

Appendix IV: State Consumer Relief Information New Hampshire, 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	\$702,210	9	\$78,023	\$706,607	66	\$107,062	\$561,144	14	\$40,082	\$2,798,918	42	\$66,641	\$728,694	13	\$56,053	\$11,857,039	144	\$82,341
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$250,769	3	\$83,590	\$1,363,486	25	\$54,539	\$545,789	18	\$30,322	\$153,319	5	\$30,664	\$2,313,363	51	\$45,360
Completed 2nd Lien Modification Forgiveness ³	\$54,500	2	\$27,250	\$228,558	3	\$76,186	\$673,682	31	\$21,732							\$956,740	36	\$26,576
Completed 2nd Lien Extinguishments ⁴	\$678,763	13	\$52,213	\$12,409,734	219	\$56,665	\$4,503,810	80	\$56,298				\$181,128	4	\$45,282	\$17773,435	316	\$56,245
Short Sales Completed/ Deficiency Forgiveness ⁵	\$135,221	6	\$22,537	\$15,367,534	208	\$73,882	\$1143,652	24	\$47,652	\$7162,950	96	\$74,614	\$1,248,559	19	\$65,714	\$25,057,916	353	\$70,986
Deeds in Lien Completed/ Deficiency Forgiveness ⁶													\$28,029	1	\$28,029	\$28,029	1	\$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$248,220	41	\$6,054				\$212,400	14	\$15,171	\$18,503	5	\$3,701	\$479,123	60	\$7,985
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$50,988	8	\$6,374	\$3,484	2	\$1,742	\$54,472	10	\$5,447
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$1,890,316	29	\$65,183	\$5,565,402	130	\$42,811										\$7,455,718	159	\$46,891
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	\$532,324	10	\$53,232	\$1,442,378	38	\$37,957	\$2,399,363	71	\$33,794	\$935,658	22	\$42,530	\$3,269,900	58	\$56,378	\$8,579,622	199	\$43,114
Total Consumer Relief	\$3,993,334	69	\$57,874	\$42,578,668	708	\$60,139	\$10,645,137	245	\$43,450	\$11,706,703	200	\$58,534	\$5,631,616	107	\$52,632	\$74,555,457	1,329	\$56,099
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$175,545	2	\$87,773	\$11,948,328	117	\$102,122	\$845,964	20	\$42,298	\$4,671,646	65	\$71,871	\$942,652	14	\$67,332	\$18,584,135	218	\$85,248
1st Lien Modification Trials Started/In Process ¹⁶	\$175,545	2	\$87,773	\$10,644,322	101	\$105,389	\$1,047,825	23	\$45,558	\$4,845,569	69	\$70,226	\$860,327	13	\$66,179	\$17,573,588	208	\$84,488
TOTAL CONSUMER RELIEF - ALL SERVERS \$74,555,457																		

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.
- 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, 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 lien.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated and reported as properties donated to charities, 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.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*	\$250,260	15		\$246,459	113		\$196,132	123		\$230,041	26		\$235,204	122		\$226,576	399	
Refinances Completed	\$254,932	10	2.66%	\$233,010	38	2.27%	\$193,047	71	2.23%	\$240,792	22	2.25%	\$237,025	58	3.03%	\$218,065	199	2.52%

* 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.