

State Consumer Relief Information New Mexico, Program to Date

CONSUMER RELIEF	RESCAP PARTIES			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
Completed 1st Lien Modification Forgiveness ¹	\$154,500	2	\$77,250	\$6,836,386	102	\$67,023	\$595,962	12	\$49,664	\$1578,039	39	\$40,463	\$15,06,441	42	\$35,868	\$10,671,329	197	\$54,169
Completed Forgiveness of pre 3/1/2012 Forbearance ²				\$718,868	33	\$21,784	\$191,743	6	\$31,957	\$13,100	1	\$13,100	\$105,508	9	\$11,723	\$1,029,219	49	\$21,004
Completed 2nd Lien Modification Forgiveness ³	\$47,000	2	\$23,500	\$18,428	1	\$18,428	\$325,586	21	\$15,504	\$17,793	2	\$8,896	\$13,804	4	\$3,451	\$422,610	30	\$14,087
Completed 2nd Lien Extinguishments ⁴	\$818,110	14	\$58,436	\$25,961,954	577	\$44,994	\$4,122,247	77	\$53,536	\$2,856,736	48	\$59,515	\$6,39,265	15	\$42,618	\$34,397,912	731	\$47,056
Short Sales Completed/ Deficiency Forgiveness ⁵	\$451,674	9	\$50,186	\$24,237,910	362	\$66,956	\$744,329	11	\$67,666	\$7,386,221	120	\$61,552	\$3,233,162	52	\$62,176	\$36,053,296	554	\$65,078
Deeds in Lien Completed/ Deficiency Forgiveness ⁶																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$800,683	91	\$8,799	\$15,000	1	\$15,000	\$583,000	31	\$18,806	\$20,050	7	\$2,864	\$1,418,733	130	\$10,913
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																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$55,485	2	\$27,743							\$55,485	2	\$27,743
Cash Costs Paid by Servicer for Demolition of Property ¹²																		
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$259,433	5	\$51,887	\$5,715,451	174	\$32,847	\$961,833	32	\$30,057	\$30,509	10	\$30,506	\$8,370,380	190	\$44,055	\$15,612,566	411	\$37,986
Total Consumer Relief	\$1730,717	32	\$54,085	\$64,289,280	1,340	\$49,977	\$7,021,511	163	\$43,077	\$12,750,347	253	\$50,397	\$13,934,272	321	\$43,409	\$99,726,127	2,109	\$47,286
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵					147	\$75,179	\$690,647	13	\$53,127	\$2,927,746	64	\$45,746	\$3,095,246	88	\$35,173	\$177,649,299	312	\$56,939
1st Lien Modification Trials Started/In Process ¹⁶				\$10,045,908	137	\$73,328	\$694,081	13	\$53,391	\$2,438,799	58	\$42,048	\$1,574,794	40	\$39,370	\$14,753,581	248	\$59,490
TOTAL CONSUMER RELIEF - ALL SERVERS \$99,726,127																		

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 to related second lien holders 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 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 principal right.
- REO Properties Donated represents principal right.
- 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.
- 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.

CONSUMER RELIEF	RESCAP PARTIES			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*	\$415,770	11		\$174,731	446		\$120,502	59		\$162,998	12		\$151,806	458		\$163,384	986	
Refinances Completed	\$220,325	5	3.00%	\$193,024	174	2.17%	\$113,252	32	3.38%	\$149,580	10	2.60%	\$164,576	190	3.41%	\$172,937	411	2.80%

* 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.