Appendix IV: State Consumer Relief Information Massachusetts, 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]	$3,150,349	32	$98,448	$58,722,713	494	$118,872	$3,978,964	50	$79,579	$23,791,086	243	$97,906	$9,129,881	122	$74,835	$98,772,993	941	$104,966
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$9,705,190	162	$59,909	$3,976,509	74	$53,737	$6,259,974	107	$58,504	$1,890,588	65	$29,086	$21,832,261	408	$53,510
Completed 2nd Lien Modification Forgiveness [3]	$58,400	4	$14,600	$2,086,039	40	$52,151	$3,072,689	125	$24,582	$80,769	5	$16,154	$40,282	3	$13,427	$5,338,179	177	$30,159
Completed 2nd Lien Extinguishments [4]	$2,502,510	35	$71,500	$135,231,916	2,188	$61,806	$29,337,970	452	$64,907				$1,631,730	19	$85,881	$168,704,126	2,694	$62,622
Short Sales Completed/ Deficiency Forgiven [5]	$2,952,787	28	$105,457	$91,951,825	980	$93,828	$5,701,505	89	$64,062	$44,989,361	418	$107,630	$9,040,322	118	$76,613	$154,635,800	1,633	$94,694
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$88,497	4	$22,124	$88,497	4	$22,124
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,717,400	200	$8,587				$2,574,929	109	$23,623	$147,938	50	$2,959	$4,440,267	359	$12,368
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$16,597	5	$3,319	$99,892	17	$5,876	$23,668	4	$5,917	$140,157	26	$5,391
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,525,621	77	$97,735	$24,983,457	522	$47,861										$32,509,078	599	$54,272
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]										$23,000	1	$23,000	$246,572	1	$246,572	$269,572	2	$134,786
Refinances Completed - Estimated Consumer Relief [14]	$897,229	16	$56,077	$12,433,726	279	$44,565	$4,288,974	95	$45,147	$1,263,736	30	$42,125	$4,884,960	87	$56,149	$23,768,625	507	$46,881
Total Consumer Relief	**$17,086,897**	**192**	**$88,994**	**$336,832,266**	**4,865**	**$69,236**	**$50,373,208**	**890**	**$56,599**	**$79,082,747**	**930**	**$85,035**	**$27,124,438**	**473**	**$57,346**	**$510,499,556**	**7,350**	**$69,456**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$438,428	3	$146,143	$112,880,677	920	$122,696	$4,314,570	58	$74,389	$44,586,992	439	$101,565	$11,345,752	137	$82,816	$173,566,419	1,557	$111,475
1st Lien Modification Trials Started/In Process [16]	$438,428	3	$146,143	$102,295,794	828	$123,546	$4,648,753	61	$76,209	$40,806,208	422	$96,697	$10,117,280	138	$73,314	$158,306,463	1,452	$109,026
TOTAL CONSUMER RELIEF - ALL SERVICERS $510,499,556																		

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*	$315,568	29		$241,650	1,264		$259,705	163		$284,242	46		$276,298	288		$251,161	1,790	
Refinances Completed	$283,474	16	2.52%	$254,579	279	2.23%	$256,751	95	2.24%	$280,952	30	1.91%	$246,646	87	2.90%	$256,097	507	2.33%

* 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.