State Consumer Relief Information
Oregon, Program to Date

	RESCAP PARTIES			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]	$634,400	9	$70,489	$19,126,695	187	$102,282	$1,760,963	31	$56,805	$18,219,175	190	$95,890	$6,724,183	96	$70,044	$46,465,415	513	$90,576
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,818,257	32	$56,821	$2,116,139	45	$47,025	$969,043	16	$60,565	$2,089,194	52	$40,177	$6,992,632	145	$48,225
Completed 2nd Lien Modification Forgiveness [3]	$9,400	1	$9,400	$1,673,386	25	$66,935	$1,746,438	58	$30,111	$1,155,820	26	$44,455	$348,708	13	$26,824	$4,933,752	123	$40,112
Completed 2nd Lien Extinguishments [4]	$1,919,419	27	$71,090	$90,725,586	1,512	$60,004	$19,983,123	286	$69,871	$17,403,425	252	$69,061	$5,078,657	58	$87,563	$135,110,211	2,135	$63,283
Short Sales Completed/ Deficiency Forgiven [5]				$114,566,171	1,328	$86,270	$4,517,983	82	$55,097	$53,988,391	604	$89,385	$26,829,967	341	$78,680	$199,902,512	2,355	$84,884
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]				$1,974,944	334	$5,913	$6,000	2	$3,000	$1,746,020	120	$14,550	$191,792	61	$3,144	$3,918,756	517	$7,580
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$11,500	2	$5,750	$172,280	25	$6,891	$38,662	9	$4,296	$222,442	36	$6,179
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]																		
Forgiveness of Principal Associated with a Property When No Foreclosure [11]							$280,260	4	$70,065							$280,260	4	$70,065
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]	$352,157	9	$39,129	$15,182,224	382	$39,744	$4,723,559	135	$34,989	$6,691,576	127	$52,690	$15,234,716	275	$55,399	$42,184,232	928	$45,457
Total Consumer Relief	**$2,915,376**	**46**	**$63,378**	**$245,067,263**	**3,800**	**$64,491**	**$35,145,965**	**645**	**$54,490**	**$100,506,650**	**1,361**	**$73,848**	**$56,877,344**	**911**	**$62,434**	**$440,512,598**	**6,763**	**$65,136**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$191,342	2	$95,671	$30,429,127	300	$101,430	$1,771,667	27	$65,617	$28,992,404	288	$100,668	$14,745,563	189	$78,019	$76,130,103	806	$94,454
1st Lien Modification Trials Started/In Process [16]	$191,342	2	$95,671	$26,147,135	255	$102,538	$2,085,162	33	$63,187	$25,088,748	260	$96,495	$8,893,384	113	$78,703	$62,405,771	663	$94,126

TOTAL CONSUMER RELIEF - ALL SERVICERS $440,512,598

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.

	RESCAP PARTIES			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*	$284,435	22		$260,712	730		$200,550	246		$340,263	153		$249,204	623		$255,483	1,774	
Refinances Completed	$238,312	9	2.09%	$256,911	382	1.97%	$196,389	135	2.27%	$350,480	127	1.92%	$257,055	275	2.75%	$260,774	928	2.22%

* 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] 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.