Appendix III: State Consumer Relief Information
Alabama, Program to Date

	ALLY			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]	$290,700	8	$36,338	$715,353	11	$65,032	$799,663	24	$33,319	$641,220	20	$32,061	$1,401,670	30	$46,722	$3,848,606	93	$41,383
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$68,239	1	$68,239	$600,233	20	$30,012	$104,736	4	$26,184				$773,208	25	$30,928
Completed 2nd Lien Modification Forgiveness [3]	$239,400	5	$47,880	$123,424	2	$61,712	$118,590	11	$10,781				$12,278	2	$6,139	$493,692	20	$24,685
Completed 2nd Lien Extinguishments [4]	$631,044	19	$33,213	$7,090,369	183	$38,745	$318,954	5	$63,791							$8,040,367	207	$38,842
Short Sales Completed/ Deficiency Forgiven [5]	$770,200	16	$48,137	$9,878,694	140	$70,562	$359,690	6	$59,948	$4,335,342	70	$61,933	$1,164,364	18	$64,687	$16,508,290	250	$66,033
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$178,044	28	$6,359				$81,782	8	$10,223				$259,826	36	$7,217
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,038,046	157	$44,828	$5,870,866	154	$38,123										$12,908,912	311	$41,508
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]																		
REO Properties Donated [13]													$384,608	7	$54,944	$384,608	7	$54,944
Refinances Completed - Estimated Consumer Relief [14]	$157,733	2	$78,866	$155,715	2	$77,857	$4,671,215	158	$29,565	$425,482	15	$28,365	$10,476,405	268	$39,091	$15,886,549	445	$35,700
Total Consumer Relief	**$9,127,122**	**207**	**$44,092**	**$24,080,704**	**521**	**$46,220**	**$6,868,345**	**224**	**$30,662**	**$5,588,562**	**117**	**$47,765**	**$13,439,325**	**325**	**$41,352**	**$59,104,058**	**1,394**	**$42,399**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$316,304	3	$105,435	$4,173,213	65	$64,203	$1,165,130	40	$29,128	$2,515,250	65	$38,696	$2,869,574	66	$43,478	$11,039,471	239	$46,190
1st Lien Modification Trials Started [16]	$316,304	3	$105,435	$3,073,466	47	$65,393	$1,198,223	41	$29,225	$1,945,602	57	$34,133	$1,915,945	37	$51,782	$8,449,540	185	$45,673
TOTAL CONSUMER RELIEF - ALL SERVICERS $59,104,058																		

Notes:
- Any differences in adding are due to rounding.
- The sum of the individual state amounts do not agree to the national total amount due to the fact that some jurisdictions are not parties.

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.
[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.
[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] 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - 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*	$182,093	10		$300,673	8		$113,283	346		$135,036	17		$129,410	760		$126,266	1,141	
Refinances Completed	$377,694	2	2.66%	$396,726	2	2.50%	$115,883	158	3.25%	$105,656	15	3.42%	$140,671	268	3.54%	$132,906	445	3.42%

* 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 represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.