

Appendix III: State Consumer Relief Information Ohio, Program to Date

CONSUMER RELIEF	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
Completed 1st Lien Modification Forgiveness ¹	\$987,732	18	\$54,874	\$5,428,610	72	\$75,397	\$2,998,270	78	\$38,439	\$4,891,063	94	\$52,033	\$1,338,813	26	\$51,493	\$15,644,488	288	\$54,321
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$36,406	1	\$36,406	\$293,441	12	\$24,463	\$2,993,361	114	\$26,258	\$867,218	38	\$22,822	\$4,706	1	\$4,706	\$4,195,132	166	\$25,272
Completed 2nd Lien Modification Forgiveness ³	\$118,000	6	\$19,667	\$226,012	4	\$56,503	\$203,041	16	\$12,690	\$14,589	2	\$7,294				\$561,642	28	\$20,059
Completed 2nd Lien Extinguishments ⁴	\$1,580,683	40	\$39,517	\$17,238,987	571	\$30,191	\$550,376	15	\$36,692							\$19,370,046	626	\$30,943
Short Sales Completed/ Deficiency Forgiveness ⁵	\$2,871,266	53	\$54,175	\$35,068,902	577	\$60,778	\$2,574,746	41	\$62,799	\$26,488,866	474	\$55,884	\$2,180,559	40	\$54,514	\$69,184,339	1,185	\$58,383
Deeds in Lien Completed/ Deficiency Forgiveness ⁶													\$32,654	3	\$10,885	\$32,654	3	\$10,885
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$650,030	140	\$4,643				\$184,580	150	\$12,097	\$15,000	5	\$3,000	\$2,479,610	295	\$8,405
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$3,000	1	\$3,000	\$150,776	19	\$7,936	\$36,200	1	\$36,200	\$89,976	21	\$9,046
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰				\$4,597,095	158	\$29,096										\$4,597,095	158	\$29,096
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	\$25,819	10	\$2,582	\$62,131	2	\$31,066	\$205,401,64	848	\$24,222	\$9,892,531	389	\$25,431	\$17,052,217	467	\$36,628	\$47,851,862	1,716	\$27,886
Total Consumer Relief	\$5,845,906	128	\$45,671	\$63,565,208	1,536	\$41,384	\$29,862,958	1,113	\$26,831	\$44,453,623	1,176	\$37,801	\$21,490,020	559	\$38,444	\$165,217,715	4,512	\$36,617
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$519,990	6	\$86,665	\$26,975,609	355	\$75,988	\$6,030,463	145	\$41,589	\$18,265,787	419	\$43,594	\$3,868,617	80	\$48,358	\$55,660,466	1,005	\$55,384
1st Lien Modification Trials Started ¹⁶	\$242,424	4	\$60,606	\$19,261,581	247	\$77,982	\$6,274,635	156	\$40,222	\$14,839,955	354	\$41,921	\$2,063,210	46	\$44,852	\$42,681,805	807	\$52,889
TOTAL CONSUMER RELIEF - ALL SERVERS \$165,217,715																		

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.
- 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, 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 lieu of right.
- 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.

Refinance Solicitations/Offer/Approvals* Refinances Completed	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
	\$130,919	35		\$200,321	38		\$110,416	1,803		\$113,172	451		\$126,552	1,250		\$117,558	3,577	
	\$103,148	10	3.11%	\$166,277	2	2.38%	\$115,134	848	2.68%	\$106,565	389	3.04%	\$132,556	467	3.52%	\$117,923	1,716	3.01%

* 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.