

State Consumer Relief Information Hawaii, Program to Date

	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$439,556	4	\$109,889	\$20,470,694	88	\$232,622	\$182,383	3	\$60,794	\$5,999,945	30	\$199,998	\$955,994	8	\$119,499	\$28,048,572	133	\$70,892
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$486,577	5	\$97,315	\$383,570	6	\$63,928	\$888,791	9	\$98,755	\$58,426	1	\$58,426	\$187,364	21	\$86,541
Completed 2nd Lien Modification Forgiveness ³	\$37,300	1	\$37,300	\$71,749	1	\$71,749	\$423,380	10	\$42,338	\$29,238	2	\$14,619	\$209,743	3	\$69,914	\$771,409	17	\$45,377
Completed 2nd Lien Extinguishments ⁴	\$1,344,051	14	\$96,004	\$43,954,498	497	\$88,440	\$511,788	56	\$91,318	\$3,289,286	23	\$143,012	\$3,755,259	33	\$113,796	\$57,456,883	623	\$92,226
Short Sales Completed/ Deficiency Forgiveness ⁵	\$1,550,180	15	\$103,345	\$57,788,542	414	\$139,586	\$1160,267	12	\$96,689	\$13,625,563	86	\$158,437	\$6,879,318	63	\$109,196	\$81,003,870	590	\$137,295
Deeds in Lien Completed/ Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,087,063	113	\$9,620				\$651,000	30	\$21,700				\$1738,063	143	\$12,154
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$18,396	3	\$6,132				\$18,396	3	\$6,132
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$83,538	1	\$83,538							\$83,538	1	\$83,538
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$555,582	5	\$111,116	\$1,000,131	19	\$57,902	\$472,765	15	\$31,518	\$179,974	4	\$44,994	\$2,751,037	23	\$119,610	\$5,059,489	66	\$76,659
Total Consumer Relief	\$3,926,669	39	\$100,684	\$124,959,254	1,137	\$109,903	\$7,819,692	103	\$75,919	\$24,682,193	187	\$131,990	\$14,609,776	131	\$111,525	\$175,997,583	1,597	\$110,205
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$187,645	1	\$187,645	\$28,832,733	134	\$215,170	\$328,891	6	\$54,815	\$11,982,219	67	\$178,839	\$2,668,547	22	\$121,298	\$44,000,034	230	\$191,304
1st Lien Modification Trials Started/In Process ¹⁶	\$187,645	1	\$187,645	\$26,447,416	117	\$226,046	\$328,891	6	\$54,815	\$10,394,484	60	\$173,241	\$1,549,819	13	\$119,217	\$38,908,255	197	\$197,504
TOTAL CONSUMER RELIEF - ALL SERVERS \$175,997,583																		

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 liens.
- 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 payment on behalf of unemployed borrowers for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrearage 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 lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal properties to demolish properties to prevent blight.
- Cash Costs Paid by Servicer for Demolition of Property represents payment to demolish properties to prevent blight.
- REO Properties Donated represents properties donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated annual 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.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/Offer/Approvals and Refinances Completed by each Servicer.

	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*	\$595,968	8		\$361,738	64		\$292,572	33		\$279,235	5		\$439,540	60		\$384,367	170	
Refinances Completed	\$608,815	5	2.33%	\$362,992	19	2.03%	\$313,524	15	1.28%	\$286,011	4	2.00%	\$547,620	23	2.78%	\$430,047	66	2.27%

* 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.