

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

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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	\$1414,400	16	\$88,400	\$7967,270	69	\$115,468	\$2,455,249	31	\$79,202	\$13,529,750	140	\$96,641	\$1,724,313	25	\$68,973	\$27,090,982	281	\$96,409
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$118,192	1	\$118,192	\$2,573,785	58	\$44,376	\$3,463,455	69	\$50195	\$4138,614	67	\$61,770	\$239,959	10	\$23,996	\$10,534,005	205	\$51,385
Completed 2nd Lien Modification Forgiveness ³	\$223,300	5	\$44,660	\$411,622	7	\$58,803	\$607,010	17	\$35,706	\$33,362	2	\$16,681	\$28,261	4	\$7,065	\$1,303,555	35	\$37,244
Completed 2nd Lien Extinguishments ⁴	\$1133,659	20	\$56,683	\$48,465,649	899	\$53,911	\$1118,279	18	\$62,127							\$50,777,587	937	\$54,128
Short Sales Completed/ Deficiency Forgiveness ⁵	\$2,618,421	26	\$100,709	\$39,539,568	413	\$95,737	\$1,606,778	24	\$66,949	\$24,243,060	236	\$102,725	\$5,399,790	59	\$91,522	\$73,407,617	758	\$96,844
Deeds in Lien Completed/ Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$518,211	86	\$6,026	\$9,360	1	\$9,360	\$1,692,300	83	\$20,389	\$65,000	21	\$3,095	\$2,284,871	191	\$11,963
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$252,797	21	\$12,038	\$20,415	4	\$5,104	\$273,212	25	\$10,928
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$866,725	8	\$108,341	\$4,354,444	88	\$49,482										\$5,221,169	96	\$54,387
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																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$570,394	4	\$142,599	\$1,072,455	23	\$46,628	\$3,149,027	99	\$31,808	\$2,528,742	57	\$44,364	\$6,316,327	149	\$42,391	\$13,636,945	332	\$41,075
Total Consumer Relief	\$6,945,091	80	\$86,814	\$104,903,004	1,643	\$63,848	\$12,409,158	259	\$47,912	\$46,418,625	606	\$76,598	\$13,961,718	273	\$51,142	\$184,637,597	2,861	\$64,536
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$357,055	3	\$119,018	\$5,112,924	427	\$119,702	\$5,155,668	58	\$88,891	\$32,071,342	324	\$98,986	\$6,073,096	73	\$83,193	\$94,770,085	885	\$107,085
1st Lien Modification Trials Started ¹⁶	\$70,917	1	\$70,917	\$38,638,774	317	\$121,889	\$5,449,112	61	\$89,330	\$24,814,049	276	\$89,906	\$3,627,239	41	\$88,469	\$72,600,091	696	\$104,310
TOTAL CONSUMER RELIEF - ALL SERVERS \$184,637,597																		

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:**
- 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/mentor in lieu of foreclosure.
 - Enhanced Borrower Transitional Funds Paid by Servicer represents payment arrangements 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 related second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
 - Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements 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 on first or second mortgages.
 - Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal assigned with a property and release of lien.
 - Cash Costs Paid by Servicer for Demolition of Property represents principal associated with a property and release of lien.
 - REO Properties Donated represents properties donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
 - The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, which represents the Servicer's weighted multiplier under the Settlement per Exhibit D 9.a.i.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 SERVERS		
	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*	\$423,833	21		\$230,451	175	2.86%	\$195,377	190		\$240,356	66		\$230,733	416		\$228,340	868	
Refinances Completed	\$603,502	4	3.01%	\$207,690	23	2.86%	\$196,700	99	2.06%	\$241,515	57	2.34%	\$218,631	149	2.47%	\$219,899	332	2.38%

* 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.

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.