

State Consumer Relief Information
Nevada, Program to Date

CONSUMER RELIEF	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
Completed 1st Lien Modification Forgiveness ¹	\$3,075,544	25	\$123,022	\$157,006,296	866	\$181,416	\$5,316,091	36	\$147,669	\$50,859,419	304	\$167,301	\$24,290,065	211	\$115,119	\$240,647,416	1,442	\$166,884
Completed Forgiveness of pre 3/1/2012 Forebearance ²	\$47,072	2	\$23,536	\$5,314,239	89	\$59,711	\$10,023,091	154	\$65,085	\$7,792,956	108	\$72,157	\$8,705,338	207	\$42,055	\$31,882,697	560	\$56,933
Completed 2nd Lien Modification Forgiveness ³	\$26,000	2	\$13,000	\$31,022,336	52	\$59,660	\$1,043,040	29	\$35,967	\$565,454	25	\$22,618	\$619,378	24	\$25,807	\$5,356,208	132	\$40,577
Completed 2nd Lien Extinguishments ⁴	\$2,645,236	42	\$62,982	\$286,277,330	4,136	\$69,216	\$30,392,082	461	\$65,926	\$27,428,420	383	\$71,615	\$10,260,726	149	\$68,864	\$357,003,795	5,171	\$69,040
Short Sales Completed/ Deficiency Forgiven ⁵				\$796,340,360	5,741	\$138,711	\$31,016,803	320	\$96,928	\$253,817,709	1,825	\$139,078	\$103,701,106	1,189	\$87,217	\$1184,875,977	9,075	\$130,565
Deeds in Lien Completed/ Deficiency Forgiven ⁶																\$921,756	9	\$102,417
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$5,697,651	1,159	\$4,916	\$78,279	6	\$13,047	\$51,144,986	292	\$17,620	\$486,534	158	\$3,079	\$11,407,451	1,615	\$706.3
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$80,163	13	\$6,166	\$482,798	54	\$8,941	\$206,327	25	\$8,253	\$769,287	92	\$8,362
Forebearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$2,217,006	18	\$123,167							\$2,217,006	18	\$123,167
Cash Costs Paid by Servicer for Demolition of Property ¹²													\$1,950	2	\$975	\$1,950	2	\$975
REO Properties Donated ¹³																\$14,39,519	14	\$102,823
Refinances Completed - Estimated Consumer Relief ¹⁴	\$562,359	10	\$56,236	\$13,642,381	309	\$44,150	\$5,598,318	207	\$27,045	\$11,366,159	292	\$38,925	\$20,836,594	464	\$44,906	\$52,005,812	1,282	\$40,566
Total Consumer Relief	\$6,356,212	81	\$78,472	\$1,267,480,595	12,352	\$102,613	\$85,764,874	1,244	\$68,943	\$358,897,419	3,297	\$108,856	\$170,029,773	2,438	\$69,741	\$1,888,528,873	19,412	\$97,287
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$1,286,725	5	\$257,345	\$245,168,592	1,313	\$186,724	\$719,9518	55	\$130,900	\$72,185,437	504	\$143,225	\$7,857,649	328	\$115,420	\$363,697,921	2,205	\$164,942
1st Lien Modification Trials Started/In Process ¹⁶	\$1,286,725	5	\$257,345	\$210,957,926	1,121	\$188,187	\$8,093,926	60	\$134,899	\$68,498,972	468	\$146,365	\$29,257,762	262	\$111,671	\$318,095,311	1,916	\$166,021
TOTAL CONSUMER RELIEF - ALL SERVICERS \$1888528.873																		

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 Forebearance 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 Forgiven 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 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 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 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 in connection with short sale or deed-in-lieu transactions.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in lieu of short sale or deed-in-lieu transactions.
- 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.a.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. See below for information on Refinance Solicitations/Offer/Approvals and Refinances Completed by each Servicer.

Refinance Solicitations/Offer/Approvals* Refinances Completed	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
	\$277,635	17		\$294,413	804		\$189,112	370		\$272,162	384		\$225,870	1,295		\$246,833	2,870	
	\$293,599	10	2.44%	\$287,228	309	1.96%	\$198,161	207	1.74%	\$278,966	292	1.78%	\$228,156	464	2.51%	\$249,635	1,282	2.07%

* 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.