Appendix IV: State Consumer Relief Information
Virginia, 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]	$7,011,255	58	$120,884	$37,589,674	348	$108,016	$3,756,774	72	$52,177	$15,319,096	181	$84,636	$8,090,149	122	$66,313	$71,766,948	781	$91,891
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,600	1	$9,600	$7,776,616	130	$59,820	$5,008,100	122	$41,050	$4,212,354	68	$61,946	$2,868,751	98	$29,273	$19,875,421	419	$47,435
Completed 2nd Lien Modification Forgiveness [3]	$238,500	8	$29,813	$4,030,459	50	$80,609	$2,612,262	96	$27,211	$25,090	3	$8,363	$133,077	8	$16,635	$7,039,388	165	$42,663
Completed 2nd Lien Extinguishments [4]	$1,920,730	35	$54,878	$216,425,096	3,114	$69,501	$23,074,434	312	$73,957				$1,744,507	25	$69,780	$243,164,767	3,486	$69,755
Short Sales Completed/ Deficiency Forgiven [5]	$9,532,875	106	$89,933	$167,717,378	1,693	$99,065	$11,144,550	152	$73,319	$76,594,016	715	$107,124	$25,048,834	334	$74,997	$290,037,653	3,000	$96,679
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$31,536	1	$31,536	$31,536	1	$31,536
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$2,857,693	385	$7,423	$3,000	1	$3,000	$2,172,631	125	$17,381	$101,220	34	$2,977	$5,134,544	545	$9,421
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$75,109	13	$5,778	$370,217	30	$12,341	$30,984	6	$5,164	$476,310	49	$9,721
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$12,709,592	167	$76,105	$86,054,906	1,316	$65,391										$98,764,498	1,483	$66,598
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]													$147,142	2	$73,571	$147,142	2	$73,571
Refinances Completed - Estimated Consumer Relief [14]	$3,447,014	46	$74,935	$21,622,853	457	$47,315	$10,859,014	272	$39,923	$5,513,366	99	$55,691	$32,056,301	706	$45,406	$73,498,548	1,580	$46,518
Total Consumer Relief	**$34,869,565**	**421**	**$82,826**	**$544,074,675**	**7,493**	**$72,611**	**$56,533,243**	**1,040**	**$54,359**	**$104,206,770**	**1,221**	**$85,345**	**$70,252,501**	**1,336**	**$52,584**	**$809,936,754**	**11,511**	**$70,362**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$1,185,270	9	$131,697	$80,351,559	689	$116,621	$6,101,400	113	$53,995	$31,169,308	387	$80,541	$13,635,125	210	$64,929	$132,442,662	1,408	$94,064
1st Lien Modification Trials Started/In Process [16]	$1,057,040	8	$132,130	$69,057,813	591	$116,849	$6,174,640	113	$54,643	$28,391,041	363	$78,212	$10,272,459	154	$66,704	$114,952,993	1,229	$93,534

TOTAL CONSUMER RELIEF - ALL SERVICERS $809,936,754

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*	$357,458	66		$286,592	1,881		$196,540	447		$317,134	120		$227,672	2,174		$252,462	4,688	
Refinances Completed	$388,044	46	2.46%	$301,368	457	2.00%	$201,814	272	2.52%	$315,304	99	2.25%	$223,326	706	2.59%	$252,754	1,580	2.34%

* 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.