

State Consumer Relief Information
Delaware, 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 ¹	\$518,487	4	\$129,622	\$3,908,218	53	\$73,740	\$538,471	11	\$48,952	\$3,049,358	51	\$59,791	\$1,707,394	33	\$51,739	\$9,721,928	152	\$63,960
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$98,626	2	\$49,313	\$301,615	10	\$30,162	\$43,400	3	\$14,467	\$251,540	11	\$22,867	\$695,181	26	\$26,738
Completed 2nd Lien Modification Forgiveness ³				\$47,737	1	\$47,737	\$283,794	19	\$14,937	\$251,307	5	\$50,261	\$28,330	3	\$9,443	\$611,168	28	\$21,827
Completed 2nd Lien Extinguishments ⁴	\$252,325	5	\$50,465	\$11,740,687	221	\$53,125	\$2,029,871	41	\$49,509	\$4,302,602	74	\$58,143	\$3,651,530	69	\$52,921	\$21,977,015	410	\$53,602
Short Sales Completed/ Deficiency Forgiven ⁵	\$682,138	8	\$85,267	\$14,853,908	163	\$91,128	\$836,705	13	\$64,362	\$7,305,164	82	\$89,087	\$3,503,285	54	\$64,876	\$27,181,200	320	\$84,941
Deeds in Lieu Completed/ Deficiency Forgiven ⁶													\$189,953	6	\$31,659	\$189,953	6	\$31,659
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$308,196	42	\$7,338	\$18,000	1	\$18,000	\$356,562	22	\$16,207	\$52,000	13	\$4,000	\$734,758	78	\$9,420
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$51,574	7	\$7,368				\$51,574	7	\$7,368
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$898,465	25	\$35,939										\$933,449	25	\$37,338	\$1,831,914	50	\$36,638
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$113,235	2	\$56,618							\$113,235	2	\$56,618
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$241,175	5	\$48,235	\$1,829,861	41	\$44,631	\$1,549,593	46	\$33,687	\$729,654	31	\$23,537	\$5,329,708	95	\$56,102	\$9,679,992	218	\$44,404
Total Consumer Relief	\$2,592,590	47	\$55,161	\$32,787,233	523	\$62,691	\$5,671,284	143	\$39,659	\$16,089,621	275	\$58,508	\$15,647,189	309	\$50,638	\$72,787,917	1,297	\$56,120
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$156,908	2	\$78,454	\$7,740,028	81	\$95,556	\$390,389	7	\$55,770	\$4,934,389	82	\$60,175	\$3,193,314	56	\$57,023	\$16,415,028	228	\$71,996
1st Lien Modification Trials Started/In Process ¹⁶	\$113,264	1	\$113,264	\$6,889,825	70	\$98,426	\$445,238	10	\$44,524	\$4,585,399	79	\$58,043	\$2,147,909	37	\$58,052	\$14,181,635	197	\$71,988
TOTAL CONSUMER RELIEF - ALL SERVICERS \$72,787,917																		

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 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*	\$304,632	8		\$257,901	85		\$191,392	98		\$193,704	46		\$208,769	222		\$214,318	459	
Refinances Completed	\$291,213	5	2.11%	\$282,858	41	2.01%	\$190,725	46	2.25%	\$188,577	31	1.59%	\$222,641	95	3.21%	\$223,960	218	2.53%

* 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.