Appendix III: State Consumer Relief Information
Massachusetts, Program to Date

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVICERS		
	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]	$2,929,271	28	$104,617	$15,096,190	133	$113,505	$2,072,028	25	$82,881	$13,323,203	148	$90,022	$6,086,764	82	$74,229	$39,507,456	416	$94,970
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$8,097,816	146	$55,464	$3,112,221	53	$58,721	$6,259,974	107	$58,504	$969,070	31	$31,260	$18,439,081	337	$54,715
Completed 2nd Lien Modification Forgiveness [3]	$49,300	3	$16,433	$1,387,194	25	$55,488	$1,610,721	65	$24,780	$59,240	4	$14,810	$40,282	3	$13,427	$3,146,737	100	$31,467
Completed 2nd Lien Extinguishments [4]	$2,392,686	33	$72,506	$56,300,389	1,064	$52,914	$3,361,555	51	$65,913							$62,054,630	1,148	$54,055
Short Sales Completed/ Deficiency Forgiven [5]	$2,952,787	28	$105,457	$59,191,622	608	$97,355	$4,670,125	74	$63,110	$35,282,676	325	$108,562	$6,225,397	80	$77,817	$108,322,607	1,115	$97,150
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$88,497	4	$22,124	$88,497	4	$22,124
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$794,246	103	$7,711				$2,121,929	91	$23,318	$114,938	39	$2,947	$3,031,113	233	$13,009
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,597	4	$2,899	$96,892	16	$6,056	$14,000	2	$7,000	$122,489	22	$5,568
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$7,525,621	77	$97,735	$14,140,046	292	$48,425										$21,665,667	369	$58,715
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]																		
REO Properties Donated [13]													$246,572	1	$246,572	$246,572	1	$246,572
Refinances Completed - Estimated Consumer Relief [14]	$755,942	13	$58,149	$2,158,128	40	$53,953	$2,501,238	60	$41,687	$1,194,766	29	$41,199	$3,153,020	62	$50,855	$9,763,095	204	$47,858
Total Consumer Relief	**$16,605,608**	**182**	**$91,240**	**$157,165,631**	**2,411**	**$65,187**	**$17,339,485**	**332**	**$52,227**	**$58,338,680**	**720**	**$81,026**	**$16,938,540**	**304**	**$55,719**	**$266,387,945**	**3,949**	**$67,457**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$346,642	2	$173,321	$80,170,540	648	$123,720	$4,001,513	51	$78,461	$31,124,920	321	$96,962	$8,742,890	101	$86,563	$124,386,505	1,123	$110,763
1st Lien Modification Trials Started [16]	$168,126	1	$168,126	$62,996,050	519	$121,380	$3,998,748	51	$78,407	$27,276,651	287	$95,041	$7,875,906	105	$75,009	$102,315,481	963	$106,247

TOTAL CONSUMER RELIEF - ALL SERVICERS $266,387,945

Notes:
- Any differences in adding are due to rounding.
- The sum of the individual state amounts do not agree to the national total amount due to the fact that some jurisdictions are not parties.

DEFINITIONS:

[1] Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
[2] 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.
[3] Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
[5] Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
[6] Deeds in Lieu Completed/Deficiency Forgiven 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.
[7] 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.
[8] Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
[9] 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.
[10] Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
[11] Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens in connection with a decision not to pursue foreclosure.
[12] Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
[13] REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
[14] The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 7.85, 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.

	ALLY			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL REFINANCES COMPLETED - ALL SERVICERS		
	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/Offers/ Approvals*	$315,842	29		$240,289	636		$251,684	121		$205,104	46		$271,552	206		$248,373	1,038	
Refinances Completed	$270,349	13	2.74%	$251,759	40	2.73%	$232,916	60	2.28%	$274,778	29	1.91%	$241,730	62	2.68%	$247,626	204	2.46%

* Refinance Solicitations/Offers/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 represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.