

Appendix III: State Consumer Relief Information New Hampshire, 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	\$430,781	5	\$86,156	\$1,099,345	11	\$99,940	\$286,303	6	\$47,717	\$1,567,715	24	\$65,321	\$541,891	8	\$67,736	\$3,926,035	54	\$72,704
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$133,733	1	\$133,733	\$1,258,504	20	\$62,925	\$545,789	18	\$30,322	\$43,695	1	\$43,695	\$1,981,721	40	\$49,543
Completed 2nd Lien Modification Forgiveness ³	\$54,500	2	\$27,250	\$24,199	1	\$24,199	\$346,309	16	\$21,644							\$425,008	19	\$22,369
Completed 2nd Lien Extinguishments ⁴	\$611,058	12	\$50,921	\$56,43,004	109	\$51,771	\$495,806	8	\$61,976							\$6,749,868	129	\$52,325
Short Sales Completed/ Deficiency Forgiveness ⁵	\$135,221	6	\$22,537	\$9,754,398	127	\$76,806	\$683,701	16	\$42,731	\$5,334,400	74	\$72,086	\$931,399	15	\$62,093	\$16,839,119	238	\$70,753
Deeds in Lien Completed/ Deficiency Forgiveness ⁶													\$28,029	1	\$28,029	\$28,029	1	\$28,029
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$67,377	17	\$3,963				\$168,900	11	\$15,355	\$12,503	3	\$4,168	\$248,780	31	\$8,025
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸										\$50,988	8	\$6,374	\$3,484	2	\$1,742	\$54,472	10	\$5,447
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰	\$1,890,316	29	\$65,183	\$3,453,415	79	\$43,714										\$5,343,731	108	\$49,479
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	\$300,947	7	\$42,992	\$262,552	4	\$65,638	\$1,593,814	45	\$35,418	\$935,658	22	\$42,530	\$2,364,465	42	\$56,297	\$5,457,435	120	\$45,479
Total Consumer Relief	\$3,422,823	61	\$56,112	\$20,438,023	349	\$58,562	\$4,664,437	111	\$42,022	\$8,603,450	157	\$54,799	\$3,925,466	72	\$54,520	\$41,054,197	750	\$54,739
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$45,426	1	\$45,426	\$9,902,151	95	\$104,233	\$657,551	15	\$43,837	\$3,466,402	51	\$67,969	\$640,947	10	\$64,095	\$14,712,477	172	\$85,538
1st Lien Modification Trials Started ¹⁶	\$45,426	1	\$45,426	\$7,664,893	71	\$107,956	\$852,086	17	\$50,123	\$3,049,053	50	\$60,981	\$583,605	9	\$64,845	\$12,195,063	148	\$82,399
TOTAL CONSUMER RELIEF - ALL SERVERS \$41,054,197																		

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 to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Forbearances 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 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 pre-foreclosure.
- REO Properties Donated and reported as properties owned by Servicer's vendors that are 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 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	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/Offer/Approvals*	\$234,156	13		\$243,075	53		\$200,856	78		\$203,195	25		\$236,928	100		\$224,411	269	
Refinances Completed	\$202,843	7	2.70%	\$275,958	4	3.03%	\$200,527	45	2.25%	\$240,792	22	2.25%	\$237,469	42	3.02%	\$223,488	120	2.59%

* 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.