

State Consumer Relief Information Colorado, Program to Date

CONSUMER RELIEF	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
Completed 1st Lien Modification Forgiveness ¹	\$1,552,407	16	\$97,025	\$20,259,579	228	\$88,858	\$152,1544	30	\$50,718	\$14,567,565	185	\$78,744	\$3,842,087	72	\$53,362	\$41,743,182	531	\$78,612
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$795,945	15	\$53,063	\$2101,550	38	\$55,304	\$985,074	28	\$35,181	\$529,865	25	\$21,195	\$4,412,434	106	\$41,627
Completed 2nd Lien Modification Forgiveness ³	\$56,100	1	\$56,100	\$512,095	8	\$64,012	\$2,546,697	108	\$23,581	\$550,060	22	\$25,003	\$310,318	12	\$25,860	\$3,975,270	151	\$26,326
Completed 2nd Lien Extinguishments ⁴	\$1190,231	23	\$51,749	\$49,733,104	948	\$52,461	\$11,901,365	204	\$58,340	\$9,813,627	159	\$6,1721	\$2,694,891	38	\$70,918	\$75,333,219	1,372	\$54,908
Short Sales Completed/ Deficiency Forgiveness ⁵	\$3,199,331	53	\$60,365	\$106,941,953	1,496	\$71,485	\$5,238,232	105	\$49,888	\$4,312,2656	563	\$76,594	\$21,310,772	284	\$75,038	\$179,812,943	2,501	\$71,896
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$12,964	1	\$12,964				\$160,819	5	\$32,164	\$173,783	6	\$28,964
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$2,455,299	351	\$6,995	\$8,490	3	\$2,830	\$1,542,890	99	\$15,585	\$124,020	41	\$30,25	\$4,130,699	494	\$8,362
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$26,116	5	\$5,223	\$431,545	34	\$12,693	\$20,259	5	\$4,052	\$47,7921	44	\$10,862
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$8,516,883	152	\$56,032	\$26,432,734	457	\$57,840							\$14,555,698	326	\$44,649	\$49,505,314	935	\$52,947
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$285,935	3	\$95,312							\$285,935	3	\$95,312
Cash Costs Paid by Servicer for Demolition of Property ¹²													\$19,980	2	\$9,990	\$19,980	2	\$9,990
REO Properties Donated ¹³										\$664,000	6	\$110,667	\$4,1133	1	\$4,1133	\$705,133	7	\$100,733
Refinances Completed - Estimated Consumer Relief ¹⁴	\$1,374,336	16	\$85,896	\$4,761,257	147	\$32,390	\$5,998,630	173	\$34,674	\$1,619,153	38	\$42,609	\$23,719,328	544	\$43,602	\$37,472,705	918	\$40,820
Total Consumer Relief	\$15,889,288	261	\$60,878	\$211,891,967	3,650	\$58,053	\$29,641,522	670	\$44,241	\$73,296,570	1,134	\$64,635	\$67,329,169	1,355	\$49,689	\$398,048,915	7070	\$56,301
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$604,758	3	\$201,586	\$28,917,257	326	\$88,703	\$1,512,076	33	\$45,820	\$15,813,625	239	\$66,166	\$9,183,453	151	\$60,818	\$56,031,169	752	\$74,510
1st Lien Modification Trials Started/In Process ¹⁶	\$604,758	3	\$201,586	\$25,259,270	289	\$87,402	\$1,672,131	35	\$47,775	\$16,488,684	235	\$70,165	\$4,412,560	86	\$51,309	\$48,437,403	648	\$74,749
TOTAL CONSUMER RELIEF - ALL SERVICERS \$398,048,915																		

NOTES:

- Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- 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.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments, forgiveness of the entire balance and release of lien).
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- Deeds in Lien Completed/Deficiency Forgiveness 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.
- 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 on behalf of unemployed borrowers for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Forbearances 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.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties.
- REO Properties Donated represents properties donated to charities, 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 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D-9.a.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.

Refinance Solicitations/Offers/ Approvals*	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*	\$390,367	30	2.27%	\$290,252	306	1.55%	\$168,192	304	2.61%	\$246,061	42	2.28%	\$198,160	1130	2.94%	\$212,977	1,812	2.54%
Refinances Completed	\$482,310	16	2.27%	\$265,700	147	1.55%	\$169,095	173	2.61%	\$238,465	38	2.28%	\$188,872	544	2.94%	\$204,615	918	2.54%

* 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.