

State Consumer Relief Information Delaware, Program to Date

CONSUMER RELIEF	RESCAP PARTIES			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
Completed 1st Lien Modification Forgiveness ¹	\$518,487	4	\$129,622	\$3,908,218	53	\$73,740	\$538,471	11	\$48,952	\$3,049,358	51	\$59,791	\$1,323,408	27	\$49,015	\$9,337,942	146	\$63,959
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$98,626	2	\$49,313	\$301,615	10	\$30,162	\$43,400	3	\$14,467	\$251,540	11	\$22,867	\$695,181	26	\$26,738
Completed 2nd Lien Modification Forgiveness ³				\$477,737	1	\$477,737	\$240,089	16	\$15,006	\$251,307	5	\$50,261	\$19,203	2	\$9,602	\$558,337	24	\$23,264
Completed 2nd Lien Extinguishments ⁴	\$252,325	5	\$50,465	\$117,400,687	221	\$53,125	\$2,014,990	40	\$50,375	\$4,302,602	74	\$58,143	\$557,049	13	\$42,850	\$18,867,654	353	\$53,449
Short Sales Completed/ Deficiency Forgiveness ⁵	\$682,138	8	\$85,267	\$14,853,908	163	\$91,128	\$836,705	13	\$64,362	\$7,305,164	82	\$89,087	\$2,102,707	36	\$58,409	\$25,780,621	302	\$85,366
Deeds in Lien Completed/ Deficiency Forgiveness ⁶													\$74,422	5	\$34,884	\$174,422	5	\$34,884
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$308,196	42	\$7,338	\$18,000	1	\$18,000	\$356,562	22	\$16,207	\$49,000	12	\$4,083	\$731,758	77	\$9,503
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$51,574	7	\$7,368				\$51,574	7	\$7,368
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$898,465	25	\$35,939															
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹													\$512,201	17	\$30,129	\$1,410,666	42	\$33,587
Cash Costs Paid by Servicer for Demolition of Property ¹²							\$113,235	2	\$56,618							\$113,235	2	\$56,618
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$240,604	5	\$48,121	\$1,829,858	41	\$44,631	\$1,547,114	46	\$33,633	\$729,975	31	\$23,548	\$5,336,193	95	\$56,170	\$9,683,744	218	\$44,421
Total Consumer Relief	\$2,592,018	47	\$55,149	\$32,787,231	523	\$62,691	\$5,610,220	139	\$40,361	\$16,089,942	275	\$58,509	\$10,325,723	218	\$47,366	\$67,405,135	1,202	\$56,077
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$156,908	2	\$78,454	\$7740,028	81	\$95,556	\$390,389	7	\$55,770	\$4,934,389	82	\$60,175	\$2,806,791	50	\$56,136	\$16,028,504	222	\$72,200
1st Lien Modification Trials Started/In Process ¹⁶	\$113,264	1	\$113,264	\$6,889,825	70	\$98,426	\$445,238	10	\$44,524	\$4,585,399	79	\$58,043	\$1,874,869	33	\$56,814	\$13,908,595	193	\$72,065
TOTAL CONSUMER RELIEF - ALL SERVERS \$67,405,135																		

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 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 or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- 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.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, first or second lien mortgages in connection with short sale or deed-in-lieu transactions.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of lien.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in lieu of light.
- REO Properties Donated represents properties owned by servicer 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 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D-9.e.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. See below for information on Refinance Solicitations/Offer/Approvals and Refinances Completed by each Servicer.

REFINANCE SOLICITATIONS/OFFERS/ APPROVALS*	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - 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/Offer/ Approvals*	\$304,632	8		\$257,901	85		\$189,145	89		\$193,704	46		\$208,769	222		\$214,333	450	
Refinances Completed	\$291,213	5	2.11%	\$282,858	41	2.01%	\$190,725	46	2.25%	\$188,577	31	1.59%	\$222,641	95	3.21%	\$223,961	218	2.53%

* Refinance Solicitations/Offer/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.