First Lien - Principal Forgiveness	2,494	\$141,008,968
Second Lien - Principal Forgiveness (including extinguishments)	1,275	\$35,094,637

Chase's internal review group (HRG) tested statistically valid, random samples of loans. The Monitor's professionals retested the loans and reviewed with Chase. Chase's HRG and the Monitor's results were substantially the same.

What types of relief can Chase distribute under the settlement?

1. Modification - Forgiveness/Forbearance
2. Rate Reduction/Refinancing
3. Low- to Moderate-Income and Disaster Area Lending
4. Anti-Blight

Additionally, Chase receives incentives for certain relief conducted in the first year, in hardest-hit areas and on loans held for investment, as opposed to loans serviced for others.

Gross Relief Center

\$20.2
BILLION



168,960
FAMILIES

