Appendix III: State Consumer Relief Information
Utah, 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]	$857,400	8	$107,175	$2,647,512	24	$110,313	$954,455	15	$63,630	$857,179	18	$47,621	$2,211,285	42	$52,650	$7,527,831	107	$70,354
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$4,409	1	$4,409	$504,582	8	$63,073	$2,080,638	35	$59,447	$636,947	16	$39,809	$390,731	13	$30,056	$3,617,307	73	$49,552
Completed 2nd Lien Modification Forgiveness [3]	$9,400	1	$9,400	$49,632	1	$49,632	$375,754	15	$25,050	$34,926	3	$11,642	$27,885	3	$9,295	$497,597	23	$21,635
Completed 2nd Lien Extinguishments [4]	$590,158	9	$65,573	$17,167,375	316	$54,327	$1,179,235	21	$56,154							$18,936,768	346	$54,731
Short Sales Completed/ Deficiency Forgiven [5]	$1,500,832	23	$65,254	$60,485,520	780	$77,546	$3,702,601	46	$80,491	$18,028,603	249	$72,404	$8,145,749	105	$77,579	$91,863,305	1,203	$76,362
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$429,779	87	$4,940	$3,000	1	$3,000	$518,000	40	$12,950	$72,500	21	$3,452	$1,023,279	149	$6,868
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$3,500	1	$3,500	$70,457	8	$8,807	$21,052	5	$4,210	$95,009	14	$6,786
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$4,807,056	67	$71,747	$8,639,079	174	$49,650										$13,446,135	241	$55,793
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]										$200,000	1	$200,000				$200,000	1	$200,000
Refinances Completed - Estimated Consumer Relief [14]	$403,817	4	$100,954	$126,393	1	$126,393	$4,304,657	139	$30,969	$2,136,244	35	$61,036	$8,814,237	155	$56,866	$15,785,348	334	$47,262
Total Consumer Relief	**$8,173,070**	**113**	**$72,328**	**$90,049,872**	**1,391**	**$64,738**	**$12,603,840**	**273**	**$46,168**	**$22,482,356**	**370**	**$60,763**	**$19,683,439**	**344**	**$57,219**	**$152,992,578**	**2,491**	**$61,418**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$431,837	1	$431,837	$12,918,000	105	$123,029	$2,474,559	27	$91,650	$4,766,117	57	$83,616	$3,234,691	59	$54,825	$23,825,204	249	$95,684
1st Lien Modification Trials Started [16]				$9,117,751	80	$113,972	$2,688,187	33	$81,460	$3,470,901	40	$86,773	$2,581,169	47	$54,918	$17,858,008	200	$89,290

TOTAL CONSUMER RELIEF - ALL SERVICERS $152,992,578

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*	$460,878	16		$500,149	14		$170,252	317		$166,546	38		$213,303	480		$204,694	865	
Refinances Completed	$533,627	4	2.41%	$644,043	1	2.50%	$170,782	139	2.31%	$309,770	35	2.51%	$224,275	155	3.23%	$215,934	334	2.79%

* 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.