Appendix III: State Consumer Relief Information
South Carolina, 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]	$496,303	13	$38,177	$743,905	16	$46,494	$1,188,054	31	$38,324	$2,077,899	51	$40,743	$628,611	18	$34,923	$5,134,772	129	$39,804
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$1,140,747	25	$45,630	$1,127,754	40	$28,194	$287,854	9	$31,984	$201,793	3	$67,264	$2,758,148	77	$35,820
Completed 2nd Lien Modification Forgiveness [3]	$114,600	3	$38,200	$373,093	8	$46,637	$132,730	12	$11,061							$620,423	23	$26,975
Completed 2nd Lien Extinguishments [4]	$918,001	24	$38,250	$19,648,507	524	$37,497	$125,016	5	$25,003							$20,691,524	553	$37,417
Short Sales Completed/ Deficiency Forgiven [5]	$1,680,525	23	$73,066	$41,878,971	537	$77,987	$2,694,987	26	$103,653	$16,229,602	221	$73,437	$8,505,222	105	$81,002	$70,989,307	912	$77,839
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$548,323	5	$109,665	$548,323	5	$109,665
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$475,004	95	$5,000				$826,000	43	$19,209	$36,000	12	$3,000	$1,337,004	150	$8,913
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$74,703	3	$24,901	$149,400	10	$14,940	$25,080	3	$8,360	$249,183	16	$15,574
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$8,381,661	146	$57,409	$9,776,717	174	$56,188										$18,158,378	320	$56,745
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]													$38,034	1	$38,034	$38,034	1	$38,034
Refinances Completed - Estimated Consumer Relief [14]	$786,902	15	$52,460	$1,710,985	44	$38,886	$2,369,450	77	$30,772	$2,108,113	56	$37,645	$12,103,984	421	$28,751	$19,079,435	613	$31,125
Total Consumer Relief	**$12,377,991**	**224**	**$55,259**	**$75,747,929**	**1,423**	**$53,231**	**$7,712,694**	**194**	**$39,756**	**$21,678,868**	**390**	**$55,587**	**$22,087,047**	**568**	**$38,886**	**$139,604,530**	**2,799**	**$49,877**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$261,880	3	$87,293	$13,421,286	150	$89,475	$2,654,625	61	$43,518	$9,721,871	139	$69,942	$3,000,316	57	$52,637	$29,059,978	410	$70,878
1st Lien Modification Trials Started [16]	$104,696	2	$52,348	$9,838,006	111	$88,631	$2,856,064	69	$41,392	$6,241,864	117	$53,349	$1,112,042	26	$42,771	$20,152,672	325	$62,008

TOTAL CONSUMER RELIEF - ALL SERVICERS $139,604,530

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*	$347,636	38		$174,886	286		$120,128	152		$113,811	61		$153,846	1,064		$157,478	1,601	
Refinances Completed	$246,598	15	2.71%	$173,204	44	2.86%	$119,878	77	3.27%	$220,992	56	2.17%	$148,279	421	2.47%	$155,549	613	2.55%

* 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.