

Appendix IV: State Consumer Relief Information Connecticut, 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	\$1,636,813	20	\$81,841	\$36,165,485	306	\$118,188	\$4,605,009	54	\$85,278	\$20,975,890	220	\$95,345	\$4,454,745	58	\$76,806	\$67,837,942	658	\$103,097
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$118,192	1	\$118,192	\$3,076,678	62	\$49,624	\$3,975,983	89	\$44,674	\$4,138,614	67	\$61,770	\$552,466	20	\$27,623	\$11,861,933	239	\$49,632
Completed 2nd Lien Modification Forgiveness ³	\$230,800	6	\$38,467	\$951,084	18	\$52,838	\$1117,688	39	\$28,659	\$52,786	5	\$10,557	\$28,261	4	\$7,065	\$2,380,619	72	\$33,064
Completed 2nd Lien Extinguishments ⁴	\$1,206,582	22	\$54,845	\$91,586,153	1,551	\$59,050	\$22,624,770	302	\$74,916				\$895,184	9	\$99,465	\$116,312,689	1,884	\$61,737
Short Sales Completed/ Deficiency Forgiveness ⁵	\$2,618,421	26	\$100,709	\$65,534,009	674	\$97,231	\$2,357,632	32	\$73,676	\$33,434,887	320	\$104,484	\$7,851,172	89	\$88,215	\$111,796,121	1,141	\$97,981
Deeds in Lien Completed/ Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,381,330	177	\$7,804	\$28,882	2	\$14,441	\$2,381,437	109	\$21,848	\$83,000	27	\$3,074	\$3,874,649	315	\$12,300
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$300,297	27	\$11,122	\$28,915	5	\$5,783	\$329,212	32	\$10,288
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$866,725	8	\$108,341	\$8,388,049	165	\$50,837										\$9,254,774	173	\$53,496
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	\$1,359,455	14	\$97,104	\$3,459,718	89	\$38,873	\$5,209,932	154	\$33,902	\$2,528,742	57	\$44,364	\$8,908,190	211	\$42,219	\$21,477,036	525	\$40,909
Total Consumer Relief	\$8,036,988	97	\$82,856	\$210,542,506	3,042	\$69,212	\$39,930,896	672	\$59,421	\$63,812,653	805	\$79,270	\$22,969,586	424	\$54,174	\$345,292,628	5,040	\$68,510
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$317,196	4	\$79,299	\$72,377,692	612	\$118,264	\$6,326,704	78	\$81,112	\$42,359,864	416	\$101,827	\$8,730,233	106	\$82,361	\$130,111,689	1,216	\$107,000
1st Lien Modification Trials Started/In Process ¹⁶	\$244,051	2	\$122,026	\$61,009,877	525	\$116,209	\$6,660,868	83	\$80,251	\$37,835,378	397	\$95,303	\$6,346,717	72	\$88,149	\$112,096,891	1,079	\$103,890
TOTAL CONSUMER RELIEF - ALL SERVERS \$345,292,628																		

NOTES:

- 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. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments, forgiveness of the entire balance and release of liens.
- 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 Forgiveness 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.
- 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.
- 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 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 and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated represents properties donated to charities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's weighted multiplier under the Settlement per Exhibit D-9.a.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/Offer/Approvals and Refinances Completed by each Servicer.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - 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/Offer/Approvals*	\$419,475	23		\$241,954	504		\$205,169	238		\$237,760	69		\$225,934	560		\$231,959	1,394	
Refinances Completed	\$461,564	14	2.68%	\$228,203	89	2.17%	\$207,632	154	2.08%	\$241,515	57	2.34%	\$210,910	211	2.55%	\$222,887	525	2.34%

* Refinance Solicitations/Offer/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.