# Appendix IV: State Consumer Relief Information
## North Dakota, 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]** | | | | $27,387 | 1 | $27,387 | $57,545 | 1 | $57,545 | $6,680 | 1 | $6,680 | | | | $91,612 | 3 | $30,537 |
| **Completed Forgiveness of pre 3/1/2012 Forbearance [2]** | | | | | | | | | | | | | | | | | | |
| **Completed 2nd Lien Modification Forgiveness [3]** | | | | | | | | | | | | | | | | | | |
| **Completed 2nd Lien Extinguishments [4]** | $16,786 | 1 | $16,786 | $333,209 | 10 | $33,321 | $15,973 | 1 | $15,973 | | | | $29,362 | 1 | $29,362 | $395,330 | 13 | $30,410 |
| **Short Sales Completed/ Deficiency Forgiven [5]** | $54,157 | 2 | $27,079 | $547,825 | 14 | $39,130 | | | | $209,160 | 6 | $34,860 | $56,388 | 3 | $18,796 | $867,530 | 25 | $34,701 |
| **Deeds in Lieu Completed/ Deficiency Forgiven [6]** | | | | | | | | | | | | | | | | | | |
| **Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]** | | | | $22,738 | 4 | $5,684 | | | | $32,000 | 2 | $16,000 | | | | $54,738 | 6 | $9,123 |
| **Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]** | | | | | | | | | | | | | | | | | | |
| **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]** | | | | | | | | | | | | | $594,618 | 10 | $59,462 | $594,618 | 10 | $59,462 |
| **Total Consumer Relief** | **$70,943** | **3** | **$23,648** | **$931,159** | **29** | **$32,109** | **$73,518** | **2** | **$36,759** | **$247,840** | **9** | **$27,538** | **$680,368** | **14** | **$48,598** | **$2,003,828** | **57** | **$35,155** |
| **CONSUMER RELIEF - IN PROCESS** | | | | | | | | | | | | | | | | | | |
| **1st Lien Modification Trials Offered/Approved [15]** | | | | $27,387 | 1 | $27,387 | $56,545 | 1 | $56,545 | $6,680 | 1 | $6,680 | | | | $90,612 | 3 | $30,204 |
| **1st Lien Modification Trials Started/In Process [16]** | | | | $27,387 | 1 | $27,387 | | | | $6,680 | 1 | $6,680 | | | | $34,067 | 2 | $17,034 |

**TOTAL CONSUMER RELIEF - ALL SERVICERS** $2,003,828

**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*** | $23,014 | 1 | | | | | | | | | | | $129,483 | 29 | | $125,934 | 30 | |
| **Refinances Completed** | | | | | | | | | | | | | $151,495 | 10 | 5.00% | $151,495 | 10 | 5.00% |

* 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.