Appendix III: State Consumer Relief Information
Oregon, 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]	$603,600	7	$86,229	$2,724,427	34	$80,130	$1,267,506	19	$66,711	$6,605,469	65	$101,623	$2,488,337	43	$57,868	$13,689,339	168	$81,484
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,532,803	31	$49,445	$1,563,256	29	$53,905	$969,043	16	$60,565	$396,944	14	$28,353	$4,462,046	90	$49,578
Completed 2nd Lien Modification Forgiveness [3]	$9,400	1	$9,400	$959,724	15	$63,982	$736,453	18	$40,914				$48,387	4	$12,097	$1,753,964	38	$46,157
Completed 2nd Lien Extinguishments [4]	$1,461,969	22	$66,453	$27,963,208	527	$53,061	$1,130,452	18	$62,803							$30,555,629	567	$53,890
Short Sales Completed/ Deficiency Forgiven [5]				$68,963,683	834	$82,690	$3,076,951	53	$58,056	$40,541,410	449	$90,293	$15,412,735	203	$75,925	$127,994,779	1,539	$83,167
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$341,016	5	$68,203	$341,016	5	$68,203
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$902,937	188	$4,803	$6,000	2	$3,000	$1,348,053	86	$15,675	$148,792	47	$3,166	$2,405,782	323	$7,448
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$9,000	1	$9,000	$109,280	17	$6,428	$32,995	7	$4,714	$151,275	25	$6,051
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]																		
Forgiveness of Principal Associated with a Property When No Foreclosure [11]																		
Cash Costs Paid by Servicer for Demolition of Property [12]													$450	1	$450	$450	1	$450
REO Properties Donated [13]										$160,920	1	$160,920				$160,920	1	$160,920
Refinances Completed - Estimated Consumer Relief [14]	$89,876	2	$44,938	$1,604,820	27	$59,438	$2,980,524	87	$34,259	$6,374,770	121	$52,684	$7,213,078	140	$51,522	$18,263,067	377	$48,443
Total Consumer Relief	**$2,164,845**	**32**	**$67,651**	**$104,651,602**	**1,656**	**$63,195**	**$10,770,142**	**227**	**$47,446**	**$56,108,945**	**755**	**$74,316**	**$26,082,734**	**464**	**$56,213**	**$199,778,267**	**3,134**	**$63,745**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$45,343	1	$45,343	$18,606,547	183	$101,675	$989,908	20	$49,495	$15,147,427	160	$94,671	$6,421,347	84	$76,445	$41,210,572	448	$91,988
1st Lien Modification Trials Started [16]	$45,343	1	$45,343	$13,423,456	136	$98,702	$1,159,709	23	$50,422	$13,342,284	143	$93,303	$4,034,337	56	$72,042	$32,005,129	359	$89,151
TOTAL CONSUMER RELIEF - ALL SERVICERS $199,778,267																		

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*	$367,236	20		$263,584	99		$197,118	173		$172,860	150		$246,642	454		$229,292	896	
Refinances Completed	$208,167	2	2.75%	$304,084	27	2.49%	$193,964	87	2.25%	$347,738	121	1.93%	$252,435	140	2.60%	$272,994	377	2.26%

* 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.