Appendix III: State Consumer Relief Information
Tennessee, 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]	$497,600	7	$71,086	$3,358,460	46	$73,010	$1,627,612	41	$39,698	$2,451,161	71	$34,523	$804,308	22	$36,559	$8,739,141	187	$46,733
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$9,572	1	$9,572	$581,532	20	$29,077	$860,455	44	$19,556	$437,068	15	$29,138				$1,888,627	80	$23,608
Completed 2nd Lien Modification Forgiveness [3]	$8,200	1	$8,200	$314,900	5	$62,980	$105,081	7	$15,012							$428,181	13	$32,937
Completed 2nd Lien Extinguishments [4]	$466,013	13	$35,847	$10,058,397	273	$36,844	$206,560	5	$41,312							$10,730,970	291	$36,876
Short Sales Completed/ Deficiency Forgiven [5]	$1,689,148	38	$44,451	$22,322,707	401	$55,668	$810,768	20	$40,538	$10,987,124	206	$53,336	$1,311,047	19	$69,003	$37,120,794	684	$54,270
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$140,042	1	$140,042	$140,042	1	$140,042
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$395,244	84	$4,705	$9,529	1	$9,529	$555,405	56	$9,918	$3,000	1	$3,000	$963,178	142	$6,783
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$4,378	2	$2,189	$46,000	5	$9,200				$50,378	7	$7,197
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$6,581,913	191	$34,460										$6,581,913	191	$34,460
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]										$420,000	4	$105,000	$302,020	6	$50,337	$722,020	10	$72,202
Refinances Completed - Estimated Consumer Relief [14]	$291,962	4	$72,990	$717,772	19	$37,777	$6,355,672	236	$26,931	$1,603,162	64	$25,049	$8,957,991	205	$43,698	$17,926,558	528	$33,952
Total Consumer Relief	**$2,962,494**	**64**	**$46,289**	**$44,330,925**	**1,039**	**$42,667**	**$9,980,055**	**356**	**$28,034**	**$16,499,920**	**421**	**$39,192**	**$11,518,408**	**254**	**$45,348**	**$85,291,802**	**2,134**	**$39,968**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$203,236	4	$50,809	$16,084,810	233	$69,034	$2,716,653	75	$36,222	$7,133,462	197	$36,210	$2,475,524	60	$41,259	$28,613,685	569	$50,288
1st Lien Modification Trials Started [16]	$71,977	2	$35,988	$11,945,708	166	$71,962	$2,920,428	79	$36,967	$6,269,694	180	$34,832	$1,408,402	35	$40,240	$22,616,209	462	$48,953
TOTAL CONSUMER RELIEF - ALL SERVICERS $85,291,802																		

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*	$230,309	9		$147,385	67		$115,782	512		$45,070	68		$144,032	539		$127,135	1,195	
Refinances Completed	$223,513	4	4.16%	$176,927	19	2.72%	$115,511	236	2.97%	$99,719	64	3.20%	$146,104	205	3.81%	$128,503	528	3.37%

* 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.