

State Consumer Relief Information Kansas, 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	\$69,307	3	\$23,102	\$2,892,104	42	\$68,622	\$852,038	19	\$44,844	\$944,424	27	\$34,979	\$493,219	17	\$29,013	\$5,241,091	108	\$48,529
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$304,762	9	\$33,862	\$412,831	17	\$24,284	\$83,053	3	\$27,684	\$109,697	1	\$109,697	\$910,344	30	\$30,345
Completed 2nd Lien Modification Forgiveness ³	\$146,400	6	\$24,400	\$46,418	1	\$46,418	\$449,855	21	\$21,422	\$50,704	3	\$16,901				\$693,377	31	\$22,367
Completed 2nd Lien Extinguishments ⁴	\$297,274	7	\$42,468	\$141,69,294	423	\$33,497	\$1,443,974	36	\$40,110	\$1,102,513	29	\$38,018	\$250,086	7	\$35,727	\$17,263,141	502	\$34,389
Short Sales Completed/ Deficiency Forgiveness ⁵	\$184,447	5	\$36,889	\$8,364,226	188	\$44,491	\$821,883	20	\$41,094	\$2,489,242	70	\$35,561	\$1,082,751	18	\$60,153	\$12,942,550	301	\$42,999
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$1,807	1	\$1,807				\$35,169	1	\$35,169	\$36,975	2	\$18,488
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷					63	\$6,411				\$65,500	5	\$13,100	\$9,000	3	\$3,000	\$461,392	71	\$6,498
Servicer Payments to Unrelated 2nd Lien Holder for Release of Borrowers ⁸										\$8,000	2	\$4,000	\$10,350	1	\$10,350	\$18,350	3	\$6,117
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$1,029,372	31	\$33,206										\$1,252,818	51	\$24,565	\$2,282,190	82	\$27,832
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$1,374,039	30	\$45,801							\$1,374,039	30	\$45,801
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$204,889	7	\$29,270	\$3,194,098	140	\$23,815	\$2,872,068	101	\$28,436	\$144,534	5	\$28,907	\$6,521,986	131	\$49,786	\$12,937,575	384	\$33,692
Total Consumer Relief	\$1,931,689	59	\$32,740	\$29,347,795	866	\$33,889	\$8,228,495	245	\$33,586	\$5,092,970	145	\$35,124	\$9,813,291	233	\$42,117	\$54,414,240	1,548	\$35,151
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$205,252	3	\$68,417	\$4,149,937	59	\$70,338	\$1,106,077	29	\$38,141	\$1,757,731	51	\$34,465	\$995,844	40	\$24,896	\$8,214,840	182	\$45,136
1st Lien Modification Trials Started/In Process ¹⁶	\$205,252	3	\$68,417	\$3,455,062	51	\$67,746	\$1,155,392	31	\$37,271	\$1,598,469	40	\$39,962	\$425,581	18	\$23,643	\$6,839,756	143	\$47,830
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 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 Borrowers represents payments on behalf of unemployed borrowers for release of second lien mortgages in connection with short sale or deed-in-lieu transactions.
- 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 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 lien.
- 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 annual 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.

CONSUMER RELIEF	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*	\$175,571	12		\$134,960	372		\$117,894	171		\$84,169	5		\$132,976	239		\$131,006	799	
Refinances Completed	\$108,233	7	3.45%	\$150,823	140	1.93%	\$122,941	101	2.95%	\$84,169	5	4.38%	\$137,321	131	4.62%	\$137,239	384	3.13%

* 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.