

State Consumer Relief Information  
Nevada, 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>	\$3,075,544	25	\$123,022	\$157,106,296	866	\$181,416	\$7,169,976	51	\$140,588	\$50,859,419	304	\$167,301	\$28,383,746	250	\$113,535	\$246,594,981	1,496	\$164,836
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>	\$47,072	2	\$23,536	\$5,314,239	89	\$59,711	\$10,023,091	154	\$65,085	\$7,792,956	108	\$72,157	\$8,705,338	207	\$42,055	\$31,882,696	560	\$56,933
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$26,000	2	\$13,000	\$3,102,336	52	\$59,660	\$1,275,104	34	\$37,503	\$452,715	18	\$25,151	\$759,947	28	\$27,141	\$5,616,102	134	\$41,911
Completed 2nd Lien Extinguishments <sup>4</sup>	\$2,645,236	42	\$62,982	\$286,277,330	4,136	\$69,216	\$30,816,897	466	\$66,131	\$27,428,420	383	\$71,615	\$41,715,055	608	\$68,610	\$388,882,938	5,635	\$69,012
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>				\$796,340,360	5,741	\$138,711	\$36,034,479	382	\$94,251	\$253,817,709	1,825	\$139,078	\$134,963,187	1,538	\$87,752	\$1,221,155,735	9,486	\$128,732
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$987,268	10	\$98,727	\$987,268	10	\$98,727
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$5,697,651	1,159	\$4,916	\$78,279	6	\$13,047	\$5,144,986	292	\$17,620	\$643,534	209	\$3,079	\$11,564,450	1,666	\$6,941
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>8</sup>							\$102,091	16	\$6,381	\$482,798	54	\$8,941	\$251,633	36	\$6,990	\$836,522	106	\$7,892
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers <sup>10</sup>																		
Forgiveness of Principal Associated with a Property When No Foreclosure <sup>11</sup>							\$2,687,667	22	\$122,167							\$2,687,667	22	\$122,167
Cash Costs Paid by Servicer for Demolition of Property <sup>12</sup>													\$1,950	2	\$975	\$1,950	2	\$975
REO Properties Donated <sup>13</sup>										\$1,439,519	14	\$102,823				\$1,439,519	14	\$102,823
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$562,359	10	\$56,236	\$13,655,606	309	\$44,193	\$5,602,830	207	\$27,067	\$11,382,136	292	\$38,980	\$20,858,989	464	\$44,955	\$52,061,921	1,282	\$40,610
Total Consumer Relief	\$6,356,212	81	\$78,472	\$1,267,493,818	12,352	\$102,614	\$93,790,414	1,338	\$70,097	\$358,800,658	3,290	\$109,058	\$237,270,647	3,352	\$70,785	\$1,963,711,749	20,413	\$96,199
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$1,286,725	5	\$257,345	\$245,168,592	1,313	\$186,724	\$6,404,047	50	\$128,081	\$72,185,437	504	\$143,225	\$42,838,671	389	\$110,125	\$367,883,472	2,261	\$162,708
1st Lien Modification Trials Started/In Process <sup>16</sup>	\$1,286,725	5	\$257,345	\$210,957,926	1,121	\$188,187	\$7187,754	54	\$133,107	\$68,498,972	468	\$146,365	\$34,688,667	319	\$108,742	\$322,620,044	1,967	\$164,016
TOTAL CONSUMER RELIEF - ALL SERVICERS \$1,963,711,749																		

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/Others/ Approvals*	\$277,635	17		\$294,413	804		\$198,944	423		\$272,162	384		\$225,870	1,295		\$247,209	2,923	
Refinances Completed	\$293,599	10	2.44%	\$287,228	309	1.96%	\$198,161	207	1.74%	\$278,966	292	1.78%	\$228,156	464	2.51%	\$249,634	1,282	2.07%

\* Refinance Solicitations/Others/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.