Appendix IV: State Consumer Relief Information
Washington, 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]	$2,701,339	23	$117,450	$59,063,123	420	$140,626	$4,234,600	42	$100,824	$25,773,907	267	$96,531	$11,711,637	150	$78,078	$103,484,606	902	$114,728
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$146,852	2	$73,426	$4,922,511	76	$64,770	$4,334,592	96	$45,152	$3,078,730	69	$44,619	$2,235,651	66	$33,873	$14,718,336	309	$47,632
Completed 2nd Lien Modification Forgiveness [3]	$437,200	9	$48,578	$4,193,321	54	$77,654	$1,421,733	55	$25,850	$102,684	12	$8,557	$37,013	8	$4,627	$6,191,951	138	$44,869
Completed 2nd Lien Extinguishments [4]	$3,033,556	45	$67,412	$303,352,421	4,572	$66,350	$23,469,503	358	$65,557				$6,351,448	83	$76,523	$336,206,928	5,058	$66,470
Short Sales Completed/ Deficiency Forgiven [5]	$7,850,383	78	$100,646	$282,897,380	2,834	$99,823	$8,789,071	111	$79,181	$138,690,307	1,296	$107,014	$33,592,533	417	$80,558	$471,819,674	4,736	$99,624
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$1,086,979	16	$67,936	$1,086,979	16	$67,936
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$3,439,016	572	$6,012	$3,000	1	$3,000	$5,539,845	307	$18,045	$239,510	76	$3,152	$9,221,371	956	$9,646
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$10,625	3	$3,542	$663,903	64	$10,373	$39,940	9	$4,438	$714,468	76	$9,401
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]										$455,000	3	$151,667				$455,000	3	$151,667
Refinances Completed - Estimated Consumer Relief [14]	$2,137,805	27	$79,178	$12,622,055	246	$51,309	$11,112,616	281	$39,547	$19,108,047	311	$61,441	$28,878,675	457	$63,192	$73,859,198	1,322	$55,869
Total Consumer Relief	**$16,307,136**	**184**	**$88,626**	**$670,489,827**	**8,774**	**$76,418**	**$53,375,740**	**947**	**$56,363**	**$193,412,423**	**2,329**	**$83,045**	**$84,173,386**	**1,282**	**$65,658**	**$1,017,758,511**	**13,516**	**$75,300**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$697,759	4	$174,440	$139,134,532	994	$139,974	$5,122,240	59	$86,818	$61,885,716	588	$105,248	$21,801,382	243	$89,718	$228,641,629	1,888	$121,103
1st Lien Modification Trials Started/In Process [16]	$697,759	4	$174,440	$116,852,180	820	$142,503	$5,497,020	66	$83,288	$57,704,755	570	$101,236	$16,012,335	189	$84,721	$196,764,049	1,649	$119,323

TOTAL CONSUMER RELIEF - ALL SERVICERS $1,017,758,511

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*	$405,346	50		$302,677	1,277		$221,785	498		$402,753	386		$299,994	1,317		$302,661	3,528	
Refinances Completed	$431,041	27	2.34%	$318,839	246	2.05%	$225,910	281	2.23%	$409,782	311	1.91%	$269,228	457	2.99%	$305,622	1,322	2.33%

* 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.