

State Consumer Relief Information Nebraska, Program to Date

RESCAP PARTIES				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	1	\$16,000	\$244,783	7	\$34,609	\$380,696	11	\$34,609	\$543,277	17	\$31,957	\$447,366	14	\$31,955	\$1,632,122	50	\$32,642	
Completed Forgiveness of pre 3/1/2012 Forbearance ²			\$56,753	1	\$56,753	\$258,587	10	\$25,859	\$35,000	1	\$35,000	\$137,489	2	\$68,744	\$487,829	14	\$34,845	
Completed 2nd Lien Modification Forgiveness ³						\$170,225	7	\$24,318	\$11,363	1	\$11,363	\$349	1	\$349	\$181,937	9	\$20,215	
Completed 2nd Lien Extinguishments ⁴	2	\$21,403	\$1,046,896	40	\$26,172	\$224,332	7	\$32,047	\$70,317	5	\$14,063	\$155,981	6	\$25,997	\$1,540,332	60	\$25,672	
Short Sales Completed/ Deficiency Forgiveness ⁵	3	\$12,407	\$2,495,851	57	\$43,787	\$295,488	7	\$42,213	\$1,529,861	43	\$35,578	\$1,802,538	36	\$50,070	\$6,160,959	146	\$42,198	
Deeds in Lien Completed/ Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷			\$95,722	18	\$5,318				\$127,446	11	\$11,586	\$8,387	3	\$2,796	\$231,555	32	\$7,236	
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸									\$22,500	4	\$5,625	\$10,000	1	\$10,000	\$32,500	5	\$6,500	
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰												\$732,293	31	\$23,622	\$732,293	31	\$23,622	
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹						\$29,948	1	\$29,948							\$29,948	1	\$29,948	
Cash Costs Paid by Servicer for Demolition of Property ¹²									\$79,000	1	\$79,000	\$73,446	2	\$36,723	\$152,446	3	\$50,815	
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	2	\$16,925	\$122,783	6	\$20,464	\$798,141	26	\$30,698				\$7155,887	156	\$45,871	\$8,110,661	190	\$42,688	
Total Consumer Relief	8	\$16,235	\$4,062,788	129	\$31,494	\$2,157,415	69	\$31,267	\$2,418,764	83	\$29,142	\$10,525,735	253	\$41,604	\$19,294,581	542	\$35,599	
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵			\$469,939	12	\$39,162	\$308,611	9	\$34,290	\$950,287	25	\$38,011	\$1172,521	36	\$32,570	\$2,901,358	82	\$35,382	
1st Lien Modification Trials Started/In Process ¹⁶				11	\$32,529	\$364,182	13	\$28,014	\$971,178	26	\$37,353	\$712,723	21	\$33,939	\$2,405,907	71	\$33,886	
TOTAL CONSUMER RELIEF - ALL SERVICERS \$19,294,581																		

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 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 unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on first or second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances, or 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 payments to demolish properties in lieu of blight.
- 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/Offers/Approvals and Refinances Completed by each Servicer.

	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - 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*	\$83,586	4		\$152,700	12		\$118,655	35		\$123,109			\$123,212	347		\$123,212	398	
Refinances Completed	\$39,743	2	5.43%	\$145,019	6	1.80%	\$118,584	26	3.30%	\$124,951			\$124,951	156	1.68%	\$123,816	190	4.39%

* 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/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.