Appendix IV: State Consumer Relief Information
Tennessee, 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]	$576,134	10	$57,613	$10,385,191	150	$69,235	$2,387,771	61	$39,144	$4,433,676	116	$38,221	$1,921,793	50	$38,436	$19,704,565	387	$50,916
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,572	1	$9,572	$679,444	23	$29,541	$1,070,247	60	$17,837	$437,068	15	$29,138				$2,196,331	99	$22,185
Completed 2nd Lien Modification Forgiveness [3]	$8,200	1	$8,200	$504,915	10	$50,492	$414,253	29	$14,285							$927,368	40	$23,184
Completed 2nd Lien Extinguishments [4]	$466,013	13	$35,847	$35,950,106	974	$36,910	$2,798,860	77	$36,349				$121,249	3	$40,416	$39,336,228	1,067	$36,866
Short Sales Completed/ Deficiency Forgiven [5]	$1,689,148	38	$44,451	$33,742,638	619	$54,512	$1,087,901	23	$47,300	$14,620,658	276	$52,973	$1,806,982	29	$62,310	$52,947,327	985	$53,754
Deeds in Lieu Completed/ Deficiency Forgiven [6]							$37,668	1	$37,668				$140,042	1	$140,042	$177,710	2	$88,855
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$984,720	173	$5,692	$9,529	1	$9,529	$683,905	67	$10,208	$3,000	1	$3,000	$1,681,154	242	$6,947
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$4,378	2	$2,189	$49,877	6	$8,313				$54,255	8	$6,782
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$14,852,583	361	$41,143										$14,852,583	361	$41,143
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]										$753,650	9	$83,739	$302,020	6	$50,337	$1,055,670	15	$70,378
Refinances Completed - Estimated Consumer Relief [14]	$446,835	5	$89,367	$2,310,414	69	$33,484	$9,061,242	337	$26,888	$1,603,162	64	$25,049	$14,789,928	334	$44,281	$28,211,582	809	$34,872
Total Consumer Relief	**$3,195,902**	**68**	**$46,999**	**$99,410,011**	**2,379**	**$41,786**	**$16,871,849**	**591**	**$28,548**	**$22,581,996**	**553**	**$40,835**	**$19,085,014**	**424**	**$45,012**	**$161,144,773**	**4,015**	**$40,136**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$201,276	4	$50,319	$22,417,298	338	$66,323	$3,337,786	90	$37,087	$9,868,877	250	$39,476	$4,609,657	98	$47,037	$40,434,894	780	$51,840
1st Lien Modification Trials Started/In Process [16]	$242,485	5	$48,497	$18,298,766	274	$66,784	$3,629,131	97	$37,414	$9,908,994	254	$39,012	$2,837,246	60	$47,287	$34,916,622	690	$50,604

TOTAL CONSUMER RELIEF - ALL SERVICERS $161,144,773

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*	$261,214	10		$164,403	449		$114,699	578		$98,166	69		$143,087	778		$138,440	1,884	
Refinances Completed	$291,906	5	3.90%	$187,908	69	2.27%	$116,504	337	2.94%	$99,719	64	3.20%	$141,023	334	4.00%	$132,473	809	3.35%

* 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.