

State Consumer Relief Information

Idaho, 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	\$421,287	5	\$84,257	\$8,966,405	75	\$119,552	\$758,478	17	\$44,616	\$2,432,129	29	\$83,867	\$2,177,907	29	\$75,100	\$14,756,205	155	\$95,201
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$207,628	4	\$51,907	\$1,052,442	25	\$42,098	\$401,044	12	\$33,420	\$190,473	14	\$13,605	\$1,851,587	55	\$33,665
Completed 2nd Lien Modification Forgiveness ³				\$530,330	7	\$75,761	\$368,028	19	\$19,370	\$64,625	4	\$16,156	\$36,746	4	\$9,187	\$999,729	34	\$29,404
Completed 2nd Lien Extinguishments ⁴	\$206,697	4	\$51,674	\$29,399,170	516	\$56,975	\$4,432,934	68	\$65,190	\$2,757,410	43	\$64,126	\$1,172,453	14	\$83,747	\$37,968,664	645	\$58,866
Short Sales Completed/ Deficiency Forgiveness ⁵	\$1,538,323	20	\$76,916	\$57,806,827	710	\$81,418	\$2,764,167	46	\$60,091	\$16,387,460	198	\$82,765	\$8,315,578	118	\$70,471	\$86,812,355	1,092	\$79,498
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$36,122	1	\$36,122				\$714,645	3	\$715,48	\$250,767	4	\$62,692
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$919,899	158	\$5,822				\$419,153	28	\$14,970	\$43,994	13	\$3,384	\$1,383,046	199	\$6,950
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,000	1	\$3,000	\$15,339	3	\$5,113	\$12,000	2	\$6,000	\$30,339	6	\$5,056
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰													\$5,535,931	122	\$45,376	\$5,535,931	122	\$45,376
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$71,732	2	\$35,866							\$71,732	2	\$35,866
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$574,418	7	\$82,060	\$2,700,958	72	\$37,513	\$4,350,993	177	\$24,582	\$2,073,661	33	\$62,838	\$8,595,022	207	\$41,522	\$18,295,052	496	\$36,885
Total Consumer Relief	\$2,740,724	36	\$76,131	\$100,531,218	1,542	\$65,195	\$13,837,895	356	\$38,870	\$24,550,821	350	\$70,145	\$26,294,750	526	\$49,990	\$167,955,407	2,810	\$59,771
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$1,378,365	110	\$125,076	\$810,063	16	\$50,629	\$3,100,017	44	\$70,455	\$4,553,060	60	\$75,884	\$22,221,504	230	\$96,615
1st Lien Modification Trials Started/In Process ¹⁶				\$13,315,928	103	\$129,281	\$824,136	17	\$48,479	\$2,969,022	39	\$76,129	\$2,212,277	31	\$71,364	\$19,321,362	190	\$101,691
TOTAL CONSUMER RELIEF - ALL SERVERS																		

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 payments on behalf of unemloyed 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 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 lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens.
- Cash Costs Paid by Servicer for Demolition of Property represents principal right.
- REO Properties Donated represents principal right.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing 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/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.

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*	\$409,804	8		\$247,276	139		\$136,008	319		\$337,090	39		\$163,104	429		\$175,754	934	
Refinances Completed	\$363,599	7	2.88%	\$258,130	72	1.85%	\$140,053	177	2.24%	\$345,842	33	2.31%	\$160,246	207	3.30%	\$182,467	496	2.58%

* 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.