

Appendix III: State Consumer Relief Information New Mexico, 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	\$154,500	2	\$77,250	\$1,424,769	21	\$67,846	\$100,650	3	\$33,550	\$604,983	14	\$43,213	\$511,577	17	\$30,093	\$2,796,479	57	\$49,061
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$533,149	26	\$20,506	\$139,093	3	\$46,364	\$13,100	1	\$13,100	\$67,208	2	\$33,604	\$752,550	32	\$23,517
Completed 2nd Lien Modification Forgiveness ³	\$47,000	2	\$23,500				\$68,604	6	\$11,434	\$8,458	1	\$8,458	\$12,849	3	\$4,283	\$136,911	12	\$11,409
Completed 2nd Lien Extinguishments ⁴	\$526,443	10	\$52,644	\$9,490,109	221	\$42,942	\$2,90,664	6	\$48,444							\$10,307,216	237	\$43,490
Short Sales Completed/ Deficiency Forgiveness ⁵	\$451,674	9	\$50,186	\$15,310,498	237	\$64,601	\$546,003	9	\$60,667	\$5,762,437	91	\$63,323	\$963,291	23	\$41,882	\$23,033,903	369	\$62,423
Deeds in Lien Completed/ Deficiency Forgiven ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$355,406	43	\$8,265	\$15,000	1	\$15,000	\$479,000	24	\$19,958	\$11,050	4	\$2,763	\$860,456	72	\$11,951
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$9,325	1	\$9,325	\$10,400	2	\$5,200	\$13,000	1	\$13,000	\$32,725	4	\$8,181
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$3,287,017	65	\$50,569										\$3,287,017	65	\$50,569
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	\$159,207	2	\$79,604	\$831,232	18	\$46,180	\$537,174	19	\$28,272	\$305,293	10	\$30,529	\$4,081,915	105	\$38,875	\$5,914,822	154	\$38,408
Total Consumer Relief	\$1,338,824	25	\$53,553	\$31,232,180	631	\$49,496	\$1,706,513	48	\$35,552	\$7,183,671	143	\$50,235	\$5,693,551	156	\$36,497	\$47,154,740	1,003	\$47,014
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵				\$79,604,493	107	\$74,397	\$613,114	11	\$55,738	\$1,337,190	36	\$37,144	\$984,540	32	\$30,767	\$10,895,337	186	\$58,577
1st Lien Modification Trials Started ¹⁶					79	\$67,913	\$616,547	11	\$56,050	\$1,278,228	36	\$35,506	\$522,480	18	\$29,027	\$7,782,421	144	\$54,045
TOTAL CONSUMER RELIEF - ALL SERVERS \$47,154,740																		

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 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 Servicer's 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/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*	\$447,631	10	3.34%	\$196,007	63	2.92%	\$118,229	46	3.32%	\$174,374	10	2.60%	\$156,832	340	2.84%	\$164,883	469	2.89%
Refinances Completed	\$303,611	2	3.34%	\$201,464	18	2.92%	\$108,481	19	3.32%	\$149,580	10	2.60%	\$174,376	105	2.84%	\$169,480	154	2.89%

* 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.