

State Consumer Relief Information  
Arkansas, Program to Date

	RESCAP PARTIES			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 <sup>1</sup>	\$40,400	2	\$20,200	\$992,418	28	\$35,444	\$460,419	16	\$28,776	\$119,351	25	\$44,774	\$147,519	3	\$49,173	\$2,760,107	74	\$37,299
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$357,619	16	\$22,351	\$146,322	6	\$24,387	\$13,080	3	\$4,360	\$13,500	1	\$13,500	\$530,521	26	\$20,405
Completed 2nd Lien Modification Forgiveness <sup>3</sup>				\$95,248	2	\$47,624	\$126,907	9	\$14,101	\$31,160	2	\$15,580	\$9,056	1	\$9,056	\$262,371	14	\$18,741
Completed 2nd Lien Extinguishments <sup>4</sup>	\$61,639	3	\$20,546	\$9,179,968	279	\$32,903	\$670,031	11	\$60,912	\$793,176	21	\$37,770	\$840,012	28	\$30,000	\$11,544,826	342	\$33,757
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$181,955	5	\$36,391	\$6,437,465	151	\$42,632	\$950,625	18	\$52,813	\$6,074,440	136	\$44,665	\$185,819	6	\$30,970	\$13,830,304	316	\$43,767
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>							\$130,297	4	\$32,574							\$130,297	4	\$32,574
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$335,185	59	\$5,681	\$3,000	1	\$3,000	\$101,500	9	\$11,278				\$439,685	69	\$6,372
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$7,723	1	\$7,723							\$7,723	1	\$7,723
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>													\$414,538	14	\$29,610	\$414,538	14	\$29,610
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$1,092,130	27	\$40,449							\$1,092,130	27	\$40,449
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>																		
REO Properties Donated <sup>13</sup>																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$167,036	2	\$83,518	\$2,063,977	83	\$24,867	\$1,171,745	37	\$31,669	\$261,194	12	\$21,766	\$878,716	26	\$33,797	\$4,542,668	160	\$28,392
Total Consumer Relief	\$451,030	12	\$37,586	\$19,461,880	618	\$31,492	\$4,759,199	130	\$36,609	\$8,393,901	208	\$40,355	\$2,489,160	79	\$31,508	\$35,555,170	1,047	\$33,959
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$92,970	4	\$23,242	\$2,192,231	61	\$35,938	\$271,782	9	\$30,198	\$1,966,183	46	\$42,743	\$421,705	8	\$52,713	\$4,944,871	128	\$38,632
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$92,970	2	\$46,485	\$1,740,107	52	\$33,464	\$366,507	14	\$26,179	\$1,969,392	43	\$45,800	\$161,549	2	\$80,775	\$4,330,525	113	\$38,323
TOTAL CONSUMER RELIEF - ALL SERVICERS \$35,555,170																		

NOTES:

- Any differences in adding are due to rounding.

DEFINITIONS:

- <sup>1</sup> Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- <sup>2</sup> 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.
- <sup>3</sup> Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- <sup>4</sup> Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- <sup>5</sup> 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.
- <sup>6</sup> 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.
- <sup>7</sup> 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.
- <sup>8</sup> 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.
- <sup>9</sup> 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.
- <sup>10</sup> Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
- <sup>11</sup> 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.
- <sup>12</sup> Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- <sup>13</sup> REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- <sup>14</sup> 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 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.

	RESCAP PARTIES			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*	\$337,754	2		\$143,906	206		\$117,679	74		\$108,466	14		\$143,920	51		\$138,002	347	
Refinances Completed	\$337,754	2	3.15%	\$156,049	83	2.03%	\$128,479	37	3.14%	\$108,311	12	2.56%	\$148,973	26	2.89%	\$147,215	160	2.46%

\* 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.

<sup>15</sup> 1st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.  
<sup>16</sup> 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.