

Appendix IV: State Consumer Relief Information Nebraska, 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
CONSUMER RELIEF															
Completed 1st Lien Modification Forgiveness ¹	\$16,000	1	\$16,000	\$176,502	4	\$44,125	\$355,397	10	\$35,540	\$164,242	8	\$20,530	\$289,873	9	\$32,208
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$56,753	1	\$56,753	\$258,587	10	\$25,859	\$35,000	1	\$35,000		12	\$29,195
Completed 2nd Lien Modification Forgiveness ³							\$83,481	5	\$16,696					5	\$16,696
Completed 2nd Lien Extinguishments ⁴	\$42,807	2	\$21,403	\$1,046,896	40	\$26,172	\$155,616	5	\$31,123					52	\$26,381
Short Sales Completed/Deficiency Forgiveness ⁵	\$37,221	3	\$12,407	\$2,495,851	57	\$43,787	\$252,403	6	\$42,067	\$1,529,861	43	\$35,578	\$1,577,237	28	\$56,330
Deeds in Lien Completed/Deficiency Forgiven ⁶															
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$95,722	18	\$5,318				\$127,446	11	\$11,586	\$8,387	3	\$2,796
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$22,500	4	\$5,625	\$10,000	1	\$10,000
Forbearance for Unemployed Borrowers ⁹															
Deficiency Waivers ¹⁰				\$726,406	20	\$36,320								20	\$36,320
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹															
Cash Costs Paid by Servicer for Demolition of Property ¹²													\$2,000	1	\$2,000
REO Properties Donated ¹³										\$79,000	1	\$79,000	\$73,446	2	\$36,723
Refinances Completed - Estimated Consumer Relief ¹⁴	\$33,882	2	\$16,941	\$55,920	3	\$18,640	\$798,699	26	\$30,719				\$6,555,103	141	\$46,490
Total Consumer Relief	\$129,909	8	\$16,239	\$4,654,050	143	\$32,546	\$1,904,183	62	\$30,713	\$1,958,049	68	\$28,795	\$8,642,557	190	\$45,487
CONSUMER RELIEF - IN PROCESS															
1st Lien Modification Trials Offered/Approved ¹⁵				\$461,038	11	\$41,913	\$288,801	9	\$32,089	\$833,520	22	\$37,887	\$563,110	18	\$31,284
1st Lien Modification Trials Started/In Process ¹⁶				\$282,059	8	\$35,257	\$336,033	12	\$28,003	\$811,692	21	\$38,652	\$508,278	16	\$31,767
TOTAL CONSUMER RELIEF - ALL SERVERS \$17,288,748															

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 lien).
- 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 deeds-in-lieu transactions.
- Forbearances for Unemployed Borrowers represents forgiveness of payment arrangements 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 principal right.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated represents properties donated to municipalities, nonprofits, disabled servicemembers, 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.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/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
Refinance Solicitations/Offer/Approvals*	\$83,607	4		\$157,800	11		\$118,655	35		\$123,109	347		\$123,280	397	
Refinances Completed	\$39,743	2	5.43%	\$125,637	3	1.89%	\$118,584	26	3.30%	\$122,615	141	4.83%	\$121,095	172	4.55%

* 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.