Appendix III: State Consumer Relief Information
Wisconsin, 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]	$229,800	6	$38,300	$1,979,607	28	$70,700	$2,799,091	45	$62,202	$3,754,207	75	$50,056	$2,573,456	41	$62,767	$11,336,161	195	$58,134
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$539,201	12	$44,933	$2,191,546	60	$36,526	$999,162	25	$39,966	$62,605	5	$12,521	$3,792,514	102	$37,182
Completed 2nd Lien Modification Forgiveness [3]	$140,800	4	$35,200	$67,075	2	$33,538	$296,517	14	$21,180	$3,889	1	$3,889	$23,987	3	$7,996	$532,268	24	$22,178
Completed 2nd Lien Extinguishments [4]	$1,065,521	21	$50,739	$10,581,120	290	$36,487	$567,025	11	$51,548							$12,213,666	322	$37,931
Short Sales Completed/ Deficiency Forgiven [5]	$1,682,402	24	$70,100	$18,667,285	271	$68,883	$1,380,532	23	$60,023	$8,888,500	152	$58,477	$1,942,012	28	$69,358	$32,560,731	498	$65,383
Deeds in Lieu Completed/ Deficiency Forgiven [6]													$166,996	2	$83,498	$166,996	2	$83,498
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$294,077	56	$5,251				$759,320	59	$12,870	$15,000	5	$3,000	$1,068,397	120	$8,903
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]							$600	1	$600	$61,957	11	$5,633	$17,700	3	$5,900	$80,257	15	$5,350
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]				$4,355,942	136	$32,029										$4,355,942	136	$32,029
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]										$337,500	2	$168,750	$444,586	5	$88,917	$782,086	7	$111,727
Refinances Completed - Estimated Consumer Relief [14]	$281,318	3	$93,773				$5,438,207	181	$30,045	$1,969,984	55	$35,818	$11,625,887	213	$54,582	$19,315,396	452	$42,733
Total Consumer Relief	**$3,399,841**	**58**	**$58,618**	**$36,484,307**	**795**	**$45,892**	**$12,673,518**	**335**	**$37,831**	**$16,774,519**	**380**	**$44,143**	**$16,872,229**	**305**	**$55,319**	**$86,204,414**	**1,873**	**$46,025**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]	$228,298	2	$114,149	$14,249,322	190	$74,996	$4,471,268	83	$53,871	$9,003,758	157	$57,349	$4,546,878	69	$65,897	$32,499,524	501	$64,869
1st Lien Modification Trials Started [16]	$228,298	2	$114,149	$10,505,336	138	$76,126	$4,624,631	87	$53,157	$7,353,740	129	$57,006	$3,011,079	50	$60,222	$25,723,084	406	$63,357

TOTAL CONSUMER RELIEF - ALL SERVICERS $86,204,414

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*	$218,037	9		$189,258	18		$134,015	345		$104,916	62		$169,963	505		$153,291	939	
Refinances Completed	$252,016	3	4.74%				$136,694	181	2.80%	$161,801	55	2.82%	$176,923	213	3.93%	$159,472	452	3.41%

* 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.

Appendix III: State Consumer Relief Information
Wyoming, 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]				$81,465	1	$81,465							$384,258	3	$128,086	$465,723	4	$116,431
Completed Forgiveness of pre 3/1/2012 Forbearance [2]				$24,319	1	$24,319	$174,764	2	$87,382							$199,083	3	$66,361
Completed 2nd Lien Modification Forgiveness [3]	$28,600	1	$28,600				$13,963	2	$6,981							$42,563	3	$14,188
Completed 2nd Lien Extinguishments [4]	$25,463	1	$25,463	$1,325,325	23	$57,623										$1,350,788	24	$56,283
Short Sales Completed/ Deficiency Forgiven [5]	$18,251	1	$18,251	$2,533,740	27	$93,842				$1,162,127	13	$89,394	$654,526	5	$130,905	$4,368,644	46	$94,971
Deeds in Lieu Completed/ Deficiency Forgiven [6]																		
Enhanced Borrower Transitional Funds Paid by Servicer (excess of $1,500) [7]				$39,951	2	$19,975				$33,500	1	$33,500	$3,000	1	$3,000	$76,451	4	$19,113
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien [8]																		
Forbearance for Unemployed Borrowers [9]																		
Deficiency Waivers [10]	$311,491	13	$23,961	$1,011,320	18	$56,184										$1,322,811	31	$42,671
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]																		
Refinances Completed - Estimated Consumer Relief [14]							$247,568	5	$49,514				$1,369,534	19	$72,081	$1,617,102	24	$67,379
Total Consumer Relief	**$383,806**	**16**	**$23,988**	**$5,016,120**	**72**	**$69,668**	**$436,295**	**9**	**$48,477**	**$1,195,627**	**14**	**$85,402**	**$2,411,318**	**28**	**$86,118**	**$9,443,166**	**139**	**$67,936**
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved [15]				$513,793	3	$171,264	$-	-	$-	$68,724	3	$22,908	$425,481	4	$106,370	$1,007,998	10	$100,800
1st Lien Modification Trials Started [16]				$333,513	2	$166,757	$-	-	$-	$7,135	1	$7,135	$384,258	3	$128,086	$724,906	6	$120,818

TOTAL CONSUMER RELIEF - ALL SERVICERS $9,443,166

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.
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[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.
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[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.
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[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*							$229,060	9					$186,209	52		$192,531	61	
Refinances Completed							$220,541	5	2.86%				$160,529	19	5.72%	$173,032	24	4.96%

* 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.