

State Consumer Relief Information Louisiana, 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	\$312,013	8	\$39,002	\$7,566,727	89	\$85,019	\$1,254,615	37	\$33,909	\$4,400,741	113	\$38,945	\$1,697,546	41	\$41,404	\$15,231,642	288	\$52,888
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$173,468	8	\$21,683	\$487,569	20	\$24,378	\$52,350	2	\$26,175	\$63,914	4	\$15,978	\$777,300	34	\$22,862
Completed 2nd Lien Modification Forgiveness ³				\$34,017	2	\$17,008	\$84,295	5	\$16,859	\$205,363	8	\$25,670				\$323,675	15	\$21,578
Completed 2nd Lien Extinguishments ⁴	\$249,494	6	\$41,582	\$8,269,702	238	\$34,747	\$1164,200	32	\$36,381	\$2,677,964	76	\$35,236	\$220,842	7	\$31,549	\$12,582,202	359	\$35,048
Short Sales Completed/ Deficiency Forgiveness ⁵	\$396,365	10	\$39,637	\$9,107,081	157	\$58,007	\$239,975	5	\$47,995	\$5,659,731	117	\$48,374	\$751,019	15	\$50,068	\$16,154,171	304	\$53,139
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$20,265	1	\$20,265							\$20,265	1	\$20,265
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$456,709	64	\$7,136				\$486,257	39	\$12,468	\$3,000	1	\$3,000	\$945,967	104	\$9,096
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$19,450	3	\$6,483				\$19,450	3	\$6,483
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$5,429,950	145	\$37,448										\$679,367	34	\$19,981	\$6,109,317	179	\$34,130
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$602,371	15	\$40,158							\$602,371	15	\$40,158
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$92,577	4	\$23,144	\$333,488	10	\$33,349	\$873,559	22	\$39,707	\$178,321	6	\$29,720	\$10,087,617	174	\$57,975	\$11,545,562	216	\$53,452
Total Consumer Relief	\$6,480,400	173	\$37,459	\$25,921,192	568	\$45,636	\$4,726,849	137	\$34,503	\$14,067,178	372	\$37,815	\$13,503,304	276	\$48,925	\$64,698,922	1,526	\$42,398
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$403,596	5	\$80,719	\$10,528,015	131	\$80,367	\$1190,797	42	\$28,352	\$6,545,091	163	\$40,154	\$4,281,934	102	\$41,980	\$22,949,434	443	\$51,805
1st Lien Modification Trials Started/In Process ¹⁶	\$329,374	4	\$82,343	\$9,221,072	112	\$82,331	\$1,280,746	45	\$28,461	\$5,722,436	149	\$38,406	\$2,253,681	48	\$46,952	\$18,807,307	358	\$52,534
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 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 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, 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 payment to demolish properties in lieu of light.
- REO Properties Donated represents properties donated to charities, 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.

	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*	\$149,216	9		\$234,865	37		\$126,122	40		\$120,213	8		\$164,837	388		\$165,968	482	
Refinances Completed	\$99,313	4	2.97%	\$167,652	10	2.38%	\$13,825	22	3.75%	\$10,812	6	3.42%	\$172,345	174	4.29%	\$165,245	216	4.12%

* 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.