

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

CONSUMER RELIEF	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
Completed 1st Lien Modification Forgiveness ¹	\$134,400	1	\$134,400	\$2,021,319	9	\$224,591	\$25,468	1	\$25,468	\$998,721	5	\$199,744	\$524,274	15	\$34,952	\$3,704,182	31	\$119,490
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$39,252	1	\$39,252	\$86,277	2	\$43,138	\$140,147	2	\$70,073				\$265,676	5	\$53,135
Completed 2nd Lien Modification Forgiveness ³				\$123,661	2	\$61,831	\$167,970	3	\$55,990							\$291,631	5	\$58,326
Completed 2nd Lien Extinguishments ⁴	\$69,123	2	\$34,562	\$4,346,171	89	\$48,833	\$731,702	11	\$66,518				\$118,610	2	\$59,305	\$5,265,606	104	\$50,631
Short Sales Completed/ Deficiency Forgiveness ⁵	\$125,718	1	\$125,718	\$6,273,413	96	\$65,348	\$323,597	7	\$46,228	\$3,297,648	41	\$80,430	\$1,502,613	23	\$65,331	\$11,522,989	168	\$68,589
Deeds in Lien Completed/ Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$201,374	25	\$8,055				\$57,000	4	\$14,250				\$258,374	29	\$8,909
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$12,000	2	\$6,000							\$12,000	2	\$6,000
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																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$214,829	2	\$107,415	\$17,425	1	\$17,425	\$16,717	1	\$16,717				\$3,617,988	57	\$63,473	\$3,866,959	61	\$63,393
Total Consumer Relief	\$544,070	6	\$90,678	\$13,022,615	223	\$58,397	\$1,351,731	25	\$54,069	\$4,505,516	54	\$83,435	\$5,763,485	97	\$59,417	\$25,187,417	405	\$62,191
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$84,684	1	\$84,684	\$3,356,426	19	\$176,654	\$53,209	2	\$26,604	\$2,303,253	11	\$209,387	\$1,595,250	24	\$66,469	\$7,392,822	57	\$129,699
1st Lien Modification Trials Started/In Process ¹⁶	\$84,684	1	\$84,684	\$2,925,280	15	\$195,019	\$53,209	2	\$26,604	\$1,138,957	7	\$162,708	\$684,597	13	\$52,661	\$4,886,727	38	\$128,598
TOTAL CONSUMER RELIEF - ALL SERVERS \$25,187,417																		

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 related 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, 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 in connection with a decision not to pursue foreclosure.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated represents properties donated to charities, nonprofits, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated 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.

Refinance Solicitations/Offer/Approvals*	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*	\$495,431	6		\$422,733	7		\$139,623	5					\$200,003	132		\$220,202	150	
Refinances Completed	\$501,223	2	2.73%	\$147,987	1	1.50%	\$73,944	1	2.88%				\$217,360	57	3.72%	\$223,179	61	3.62%

* 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.