Appendix IV: State Consumer Relief Information
New York, 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]	$2,775,942	28	$99,141	$154,526,400	937	$164,916	$7,946,995	102	$77,912	$86,593,506	763	$113,491	$19,786,870	194	$101,994	$271,629,713	2,024	$134,204
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$10,869,042	130	$83,608	$17,429,837	249	$69,999	$17,056,815	259	$65,856	$2,780,115	89	$31,237	$48,135,809	727	$66,212
Completed 2nd Lien Modification Forgiveness [3]	$149,800	6	$24,967	$11,428,898	120	$95,241	$10,602,918	259	$40,938	$238,279	20	$11,914	$251,205	8	$31,401	$22,671,100	413	$54,894
Completed 2nd Lien Extinguishments [4]	$5,268,970	72	$73,180	$531,308,330	6,544	$81,190	$190,268,426	1,867	$101,911				$16,740,086	199	$84,121	$743,585,812	8,682	$85,647
Short Sales Completed/ Deficiency Forgiven [5]	$7,280,141	41	$177,564	$133,287,710	1,047	$127,304	$8,882,735	64	$138,793	$128,943,949	821	$157,057	$19,862,616	164	$121,114	$298,257,151	2,137	$139,568
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$572,739	6	$95,456				$602,264	5	$120,453	$1,175,003	11	$106,818
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,723,738	237	$11,493	$12,000	3	$4,000	$7,769,648	347	$22,391	$106,500	32	$3,328	$10,611,886	619	$17,144
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$24,506	3	$8,169	$383,142	49	$7,819	$143,708	8	$17,964	$551,356	60	$9,189
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$20,786,018	283	$73,449										$20,786,018	283	$73,449
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]										$160,000	1	$160,000	$160,417	2	$80,209	$320,417	3	$106,806
Refinances Completed - Estimated Consumer Relief [14]	$1,993,370	25	$79,735	$7,441,974	114	$65,280	$8,114,890	205	$39,585	$9,894,540	149	$66,406	$20,351,117	350	$58,146	$47,795,891	843	$56,697
Total Consumer Relief	**$17,468,223**	**172**	**$101,559**	**$872,372,110**	**9,412**	**$92,687**	**$243,855,046**	**2,758**	**$88,417**	**$251,039,879**	**2,409**	**$104,209**	**$80,784,898**	**1,051**	**$76,865**	**$1,465,520,156**	**15,802**	**$92,743**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,914,146	10	$191,415	$303,244,172	1,807	$167,816	$9,360,910	118	$79,330	$157,384,107	1,328	$118,512	$32,496,431	277	$117,316	$504,399,766	3,540	$142,486
1st Lien Modification Trials Started/In Process [16]	$2,115,916	11	$192,356	$264,164,694	1,573	$167,937	$10,377,501	133	$78,026	$146,607,618	1,261	$116,263	$24,764,964	224	$110,558	$448,030,693	3,202	$139,922
TOTAL CONSUMER RELIEF - ALL SERVICERS $1,465,520,156																		

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*	$377,038	36		$311,323	540		$252,441	417		$392,305	285		$282,392	941		$299,456	2,219	
Refinances Completed	$376,196	25	2.70%	$328,695	114	2.53%	$244,789	205	2.06%	$388,046	149	2.18%	$238,940	350	3.10%	$282,925	843	2.55%

* 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.