Appendix IV: State Consumer Relief Information
Indiana, 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]	$386,505	12	$32,209	$7,531,507	81	$92,982	$2,800,336	85	$32,945	$4,954,785	127	$39,014	$431,471	12	$35,956	$16,104,604	317	$50,803
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$346,626	9	$38,514	$1,351,471	59	$22,156	$655,616	18	$36,423	$6,413	1	$6,413	$2,360,126	87	$27,128
Completed 2nd Lien Modification Forgiveness [3]	$340,200	11	$30,927	$21,609	2	$10,804	$503,711	34	$14,815	$15,439	1	$15,439				$880,959	48	$18,353
Completed 2nd Lien Extinguishments [4]	$1,021,785	24	$42,574	$24,795,199	752	$32,972	$3,518,411	104	$33,831				$278,994	6	$46,499	$29,614,389	886	$33,425
Short Sales Completed/ Deficiency Forgiven [5]				$22,346,499	414	$53,977	$1,674,916	31	$54,030	$16,596,623	311	$53,365	$1,472,126	23	$64,005	$42,090,164	779	$54,031
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$93,164	2	$46,582				$10,367	1	$10,367	$103,531	3	$34,510
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$769,367	117	$6,576	$3,000	1	$3,000	$1,352,543	98	$13,801	$10,000	1	$10,000	$2,134,910	217	$9,838
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,000	1	$3,000	$83,863	11	$7,624				$86,863	12	$7,239
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$6,738,324	139	$48,477	$3,068,168	97	$31,631										$9,806,492	236	$41,553
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]													$793,536	16	$49,596	$793,536	16	$49,596
Refinances Completed - Estimated Consumer Relief [14]	$848,126	21	$40,387	$133,761	5	$26,752	$8,494,339	362	$23,465	$1,214,959	33	$36,817	$10,439,078	255	$40,938	$21,130,263	676	$31,258
Total Consumer Relief	**$9,334,940**	**207**	**$45,096**	**$59,012,736**	**1,477**	**$39,954**	**$18,442,348**	**679**	**$27,161**	**$24,873,828**	**599**	**$41,526**	**$13,441,985**	**315**	**$42,673**	**$125,105,837**	**3,277**	**$38,177**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$240,121	5	$48,024	$15,878,361	216	$73,511	$3,690,863	100	$36,909	$9,855,486	241	$40,894	$1,192,479	35	$34,071	$30,857,310	597	$51,687
1st Lien Modification Trials Started/In Process [16]	$240,121	5	$48,024	$12,999,869	171	$76,023	$3,689,692	100	$36,897	$9,343,780	235	$39,761	$685,569	18	$38,087	$26,959,031	529	$50,962

TOTAL CONSUMER RELIEF - ALL SERVICERS $125,105,837

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*	$123,531	29		$237,959	92		$103,486	574		$125,173	37		$117,897	534		$120,430	1,266	
Refinances Completed	$142,123	21	3.62%	$270,470	5	1.26%	$103,075	362	2.90%	$120,567	33	3.89%	$125,360	255	4.16%	$114,786	676	3.47%

* 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.