Appendix IV: State Consumer Relief Information
Pennsylvania, 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]	$937,843	20	$46,892	$21,097,781	243	$86,822	$4,026,729	100	$40,267	$13,090,649	241	$54,318	$4,957,691	92	$53,888	$44,110,693	696	$63,377
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$67,000	1	$67,000	$1,289,938	29	$44,481	$3,256,872	102	$31,930	$594,366	19	$31,282	$276,550	17	$16,268	$5,484,726	168	$32,647
Completed 2nd Lien Modification Forgiveness [3]	$262,100	9	$29,122	$637,203	15	$42,480	$1,502,288	78	$19,260	$11,855	1	$11,855	$42,629	8	$5,329	$2,456,075	111	$22,127
Completed 2nd Lien Extinguishments [4]	$3,228,384	56	$57,650	$88,654,567	2,043	$43,394	$18,451,350	337	$54,752				$2,554,727	52	$49,129	$112,889,028	2,488	$45,373
Short Sales Completed/ Deficiency Forgiven [5]	$1,193,739	22	$54,261	$47,405,589	698	$67,916	$2,518,487	42	$59,964	$26,169,935	419	$62,458	$13,662,096	202	$67,634	$90,949,846	1,383	$65,763
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$32,764	2	$16,382				$76,334	3	$25,445	$109,098	5	$21,820
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,513,249	186	$8,136	$26,507	3	$8,836	$1,648,856	124	$13,297	$70,000	21	$3,333	$3,258,612	334	$9,756
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$8,500	1	$8,500	$95,864	17	$5,639	$37,540	5	$7,508	$141,904	23	$6,170
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,262,126	158	$45,963	$12,620,059	278	$45,396										$19,882,185	436	$45,601
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]										$227,500	3	$75,833	$236,366	7	$33,767	$463,866	10	$46,387
Refinances Completed - Estimated Consumer Relief [14]	$778,880	15	$51,925	$3,147,099	84	$37,465	$12,755,851	418	$30,516	$1,798,251	41	$43,860	$35,414,769	897	$39,481	$53,894,850	1,455	$37,041
Total Consumer Relief	**$13,730,073**	**281**	**$48,861**	**$176,365,485**	**3,576**	**$49,319**	**$42,579,348**	**1,083**	**$39,316**	**$43,637,276**	**865**	**$50,448**	**$57,328,702**	**1,304**	**$43,964**	**$333,640,884**	**7,109**	**$46,932**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$377,210	4	$94,303	$46,289,367	579	$79,947	$5,303,593	118	$44,946	$30,182,423	510	$59,181	$12,284,695	214	$57,405	$94,437,288	1,425	$66,272
1st Lien Modification Trials Started/In Process [16]	$377,210	4	$94,303	$38,622,355	483	$79,963	$5,462,634	128	$42,677	$28,126,462	480	$58,597	$7,259,069	121	$59,992	$79,847,730	1,216	$65,664

TOTAL CONSUMER RELIEF - ALL SERVICERS $333,640,884

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*	$197,723	28		$209,994	464		$135,754	713		$141,519	44		$154,294	2,322		$158,013	3,571	
Refinances Completed	$194,550	15	3.40%	$227,270	84	2.10%	$138,343	418	2.81%	$144,747	41	3.86%	$162,241	897	3.10%	$158,970	1,455	2.15%

* 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.