

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

	ALLY			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	\$134,400	1	\$134,400	\$75,199	1	\$75,199	\$25,468	1	\$25,468	\$27,898	1	\$27,898	\$287,442	9	\$31,938	\$550,407	13	\$42,339
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$86,277	2	\$43,138	\$140,147	2	\$70,073							\$226,424	4	\$56,606
Completed 2nd Lien Modification Forgiveness ³	\$68,350	1	\$68,350	\$68,350	1	\$68,350	\$167,970	3	\$55,990							\$236,320	4	\$59,080
Completed 2nd Lien Extinguishments ⁴	\$45,475	1	\$45,475	\$2,405,477	50	\$48,110										\$2,450,952	51	\$48,058
Short Sales Completed/Deficiency Forgiveness ⁵	\$125,718	1	\$125,718	\$3,455,005	56	\$61,697	\$297,072	5	\$59,414	\$2,130,697	31	\$68,732	\$794,742	13	\$61,134	\$6,803,234	106	\$64,181
Deeds in Lien Completed/Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$69,562	10	\$6,956										\$98,062	13	\$7,543
Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$28,500	3	\$9,500				\$6,000	1	\$6,000
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
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																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$172,747	1	\$172,747													\$1,823,970	28	\$65,142
Total Consumer Relief	\$478,339	4	\$119,585	\$6,073,593	118	\$51,471	\$576,787	11	\$52,435	\$2,333,242	38	\$61,401	\$2,906,154	50	\$58,123	\$12,368,116	221	\$55,964
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$84,684	1	\$84,684	\$2,361,285	14	\$168,663	\$53,209	2	\$26,604	\$1,311,308	8	\$163,913	\$989,412	15	\$65,961	\$4,799,898	40	\$119,997
1st Lien Modification Trials Started ¹⁶	\$84,684	1	\$84,684	\$1,780,110	10	\$178,011	\$53,209	2	\$26,604	\$1,127,478	6	\$187,913	\$287,442	9	\$31,938	\$3,332,933	28	\$119,033
TOTAL CONSUMER RELIEF - ALL SERVERS	\$12,368,116																	

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:

- 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 Extinguishments represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications (including converted trial modifications)
- 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 short sale transactions 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.
- Service Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to related second lien holders for release of second lien mortgages in connection with short sale or deeds-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.
- 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.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- REO Properties Donated represents properties that are donated to nonprofits, charities, or other organizations.
- 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.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.

TOTAL REFINANCES COMPLETED - ALL SERVERS

	ALLY	BANK OF AMERICA	CITI	CHASE	WELLS	TOTAL REFINANCES COMPLETED - ALL SERVERS
	Average Loan Balance	Average Rate Reduction	No. of Borrowers	Average Loan Balance	Average Rate Reduction	No. of Borrowers
Refinance Solicitations/Others/Approvals*	\$496,788	6	2.98%	\$343,482	3	\$496,788
Refinances Completed	\$738,456	1	2.98%	\$343,482	3	\$738,456

* Refinance Solicitations/Others/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.