

Appendix III: State Consumer Relief Information Nevada, 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	No. of Borrowers	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	\$2,134,603	19	\$112,348	\$24,571,684	146	\$168,299		\$171,76,982	103	\$166,767	\$9,775,469	90	\$108,616	\$56,224,361	374	\$150,333
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$4,590,832	82	\$55,986		\$7,792,956	108	\$72,157	\$1,314,811	41	\$32,069	\$20,725,556	340	\$60,958
Completed 2nd Lien Modification Forgiveness ³				\$1,857,018	33	\$56,273		\$219,723	4	\$20,371	\$54,543	5	\$10,909	\$2,212,770	50	\$44,255
Completed 2nd Lien Extinguishments ⁴	\$2,271,179	37	\$61,383	\$46,229,334	873	\$52,955								\$51,216,471	947	\$54,083
Short Sales Completed/ Deficiency Forgiven ⁵				\$482,054,658	3,472	\$138,841		\$188,989,778	1,358	\$139,168	\$52,747,130	605	\$87,185	\$741,745,643	5,614	\$132,124
Deeds in Lien Completed/ Deficiency Forgiven ⁶												9	\$102,417	\$921,756	9	\$102,417
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$2,404,707	610	\$3,942		\$4,203,683	235	\$17,888	\$306,534	98	\$3,128	\$6,990,203	948	\$7,374
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$53,600	\$426,528	46	\$9,272	\$150,584	15	\$10,039	\$630,712	69	\$91,41
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											\$1,950	2	\$975	\$1,950	2	\$975
REO Properties Donated ¹³								\$729,899	8	\$91,237				\$729,899	8	\$91,237
Refinances Completed - Estimated Consumer Relief ¹⁴	\$350,261	4	\$87,565	\$645,390	10	\$64,539		\$11,065,957	283	\$39,102	\$11,335,583	293	\$38,688	\$26,505,513	710	\$37,332
Total Consumer Relief	\$4,756,043	60	\$79,267	\$562,353,623	5,226	\$107,607	\$33,719,539	\$230,467,269	2,145	\$107,444	\$76,608,360	1,158	\$66,156	\$907,904,834	9,071	\$100,089
CONSUMER RELIEF - IN PROCESS																
1st Lien Modification Trials Offered/Approved ¹⁵	\$794,669	3	\$264,890	\$155,608,288	854	\$182,211		\$45,102,121	325	\$138,776	\$16,716,867	144	\$116,089	\$223,178,454	1,359	\$164,223
1st Lien Modification Trials Started ¹⁶	\$412,313	1	\$412,313	\$108,572,787	604	\$179,756		\$39,700,729	278	\$142,808	\$14,515,430	134	\$108,324	\$168,470,455	1,053	\$159,991
TOTAL CONSUMER RELIEF - ALL SERVERS \$907,904,834																

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 2nd Lien represents payments on behalf of unemployed borrowers or traditional forbearance programs for release of second lien mortgages in connection with short sale or deed-in-lieu transactions.
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on first or second lien mortgages in connection with short sale or deed-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 liens.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties without right.
- REO Properties Donated represents properties donated to municipalities, 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 Servicer's 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.

	ALLY		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	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*	\$268,906	16		\$292,709	96		\$183,640	\$49,494	372		\$219,185	1,015		\$182,489	1,728	
Refinances Completed	\$449,791	4	2.48%	\$322,413	10	2.55%	\$186,424	\$279,842	283	1.78%	\$197,928	293	2.49%	\$231,806	710	2.05%

* 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 All first lien mortgages for which any payment had been made in a trial modification after March 1, 2012.