

State Consumer Relief Information

Wisconsin, Program to Date

CONSUMER RELIEF	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTAL CONSUMER RELIEF - ALL SERVERS		
	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
Completed 1st Lien Modification Forgiveness ¹	\$460,623	9	\$51,180	\$12,072,918	161	\$74,987	\$5,251,289	86	\$61,062	\$10,467,376	180	\$58,152	\$4,608,559	75	\$61,447	\$32,860,765	511	\$64,307
Completed Forgiveness of pre 3/1/2012 Forbearance ²	\$56,700	2	\$28,350	\$380,694	11	\$34,609	\$3,236,124	93	\$34,797	\$999,162	25	\$39,966	\$466,875	23	\$20,299	\$51,139,555	154	\$33,374
Completed 2nd Lien Modification Forgiveness ³	\$189,300	6	\$31,383	\$307,631	6	\$51,272	\$929,851	56	\$16,604	\$184,064	14	\$13,147	\$42,878	6	\$71,46	\$1,652,725	88	\$18,781
Completed 2nd Lien Extinguishments ⁴	\$1,278,970	24	\$53,290	\$2,190,3983	560	\$39,114	\$5,568,558	123	\$45,273	\$6,063,630	159	\$38,136	\$495,967	15	\$33,064	\$35,311,108	881	\$40,081
Short Sales Completed/ Deficiency Forgiveness ⁵	\$1,682,402	24	\$70,100	\$28,623,761	414	\$69,140	\$1,836,631	30	\$61,221	\$12,655,825	209	\$60,554	\$3,469,558	54	\$64,251	\$48,268,177	731	\$66,030
Deeds in Lien Completed/ Deficiency Forgiveness ⁶							\$86,974	1	\$86,974				\$166,996	2	\$83,498	\$253,970	3	\$84,657
Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁷				\$584,934	97	\$6,030				\$994,320	74	\$13,437	\$18,000	6	\$3,000	\$1,597,254	177	\$9,024
Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ⁸							\$600	1	\$600	\$68,557	12	\$5,713	\$17,700	3	\$5,900	\$86,857	16	\$5,429
Forbearance for Unemployed Borrowers ⁹																		
Deficiency Waivers ¹⁰																		
Forgiveness of Principal Associated with a Property When No Foreclosure ¹¹							\$6,022,336	73	\$82,498				\$314,2136	98	\$32,063	\$31,421,36	98	\$32,063
Cash Costs Paid by Servicer for Demolition of Property ¹²																\$6,022,336	73	\$82,498
REO Properties Donated ¹³																		
Refinances Completed - Estimated Consumer Relief ¹⁴	\$471,450	7	\$67,350	\$2,120,798	86	\$24,660	\$7,767,336	270	\$28,768	\$1,993,212	56	\$35,593	\$19,713,256	358	\$55,065	\$32,066,053	777	\$4,269
Total Consumer Relief	\$4,138,445	72	\$57,478	\$65,994,720	1,335	\$49,434	\$30,699,699	733	\$41,882	\$33,763,647	731	\$46,188	\$32,586,510	645	\$50,522	\$167,183,021	3,516	\$47,549
CONSUMER RELIEF - IN PROCESS																		
1st Lien Modification Trials Offered/Approved ¹⁵	\$312,720	3	\$104,240	\$22,312,079	272	\$82,030	\$6,306,706	116	\$54,368	\$16,075,731	266	\$60,435	\$10,951,969	169	\$64,805	\$55,959,205	826	\$67,747
1st Lien Modification Trials Started/In Process ¹⁶	\$228,298	2	\$114,149	\$18,069,937	220	\$82,136	\$6,695,969	124	\$54,000	\$13,669,909	230	\$59,434	\$5,195,419	85	\$61,123	\$43,859,533	661	\$66,353
TOTAL CONSUMER RELIEF - ALL SERVERS																		

NOTES:

- Any differences in adding are due to rounding.

DEFINITIONS:

- Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- 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.
- Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments, forgiveness of the entire balance and release of lien).
- Short Sales Completed/Deficiency Forgiveness represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions and release of liens.
- Deeds in Lien Completed/Deficiency Forgiveness 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.
- 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.
- Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments on behalf of unemployed borrowers for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Forbearance for Unemployed Borrowers represents forgiveness of payment arrangements on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Deficiency Waivers represents waiver of valid claims, borrower deficiency balances on first or second lien mortgages and release of liens.
- Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property and release of liens.
- Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties, prevent blight.
- REO Properties Donated represents properties donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.
- Refinances Completed represents eligible loans refinanced with reduced rates. The estimated benefit to borrowers from refinancing is the estimated annual benefit multiplied by 785, which represents the Servicers' weighted multiplier under the Settlement per Exhibit D-9.e.i.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/Offer/Approvals and Refinances Completed by each Servicer.

REFINANCE SOLICITATIONS/OFFERS/ APPROVALS*	RESCAP PARTIES			BANK OF AMERICA			CITI			CHASE			WELLS			TOTALS - ALL SERVERS		
	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/Offer/Approvals*	\$214,649	10	3.46%	\$171,091	191	1.64%	\$135,781	440	2.72%	\$181,634	63	2.81%	\$164,781	704	4.01%	\$157,683	1,408	3.23%
Refinances Completed	\$248,174	7	3.46%	\$192,103	86	1.64%	\$134,900	270	2.72%	\$161,565	56	2.81%	\$174,846	358	4.01%	\$162,579	777	3.23%

* Refinance Solicitations/Offer/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 1st Lien Modification Trials Started/In Process represents all first lien mortgages for which any payment had been made in a trial modification after March 1, 2012. Trial may have been Offered/Approved in current or past quarter.