Appendix III: State Consumer Relief Information
Washington, 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]	$1,675,400	14	$119,671	$10,382,981	91	$114,099	$2,573,728	25	$102,949	$14,969,187	166	$90,176	$7,479,282	91	$82,190	$37,080,578	387	$95,815
Completed Forgiveness of pre 3/1/2012 Forbearance [2]	$146,852	2	$73,426	$4,451,750	65	$68,488	$3,710,124	72	$51,530	$3,078,730	69	$44,619	$362,258	8	$45,282	$11,749,714	216	$54,397
Completed 2nd Lien Modification Forgiveness [3]	$394,300	8	$49,288	$3,222,604	40	$80,565	$698,412	27	$25,867	$29,401	1	$29,401	$37,013	8	$4,627	$4,381,730	84	$52,163
Completed 2nd Lien Extinguishments [4]	$2,790,214	40	$69,755	$100,340,200	1,773	$56,593	$1,233,293	21	$58,728							$104,363,707	1,834	$56,905
Short Sales Completed/ Deficiency Forgiven [5]	$7,850,383	78	$100,646	$167,633,151	1,679	$99,841	$6,664,496	82	$81,274	$103,300,602	965	$107,047	$21,639,268	248	$87,255	$307,087,900	3,052	$100,619
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$1,086,979	16	$67,936	$1,086,979	16	$67,936
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$1,308,863	270	$4,848				$4,087,434	228	$17,927	$177,510	56	$3,170	$5,573,807	554	$10,061
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$10,625	3	$3,542	$474,799	45	$10,551	$10,998	2	$5,499	$496,422	50	$9,928
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]																		
REO Properties Donated [13]										$150,000	1	$150,000				$150,000	1	$150,000
Refinances Completed - Estimated Consumer Relief [14]	$1,238,375	15	$82,558	$1,770,196	26	$68,084	$5,878,610	159	$36,972	$18,927,142	308	$61,452	$21,564,494	336	$64,180	$49,378,817	844	$58,506
Total Consumer Relief	**$14,095,525**	**157**	**$89,780**	**$289,109,745**	**3,944**	**$73,304**	**$20,769,288**	**389**	**$53,391**	**$145,017,295**	**1,783**	**$81,333**	**$52,357,802**	**765**	**$68,442**	**$521,349,655**	**7,038**	**$74,076**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$529,870	3	$176,623	$88,777,672	613	$144,825	$4,286,231	48	$89,296	$43,568,266	426	$102,273	$14,826,558	162	$91,522	$151,988,597	1,252	$121,397
1st Lien Modification Trials Started [16]	$529,870	3	$176,623	$66,057,406	453	$145,822	$4,623,470	53	$87,235	$35,290,116	374	$94,359	$10,045,712	122	$82,342	$116,546,574	1,005	$115,967

TOTAL CONSUMER RELIEF - ALL SERVICERS $521,349,655

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*	$415,272	48		$292,433	196		$216,745	348		$225,033	375		$294,890	961		$269,945	1,928	
Refinances Completed	$412,431	15	2.55%	$308,654	26	2.81%	$218,049	159	2.16%	$409,856	308	1.91%	$283,882	336	2.88%	$320,499	844	2.33%

* 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.