Appendix IV: State Consumer Relief Information
Texas, 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]	$474,100	4	$118,525	$28,131,806	498	$56,490	$2,423,306	78	$31,068	$8,993,778	242	$37,164	$900,788	23	$39,165	$40,923,778	845	$48,431
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$3,798,423	133	$28,560	$1,376,748	64	$21,512	$585,780	26	$22,530	$92,893	9	$10,321	$5,853,844	232	$25,232
Completed 2nd Lien Modification Forgiveness [3]				$359,826	14	$25,702	$497,675	43	$11,574	$6,208	1	$6,208	$10,362	2	$5,181	$874,071	60	$14,568
Completed 2nd Lien Extinguishments [4]	$573,308	19	$30,174	$57,029,179	1,956	$29,156	$7,802,710	233	$33,488				$1,057,235	17	$62,190	$66,462,432	2,225	$29,871
Short Sales Completed/ Deficiency Forgiven [5]				$65,913,362	1,624	$40,587	$2,606,096	67	$38,897	$43,128,373	1,008	$42,786	$2,878,694	73	$39,434	$114,526,525	2,772	$41,315
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$11,219	1	$11,219	$11,219	1	$11,219
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,575,122	600	$5,959	$9,489	3	$3,163	$1,726,075	168	$10,274	$73,662	24	$3,069	$5,384,348	795	$6,773
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$7,300	1	$7,300	$67,236	14	$4,803	$5,258	1	$5,258	$79,794	16	$4,987
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]										$1,685,417	22	$76,610	$312,390	6	$52,065	$1,997,807	28	$71,350
Refinances Completed - Estimated Consumer Relief [14]	$553,123	10	$55,312	$5,919,761	238	$24,873	$6,616,422	292	$22,659	$109,592	3	$36,531	$2,732,398	82	$33,322	$15,931,296	625	$25,490
Total Consumer Relief	**$1,600,532**	**33**	**$48,501**	**$164,727,479**	**5,063**	**$32,536**	**$21,339,746**	**781**	**$27,324**	**$56,302,459**	**1,484**	**$37,940**	**$8,074,899**	**238**	**$33,928**	**$252,045,114**	**7,599**	**$33,168**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$73,219	1	$73,219	$62,224,782	1,036	$60,063	$3,456,535	110	$31,423	$19,243,247	499	$38,564	$1,607,412	38	$42,300	$86,605,195	1,684	$51,428
1st Lien Modification Trials Started/In Process [16]	$126,568	2	$63,284	$50,960,257	868	$58,710	$4,045,118	125	$32,361	$18,691,444	499	$37,458	$1,506,827	36	$41,856	$75,330,214	1,530	$49,235

TOTAL CONSUMER RELIEF - ALL SERVICERS $252,045,114

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 Texas. 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 $19,768,954 has been made to the gross consumer relief provided in the form of deficiency waivers, all of which relates to Ally.
[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*	$306,595	17		$131,046	2,829		$108,809	612		$187,364	4		$134,726	826		$129,330	4,288	
Refinances Completed	$265,893	10	2.65%	$144,024	238	2.20%	$107,705	292	2.68%	$188,405	3	2.47%	$123,756	82	3.43%	$126,560	625	2.57%

* 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.