Appendix IV: State Consumer Relief Information
North Carolina, 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]	$1,147,986	20	$57,399	$16,729,808	268	$62,425	$4,264,098	108	$39,482	$5,080,286	120	$42,336	$2,403,149	56	$42,913	$29,625,327	572	$51,793
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,585,586	68	$23,317	$2,443,048	94	$25,990	$186,333	9	$20,704	$113,455	2	$56,728	$4,328,422	173	$25,020
Completed 2nd Lien Modification Forgiveness [3]	$187,200	9	$20,800	$1,308,289	25	$52,332	$598,323	39	$15,342				$22,724	7	$3,246	$2,116,536	80	$26,457
Completed 2nd Lien Extinguishments [4]	$1,032,925	26	$39,728	$116,402,993	2,661	$43,744	$10,806,884	256	$42,214				$2,383,574	50	$47,671	$130,626,376	2,993	$43,644
Short Sales Completed/ Deficiency Forgiven [5]	$1,928,611	27	$71,430	$81,719,370	1,148	$71,184	$2,860,192	38	$75,268	$32,825,989	429	$76,517	$15,403,957	197	$78,193	$134,738,119	1,839	$73,267
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$79,994	3	$26,665				$115,165	1	$115,165	$195,159	4	$48,790
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,638,270	370	$7,131				$1,200,493	87	$13,799	$38,168	13	$2,936	$3,876,931	470	$8,249
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$117,857	4	$29,464	$246,190	22	$11,190	$17,628	4	$4,407	$381,675	30	$12,723
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]										$173,800	2	$86,900	$780,207	15	$52,014	$954,007	17	$56,118
Refinances Completed - Estimated Consumer Relief [14]	$1,242,318	19	$65,385	$9,619,377	283	$33,991	$6,157,563	175	$35,186	$1,182,739	27	$43,805	$25,175,285	900	$27,973	$43,377,282	1,404	$30,895
Total Consumer Relief	**$5,539,040**	**101**	**$54,842**	**$230,003,693**	**4,823**	**$47,689**	**$27,327,959**	**717**	**$38,114**	**$40,895,830**	**696**	**$58,758**	**$46,453,312**	**1,245**	**$37,312**	**$350,219,835**	**7,582**	**$46,191**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$452,289	7	$64,613	$37,762,011	578	$65,332	$4,769,016	129	$36,969	$16,441,355	336	$48,933	$6,003,067	124	$48,412	$65,427,738	1,174	$55,731
1st Lien Modification Trials Started/In Process [16]	$307,164	6	$51,194	$32,911,653	490	$67,167	$5,093,827	139	$36,646	$14,345,954	322	$44,553	$2,701,002	61	$44,279	$55,359,600	1,018	$54,381
TOTAL CONSUMER RELIEF - ALL SERVICERS $350,219,835																		

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. The November 14, 2012 report included gross consumer relief in the form of deficiency waivers in the State of North Carolina. Since then it has been determined that some of those deficiency waivers are not creditable under the terms of Exhibits D and D-1 of the Consent Judgment. Accordingly, a total adjustment of $26,976,513 has been made to the gross consumer relief provided in the form of deficiency waivers. Of the total adjustment, $17,319,395 and $9,657,118 relate to Bank of America and Ally, respectively.
[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*	$241,276	36		$171,860	1,763		$130,170	259		$187,951	28		$163,905	1,985		$166,053	4,071	
Refinances Completed	$272,200	19	3.06%	$185,044	283	2.34%	$133,006	175	3.37%	$190,453	27	2.93%	$153,594	900	2.32%	$159,681	1,404	2.46%

* 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.