## **State Consumer Relief Information New Hampshire, Program to Date**

	RESC	AP PARTIES	5	BANK OF AMERICA			СІТІ			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>	\$897,867	13	\$69,067	\$8,972,099	84	\$106,811	\$871,824	21	\$41,515	\$4,607,992	61	\$75,541	\$1,127,640	18	\$62,647	\$16,477,422	197	\$83,642
Completed Forgiveness of pre 3/1/2012 Forbearance <sup>2</sup>				\$250,769	3	\$83,590	\$1,363,486	25	\$54,539	\$545,789	18	\$30,322	\$194,468	8	\$24,308	\$2,354,512	54	\$43,602
Completed 2nd Lien Modification Forgiveness <sup>3</sup>	\$54,500	2	\$27,250	\$325,892	4	\$81,473	\$764,265	37	\$20,656	\$226,786	7	\$32,398	\$7,564	1	\$7,564	\$1,379,007	51	\$27,039
Completed 2nd Lien Extinguishments <sup>4</sup>	\$846,982	16	\$52,936	\$12,409,734	219	\$56,665	\$4,565,022	82	\$55,671	\$1,900,931	35	\$54,312	\$1,360,819	29	\$46,925	\$21,083,488	381	\$55,337
Short Sales Completed/ Deficiency Forgiven <sup>5</sup>	\$135,221	6	\$22,537	\$15,367,534	208	\$73,882	\$1,393,703	27	\$50,817	\$7,162,950	96	\$74,614	\$1,857,755	31	\$59,928	\$25,917,163	368	\$70,427
Deeds in Lieu Completed/ Deficiency Forgiven <sup>6</sup>													\$28,029	1	\$28,029	\$28,029	1	\$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>7</sup>				\$248,220	41	\$6,054				\$212,400	14	\$15,171	\$18,503	5	\$3,701	\$479,123	60	\$7,985
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien 8										\$50,988	8	\$6,374	\$3,484	2	\$1,742	\$54,472	10	\$5,447
Forbearance for Unemployed Borrowers <sup>9</sup>																		
Deficiency Waivers 10	\$1,890,316	29	\$65,183										\$1,601,974	34	\$47,117	\$3,492,290	63	\$55,433
Forgiveness of Principal Associated with a Property When No Foreclosure 11							\$88,424	3	\$29,475							\$88,424	3	\$29,475
Cash Costs Paid by Servicer for Demolition of Property 12																		
REO Properties Donated 13																		
Refinances Completed - Estimated Consumer Relief <sup>14</sup>	\$671,953	12	\$55,996	\$3,390,449	85	\$39,888	\$2,399,363	71	\$33,794	\$935,658	22	\$42,530	\$3,531,098	63	\$56,049	\$10,928,520	253	\$43,196
Total Consumer Relief	\$4,496,838	78	\$57,652	\$40,964,697	644	\$63,610	\$11,446,087	266	\$43,030	\$15,643,494	261	\$59,937	\$9,731,334	192	\$50,684	\$82,282,450	1,441	\$57,101
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved <sup>15</sup>	\$173,564	2	\$86,782	\$12,047,550	119	\$101,240	\$784,244	20	\$39,212	\$7,326,605	85	\$86,195	\$1,852,888	26	\$71,265	\$22,184,851	252	\$88,035
1st Lien Modification Trials Started/In Process 16	\$173,564	2	\$86,782	\$11,065,345	105	\$105,384	\$986,104	23	\$42,874	\$6,305,080	84	\$75,060	\$1,058,620	17	\$62,272	\$19,588,713	231	\$84,800

TOTAL CONSUMER RELIEF - ALL SERVICERS \$82,282,450

## NOTES:

· Any differences in adding are due to rounding.

- 1 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.
- 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.
- 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. \* 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.
- Torgiveness 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.
- BREO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- \*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.

	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												
Refinance Solicitations/Offers/ Approvals*	\$250,013	15		\$242,666	138		\$196,460	127		\$230,041	26		\$235,204	122		\$226,319	428	
Refinances Completed	\$271,226	12	2.63%	\$235,242	85	2.16%	\$193,047	71	2.23%	\$240,792	22	2.25%	\$241,217	63	2.96%	\$227,078	253	2.42%

<sup>\*</sup> 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>18 1</sup>st Lien Modification Trials Offered/Approved represents all first lien mortgages where firm modification offers were made to the borrower.

<sup>16 1</sup>st 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.