Appendix IV: State Consumer Relief Information
Georgia, 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]	$3,865,051	61	$63,361	$68,627,101	674	$101,821	$13,708,364	198	$69,234	$26,466,718	317	$83,491	$11,790,781	167	$70,603	$124,458,015	1,417	$87,832
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$124,120	3	$41,373	$6,767,632	190	$35,619	$8,417,787	249	$33,806	$4,293,629	97	$44,264	$324,866	14	$23,205	$19,928,034	553	$36,036
Completed 2nd Lien Modification Forgiveness [3]	$52,700	3	$17,567	$2,568,246	68	$37,768	$2,219,824	121	$18,346	$164,334	16	$10,271	$220,979	25	$8,839	$5,226,083	233	$22,430
Completed 2nd Lien Extinguishments [4]	$2,411,257	61	$39,529	$188,123,296	4,282	$43,934	$18,522,095	406	$45,621				$2,714,248	54	$50,264	$211,770,896	4,803	$44,091
Short Sales Completed/ Deficiency Forgiven [5]	$7,389,621	90	$82,107	$178,204,859	2,252	$79,132	$8,043,146	120	$67,026	$120,202,491	1,486	$80,890	$23,897,264	338	$70,702	$337,737,381	4,286	$78,800
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$231,304	2	$115,652				$130,265	3	$43,422	$361,569	5	$72,314
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,039,218	590	$5,151	$51,972	7	$7,425	$1,958,448	158	$12,395	$65,506	22	$2,978	$5,115,144	777	$6,583
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$20,947	5	$4,189	$324,522	36	$9,015	$11,814	5	$2,363	$357,283	46	$7,767
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$26,820,043	370	$72,487	$92,498,348	2,001	$46,226										$119,318,391	2,371	$50,324
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$2,500	1	$2,500	$2,500	1	$2,500
REO Properties Donated [13]										$2,184,814	48	$45,517	$1,421,600	21	$67,695	$3,606,414	69	$52,267
Refinances Completed - Estimated Consumer Relief [14]	$3,259,862	48	$67,914	$11,592,706	384	$30,189	$24,340,493	782	$31,126	$13,886,988	367	$37,839	$61,141,518	2,113	$28,936	$114,221,568	3,694	$30,921
Total Consumer Relief	**$43,922,655**	**636**	**$69,061**	**$551,421,406**	**10,441**	**$52,813**	**$75,555,932**	**1,890**	**$39,977**	**$169,481,944**	**2,525**	**$67,122**	**$101,721,341**	**2,763**	**$36,816**	**$942,103,278**	**18,255**	**$51,608**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,502,953	12	$125,246	$147,127,238	1,432	$102,742	$16,523,035	258	$64,043	$64,027,270	831	$77,048	$24,666,939	349	$70,679	$253,847,435	2,882	$88,080
1st Lien Modification Trials Started/In Process [16]	$1,840,062	13	$141,543	$123,065,071	1,222	$100,708	$17,992,410	274	$65,666	$62,360,344	842	$74,062	$13,135,640	181	$72,573	$218,393,527	2,532	$86,253

TOTAL CONSUMER RELIEF - ALL SERVICERS $942,103,278

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*	$252,770	86		$169,362	2,190		$139,925	1,230		$208,652	451		$145,111	4,782		$154,797	8,739	
Refinances Completed	$305,705	48	2.83%	$174,017	384	2.21%	$140,606	782	2.82%	$206,879	367	2.33%	$143,428	2,113	2.57%	$154,423	3,694	2.55%

* 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.