

State Consumer Relief Information  
Maine, 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>	\$84,500	2	\$42,250	\$3,986,648	46	\$86,666	\$214,085	6	\$35,681	\$2,599,447	39	\$66,652	\$659,829	10	\$65,983	\$7,544,509	103	\$73,248
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$118,202	4	\$29,551	\$433,922	13	\$33,379	\$221,818	3	\$73,939				\$773,942	20	\$38,697
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$46,100	1	\$46,100	\$113,510	3	\$37,837	\$334,387	20	\$16,719	\$355,455	3	\$118,485	\$9,973	1	\$9,973	\$859,425	28	\$30,694
Completed 2nd Lien Extinguishments <sup>4</sup>	\$183,699	4	\$45,925	\$18,368,449	387	\$47,464	\$3,284,030	56	\$58,643	\$1,900,874	18	\$105,604	\$717,471	17	\$42,204	\$24,454,523	482	\$50,736
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$443,357	6	\$73,893	\$13,662,141	199	\$68,654	\$397,990	8	\$50,329	\$4,210,165	63	\$66,828	\$505,480	11	\$45,953	\$19,219,133	287	\$66,966
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$197,407	32	\$6,169				\$244,000	18	\$13,556				\$441,407	50	\$8,828
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>										\$25,500	3	\$8,500				\$25,500	3	\$8,500
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>	\$933,071	14	\$66,648										\$353,616	6	\$58,936	\$1,286,687	20	\$64,334
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$149,574	3	\$48,029							\$149,574	3	\$49,858
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>				\$1,465,320	35	\$41,866	\$1,327,037	44	\$30,160	\$174,958	3	\$58,319	\$679,317	16	\$42,457	\$3,646,632	98	\$37,211
Total Consumer Relief	\$1,690,727	27	\$62,620	\$37,911,677	706	\$53,699	\$6,141,025	150	\$40,940	\$9,732,217	150	\$64,881	\$2,925,686	61	\$47,962	\$58,401,332	1,094	\$53,383
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>				\$5,304,855	62	\$85,562	\$231,065	4	\$57,766	\$5,342,347	76	\$70,294	\$1,158,357	21	\$55,160	\$12,036,624	163	\$73,844
1st Lien Modification Trials Started/In Process <sup>16</sup>				\$4,958,410	56	\$88,543	\$315,258	7	\$45,037	\$3,842,483	60	\$64,041	\$733,959	10	\$73,396	\$9,850,110	133	\$74,061
TOTAL CONSUMER RELIEF - ALL SERVICERS \$58,401,332																		

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. Chase amended its Schedule Y amounts from March 1, 2012 through Dec. 31, 2012 as a result of its decision to no longer seek credit for 478 previously submitted second lien loans. As a result, it reports a reduction in its program to date numbers of \$6.6 million.  
<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*	\$368,453	5		\$228,527	79		\$143,544	69		\$251,838	3		\$140,843	39		\$184,866	195	
Refinances Completed				\$242,422	35	2.20%	\$136,727	44	2.81%	\$251,838	3	2.95%	\$142,331	16	3.80%	\$178,914	98	2.65%

\* 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.