Appendix III: State Consumer Relief Information
New Jersey, Program to Date

	ALLY			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]	$5,129,520	42	$122,131	$25,205,651	170	$148,269	$4,371,477	44	$99,352	$36,417,773	302	$120,589	$11,337,394	143	$79,282	$82,461,815	701	$117,635
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$218,103	3	$72,701	$10,995,353	146	$75,311	$7,474,404	112	$66,736	$12,435,276	167	$74,463	$1,763,348	56	$31,488	$32,886,484	484	$67,947
Completed 2nd Lien Modification Forgiveness [3]	$119,100	2	$59,550	$3,645,621	46	$79,253	$899,294	36	$24,980	$180,563	14	$12,897	$161,741	22	$7,352	$5,006,319	120	$41,719
Completed 2nd Lien Extinguishments [4]	$2,912,636	45	$64,725	$157,707,998	2,699	$58,432	$2,939,461	40	$73,487							$163,560,095	2,784	$58,750
Short Sales Completed/ Deficiency Forgiven [5]	$10,606,724	64	$165,730	$131,638,350	1,092	$120,548	$6,937,158	67	$103,540	$81,144,155	595	$136,377	$25,489,389	277	$92,019	$255,815,776	2,095	$122,108
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$684,741	13	$52,672	$684,741	13	$52,672
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,032,182	170	$6,072	$3,000	1	$3,000	$4,847,454	234	$20,716	$304,923	86	$3,546	$6,187,559	491	$12,602
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$10,798	4	$2,700	$365,924	48	$7,623	$115,763	15	$7,718	$492,485	67	$7,351
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$10,519,019	151	$69,662										$10,519,019	151	$69,662
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]										$215,000	1	$215,000	$131,040	1	$131,040	$346,040	2	$173,020
Refinances Completed - Estimated Consumer Relief [14]	$1,463,313	17	$86,077	$1,634,711	23	$71,074	$4,171,632	95	$43,912	$9,025,166	165	$54,698	$25,368,749	633	$40,077	$41,663,572	933	$44,655
Total Consumer Relief	**$20,449,396**	**173**	**$118,205**	**$342,378,885**	**4,497**	**$76,135**	**$26,807,224**	**399**	**$67,186**	**$144,631,311**	**1,526**	**$94,778**	**$65,357,088**	**1,246**	**$52,454**	**$599,623,906**	**7,841**	**$76,473**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$906,221	7	$129,460	$168,286,892	1,001	$168,119	$5,929,163	62	$95,632	$81,907,458	619	$132,322	$24,665,188	263	$93,784	$281,694,922	1,952	$144,311
1st Lien Modification Trials Started [16]	$763,474	6	$127,246	$127,941,872	759	$168,566	$6,760,797	70	$96,583	$62,283,317	517	$120,471	$17,810,916	207	$86,043	$215,560,376	1,559	$138,268

TOTAL CONSUMER RELIEF - ALL SERVICERS $599,623,906

Notes:
• Any differences in adding are due to rounding.

DEFINITIONS:
[1] Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
[2] 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.
[3] Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
[4] Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
[5] 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.
[6] Deeds in Lieu 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.
[7] 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.
[8] 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.
[9] 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.
[10] Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages and release of liens.
[11] 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.
[12] Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
[13] REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
[14] Refinances Completed represents eligible loans refinanced with reduced rates. 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.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/Offers/Approvals and Refinances Completed by each Servicer.

	ALLY			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*	$373,334	49		$308,941	138		$239,136	180		$221,375	208		$250,134	1,683		$252,876	2,258	
Refinances Completed	$433,409	17	2.53%	$332,870	23	2.72%	$232,111	95	2.41%	$330,232	165	2.11%	$243,112	633	2.10%	$263,079	933	2.16%

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