

State Consumer Relief Information

Ohio, Program to Date

	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
CONSUMER RELIEF																		
Completed 1st Lien Modification Forgiveness ¹	\$1,554,907	30	\$51,830	\$24,976,931	325	\$76,852	\$6,683,433	170	\$39,314	\$19,620,248	380	\$51,632	\$3,312,043	75	\$46,827	\$56,347,563	980	\$57,498
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$294,406	3	\$98,135	\$304,856	16	\$19,053	\$3,526,049	148	\$23,825	\$867,218	38	\$22,822	\$693,467	31	\$22,370	\$5,685,997	236	\$24,093
Completed 2nd Lien Modification Forgiveness ³	\$159,800	7	\$22,829	\$503,234	11	\$45,749	\$1,228,438	69	\$17,803	\$141,411	13	\$10,878				\$2,032,883	100	\$20,329
Completed 2nd Lien Extinguishments ⁴	\$2,079,076	53	\$39,228	\$35,471,588	1,151	\$30,818	\$10,130,101	278	\$36,439	\$29,595,328	1,009	\$29,331	\$12,020,927	38	\$32,130	\$78,497,019	2,529	\$31,039
Short Sales Completed/ Deficiency Forgiveness ⁵	\$2,871,266	53	\$54,175	\$58,160,823	948	\$61,351	\$3,898,269	65	\$59,973	\$35,156,979	631	\$55,716	\$3,687,812	80	\$46,098	\$103,775,148	1,777	\$58,399
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$107,469	5	\$21,494				\$32,654	3	\$10,885	\$140,123	8	\$17,515
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$1,886,509	308	\$6,125		1	\$5,000	\$2,348,836	195	\$12,045	\$18,000	6	\$3,000	\$4,258,345	510	\$8,350
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$5,500	2	\$2,750	\$180,776	23	\$7,860	\$36,200	1	\$36,200	\$222,476	26	\$8,557
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$33,343,337	495	\$67,360				\$3,674,337	179	\$20,527	\$3,674,337	179	\$20,527
Cash Costs Paid by Servicer for Demolition of Property ¹²																\$33,343,337	495	\$67,360
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$633,974	24	\$26,416	\$4,046,946	183	\$22,114	\$31,551,697	1,291	\$24,440	\$10,183,615	401	\$25,396	\$30,625,229	822	\$37,257	\$77,041,462	2,721	\$28,314
Total Consumer Relief	\$7,593,429	170	\$44,667	\$125,350,887	2,942	\$42,607	\$90,479,293	2,524	\$35,848	\$98,573,911	2,706	\$36,428	\$44,277,542	1,251	\$35,394	\$366,275,061	9,593	\$38,181
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$769,647	8	\$96,206	\$41,665,109	522	\$79,818	\$7,441,488	186	\$40,008	\$34,021,789	687	\$49,522	\$10,203,956	209	\$48,823	\$94,101,990	1,612	\$58,376
1st Lien Modification Trials Started/In Process ¹⁶	\$719,712	7	\$102,816	\$33,806,219	437	\$77,360	\$8,591,328	209	\$41,107	\$30,096,567	640	\$47,026	\$4,904,851	104	\$47,162	\$78,118,677	1,397	\$55,919
TOTAL CONSUMER RELIEF - ALL SERVERS \$366,275,061																		

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 on behalf of unemployed borrowers 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 in connection with a decision not to pursue foreclosure.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties in poor condition.
- 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 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/Offer/Approvals and Refinances Completed by each Servicer.

	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*	\$129,611	39		\$166,649	380		\$110,625	2,116		\$106,717	465		\$122,921	1,810		\$119,454	4,810	
Refinances Completed	\$107,041	24	3.14%	\$173,929	183	1.63%	\$114,985	1,291	2.71%	\$106,516	401	3.04%	\$130,985	822	3.62%	\$122,465	2,721	2.95%

* 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.