

Appendix IV: State Consumer Relief Information Utah, Program to Date

CONSUMER RELIEF	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
Completed 1st Lien Modification Forgiveness ¹	\$857,400	8	\$107,175	\$8,021,495	71	\$112,979	\$1,459,714	23	\$63,466	\$2,709,842	28	\$96,780	\$2,889,070	58	\$49,812	\$15,937,521	188	\$84,774
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$4,409	1	\$4,409	\$455,004	7	\$65,001	\$2,546,185	52	\$48,965	\$636,947	16	\$39,809	\$543,764	23	\$23,642	\$4,186,309	99	\$42,286
Completed 2nd Lien Modification Forgiveness ³	\$9,400	1	\$9,400	\$205,097	4	\$51,274	\$716,006	27	\$26,519	\$34,926	3	\$11,642	\$27,885	3	\$9,295	\$993,314	38	\$26,140
Completed 2nd Lien Extinguishments ⁴	\$620,671	10	\$62,067	\$36,815,738	634	\$58,069	\$8,490,007	130	\$65,308				\$13,280,040	22	\$60,365	\$47,254,456	796	\$59,365
Short Sales Completed/ Deficiency Forgiveness ⁵	\$1,500,832	23	\$65,254	\$98,914,861	1,279	\$77,338	\$4,511,098	62	\$72,760	\$26,387,320	338	\$78,069	\$12,654,767	158	\$80,093	\$143,968,878	1,860	\$77,403
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$29,728	1	\$29,728							\$29,728	1	\$29,728
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,329,582	212	\$6,272	\$10,000	3	\$3,333	\$614,000	46	\$13,348	\$107,500	32	\$3,359	\$2,061,082	293	\$7,034
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,500	1	\$3,500	\$78,957	9	\$8,773	\$27,052	6	\$4,509	\$109,509	16	\$6,844
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$4,807,056	67	\$71,747	\$12,363,980	238	\$51,949										\$171,710,36	305	\$56,298
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	\$771,321	6	\$128,554	\$898,488	19	\$47,289	\$8,213,244	258	\$31,834	\$2,136,244	35	\$61,036	\$15,058,807	263	\$57,258	\$27,078,033	581	\$46,606
Total Consumer Relief	\$8,571,089	116	\$73,889	\$159,004,245	2,464	\$64,531	\$25,979,482	557	\$46,642	\$32,798,236	476	\$68,904	\$32,636,885	565	\$57,764	\$258,989,936	4,178	\$61,989
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$429,376	1	\$429,376	\$21,863,300	171	\$127,856	\$2,421,140	29	\$83,488	\$6,370,196	65	\$98,003	\$4,820,948	91	\$52,977	\$35,904,960	357	\$100,574
1st Lien Modification Trials Started/In Process ¹⁶	\$429,376	1	\$429,376	\$17,301,663	134	\$129,117	\$2,902,100	36	\$80,614	\$5,441,707	62	\$87,769	\$4,383,125	77	\$56,924	\$30,457,971	310	\$98,252
TOTAL CONSUMER RELIEF - ALL SERVERS \$258,989,936																		

NOTES:
• Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- 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.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments, forgiveness of the entire balance and release of lien).
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- Deeds in Lien Completed/Deficiency Forgiveness 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.
- 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.
- 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.
- 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.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of lien.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated represents properties that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicer's weighted multiplier under the Settlement per Exhibit D-9.a.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/Offer/Approvals and Refinances Completed by each Servicer.

Refinance Solicitations/Offer/Approvals* Refinances Completed	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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
	\$460,285	16		\$357,195	83		\$173,756	465		\$311,685	43		\$202,995	673		\$209,239	1,280	
	\$679,512	6	2.41%	\$338,430	19	1.78%	\$177,865	258	2.28%	\$309,770	35	2.51%	\$211,420	263	3.45%	\$211,432	581	2.81%

* Refinance Solicitations/Offer/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.