Appendix IV: State Consumer Relief Information
Arizona, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit	Aggregate Amount of Relief/ Benefit	No. of Borrowers	Average Amount of Relief/ Benefit
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness [1]	$5,994,871	65	$92,229	$81,727,837	590	$138,522	$5,464,242	56	$97,576	$25,336,279	246	$102,993	$20,884,178	233	$89,632	$139,407,407	1,190	$117,149
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$101,599	1	$101,599	$8,377,015	167	$50,162	$12,103,346	204	$59,330	$10,707,763	164	$65,291	$8,173,009	281	$29,085	$39,462,732	817	$48,302
Completed 2nd Lien Modification Forgiveness [3]	$87,700	2	$43,850	$4,310,353	72	$59,866	$1,510,076	56	$26,966	$417,184	28	$14,899	$92,309	7	$13,187	$6,417,622	165	$38,895
Completed 2nd Lien Extinguishments [4]	$3,239,103	59	$54,900	$312,999,040	4,687	$66,780	$22,279,478	355	$62,759				$9,035,363	131	$68,972	$347,552,984	5,232	$66,428
Short Sales Completed/ Deficiency Forgiven [5]				$603,451,027	5,921	$101,917	$28,049,998	334	$83,982	$312,664,958	3,068	$101,912	$110,567,431	1,345	$82,206	$1,054,733,414	10,668	$98,869
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$873,886	14	$62,420	$873,886	14	$62,420
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$4,962,155	993	$4,997	$73,769	7	$10,538	$4,508,700	295	$15,284	$828,318	276	$3,001	$10,372,942	1,571	$6,603
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$78,509	17	$4,618	$387,583	50	$7,752	$179,588	38	$4,726	$645,680	105	$6,149
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]																		
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]																		
REO Properties Donated [13]										$975,550	16	$60,972	$514,598	4	$128,649	$1,490,148	20	$74,507
Refinances Completed - Estimated Consumer Relief [14]	$2,046,383	41	$49,912	$10,560,504	264	$40,002	$10,672,754	372	$28,690	$30,595,394	1,096	$27,916	$30,525,189	737	$41,418	$84,400,224	2,510	$33,626
Total Consumer Relief	**$11,469,656**	**168**	**$68,272**	**$1,026,387,931**	**12,694**	**$80,856**	**$80,232,172**	**1,401**	**$57,268**	**$385,593,411**	**4,963**	**$77,694**	**$181,673,869**	**3,066**	**$59,254**	**$1,685,357,039**	**22,292**	**$75,604**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,136,008	9	$126,223	$154,174,512	1,115	$138,273	$7,248,964	86	$84,290	$43,321,299	472	$91,782	$29,152,319	346	$84,255	$235,033,102	2,028	$115,894
1st Lien Modification Trials Started/In Process [16]	$966,960	8	$120,870	$131,695,228	948	$138,919	$7,395,434	91	$81,269	$42,618,280	484	$88,054	$26,181,810	304	$86,124	$208,857,712	1,835	$113,819

TOTAL CONSUMER RELIEF - ALL SERVICERS $1,685,357,039

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

DEFINITIONS:
[1] Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
[2] Completed Forgiveness of pre 3/1/2012 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
[3] Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
[5] Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
[6] Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure and release of liens.
[7] Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than $1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
[8] Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
[9] Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
[10] Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
[11] Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
[12] Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
[13] REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
[14] Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D ¶ 9.e.ii.1. and is consistent with what some of the Servicers are reporting in their filings with the U.S. Securities and Exchange Commission. The estimated annual benefit to borrowers is the product of the average annual interest rate reduction, the average unpaid principal loan balance, and the number of borrowers. See below for information on Refinance Solicitations/ Offers/Approvals and Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVICERS		
	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction	Average Loan Balance	No. of Borrowers	Average Rate Reduction
Refinance Solicitations/Offers/ Approvals*	$272,231	75		$246,479	1,256		$186,495	673		$190,791	1,297		$215,520	2,485		$214,056	5,786	
Refinances Completed	$308,650	41	2.06%	$259,989	264	1.96%	$189,368	372	1.93%	$191,189	1,096	1.86%	$209,373	737	2.52%	$205,413	2,510	2.09%

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

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