

SunTrust Consumer Relief - First Quarter 2015 - National Totals

STATE: **NATIONAL TOTALS**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	319	\$36,939,888	\$115,799	\$91,880	\$113,738	\$452	34.36%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	9	\$290,573	\$32,286	\$29,407	\$15,826	\$185	33.11%
B	Completed 2nd Lien Extinguishments	1,624	\$93,491,394	\$57,569	\$41,794	\$51,377	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	752	\$77,148,384	\$102,591	\$69,791	\$135,510	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	26	\$1,483,051	\$57,040	\$47,825	\$48,217	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	29	\$42,755	\$1,474	\$1,500	\$540	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	45	\$289,847	\$6,441	\$3,567	\$8,306	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	2	\$665,000	\$332,500	\$332,500	\$10,607	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	58	\$344,607	-	-	-	-	-
B	Refinances Completed - 1st Liens	96	\$319,088	2.02%	2.00%	0.68%	\$244	11.88%
C	Refinances Completed - 2nd Liens	827	\$36,857	3.32%	3.00%	1.38%	\$89	27.03%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties. 4) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1,604	\$150,151	\$132,960	\$74,021			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1,167	\$123,840	\$116,550	\$54,043			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	2,771	\$139,070	\$126,663	\$67,595			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - National Totals

STATE: NATIONAL TOTALS

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	822,293	\$142,456,023,880	97.56%	97.48%
b	DLQ (30-59)	7,238	\$1,069,011,297	0.86%	0.73%
c	DLQ (60-179)	3,223	\$552,524,166	0.38%	0.38%
d	DLQ (180+)	2,039	\$460,030,370	0.24%	0.31%
e	Bankruptcy	4,649	\$756,345,299	0.55%	0.52%
f	Foreclosure	3,456	\$837,800,295	0.41%	0.57%
g	Total Active Portfolio	842,898	\$146,131,735,307	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	220,694	\$9,269,993,250	97.20%	96.07%
b	DLQ (30-59)	1,264	\$65,956,629	0.56%	0.68%
c	DLQ (60-179)	886	\$49,460,034	0.39%	0.51%
d	DLQ (180+)	284	\$28,274,587	0.13%	0.29%
e	Bankruptcy	3,741	\$210,502,028	1.65%	2.18%
f	Foreclosure	174	\$25,175,479	0.08%	0.26%
g	Total Active Portfolio	227,043	\$9,649,362,006	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Alabama

STATE: ALABAMA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	6	\$126,151	\$21,025	\$17,549	\$12,317	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$180,681	\$36,136	\$42,847	\$22,073	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$236,000	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$132,517	2.10%	2.10%	0.71%	\$127	13.37%
C	Refinances Completed - 2nd Liens	1	\$43,357	2.38%	2.38%	-	\$81	21.95%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	16	\$111,278	\$97,595	\$51,313			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$114,944	\$114,944	\$3,662			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	18	\$111,685	\$107,180	\$48,223			

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SunTrust Servicing Performance - First Quarter 2015 - Alabama

STATE: ALABAMA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,229	\$1,195,373,702	96.96%	97.16%
b	DLQ (30-59)	90	\$11,719,222	1.06%	0.95%
c	DLQ (60-179)	38	\$6,060,126	0.45%	0.49%
d	DLQ (180+)	21	\$2,475,767	0.25%	0.20%
e	Bankruptcy	63	\$7,463,968	0.74%	0.61%
f	Foreclosure	46	\$7,218,307	0.54%	0.59%
g	Total Active Portfolio	8,487	\$1,230,311,092	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,194	\$33,826,269	97.31%	95.86%
b	DLQ (30-59)	8	\$318,514	0.65%	0.90%
c	DLQ (60-179)	11	\$290,355	0.90%	0.82%
d	DLQ (180+)	4	\$447,042	0.33%	1.27%
e	Bankruptcy	10	\$404,815	0.81%	1.15%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,227	\$35,286,995	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Alaska

STATE: **ALASKA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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SunTrust Servicing Performance - First Quarter 2015 - Alaska

STATE: **ALASKA**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	94	\$22,164,001	94.95%	95.04%
b	DLQ (30-59)	1	\$151,735	1.01%	0.65%
c	DLQ (60-179)	2	\$255,094	2.02%	1.09%
d	DLQ (180+)	2	\$748,949	2.02%	3.21%
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	99	\$23,319,778	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3	\$171,746	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	3	\$171,746	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Arizona

STATE: ARIZONA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$66,426	\$66,426	\$66,426	–	\$194	34.77%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	15	\$913,769	\$60,918	\$31,775	\$60,322	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	23	\$1,592,394	\$69,235	\$48,793	\$58,713	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$49,032	\$49,032	\$49,032	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$40,483	\$20,241	\$20,241	\$20,140	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	46	\$29,812	3.72%	3.25%	1.69%	\$85	30.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$142,545	\$143,539	\$38,214			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$144,399	\$144,368	\$47,851			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	13	\$143,828	\$144,368	\$43,501			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Arizona

STATE: ARIZONA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,672	\$1,755,002,475	97.75%	97.50%
b	DLQ (30-59)	85	\$14,779,072	0.78%	0.82%
c	DLQ (60-179)	41	\$6,610,674	0.38%	0.37%
d	DLQ (180+)	18	\$4,904,074	0.16%	0.27%
e	Bankruptcy	72	\$13,273,734	0.66%	0.74%
f	Foreclosure	30	\$5,497,111	0.27%	0.31%
g	Total Active Portfolio	10,918	\$1,800,067,140	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	726	\$31,622,495	95.90%	94.52%
b	DLQ (30-59)	8	\$405,867	1.06%	1.21%
c	DLQ (60-179)	5	\$241,804	0.66%	0.72%
d	DLQ (180+)	4	\$153,532	0.53%	0.46%
e	Bankruptcy	14	\$1,033,001	1.85%	3.09%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	757	\$33,456,698	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Arkansas

STATE: **ARKANSAS**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	3	\$127,857	\$42,619	\$20,215	\$40,398	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	12	\$98,197	\$95,495	\$23,106			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$116,548	\$122,735	\$14,482			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	15	\$101,867	\$99,776	\$22,520			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Arkansas

STATE: **ARKANSAS**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,545	\$475,069,113	98.25%	98.69%
b	DLQ (30-59)	24	\$2,768,720	0.67%	0.58%
c	DLQ (60-179)	13	\$935,803	0.36%	0.19%
d	DLQ (180+)	4	\$349,930	0.11%	0.07%
e	Bankruptcy	20	\$2,067,310	0.55%	0.43%
f	Foreclosure	2	\$205,455	0.06%	0.04%
g	Total Active Portfolio	3,608	\$481,396,330	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	189	\$4,497,753	97.42%	94.94%
b	DLQ (30-59)	2	\$75,683	1.03%	1.60%
c	DLQ (60-179)	1	\$20,203	0.52%	0.43%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$45,658	0.52%	0.96%
f	Foreclosure	1	\$98,107	0.52%	2.07%
g	Total Active Portfolio	194	\$4,737,405	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - California

STATE: CALIFORNIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	12	\$1,698,875	\$141,573	\$133,946	\$45,894	\$579	27.97%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$21,177	\$21,177	\$21,177	-	\$93	26.81%
B	Completed 2nd Lien Extinguishments	166	\$15,956,462	\$96,123	\$80,889	\$62,010	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	78	\$10,515,207	\$134,810	\$120,938	\$88,394	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$28,733	\$28,733	\$28,733	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	4	\$6,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	5	\$33,000	\$6,600	\$6,000	\$1,949	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	2	\$637,500	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$445,011	1.33%	0.60%	1.27%	\$55	2.24%
C	Refinances Completed - 2nd Liens	59	\$52,807	3.44%	3.13%	1.21%	\$129	27.29%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$148,000	\$148,000	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	16	\$234,257	\$252,500	\$78,946			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	17	\$229,183	\$250,000	\$79,250			

DEFINITIONS:

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- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4a)** 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.
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- Line item 5a)** Refinance Solicitations/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - California

STATE: CALIFORNIA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	33,100	\$10,390,294,699	97.83%	97.19%
b	DLQ (30-59)	195	\$67,088,245	0.58%	0.63%
c	DLQ (60-179)	111	\$42,853,005	0.33%	0.40%
d	DLQ (180+)	122	\$55,772,392	0.36%	0.52%
e	Bankruptcy	241	\$105,587,602	0.71%	0.99%
f	Foreclosure	64	\$29,165,439	0.19%	0.27%
g	Total Active Portfolio	33,833	\$10,690,761,381	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,890	\$221,043,004	93.68%	91.95%
b	DLQ (30-59)	29	\$2,581,910	0.94%	1.07%
c	DLQ (60-179)	29	\$2,546,271	0.94%	1.06%
d	DLQ (180+)	4	\$562,327	0.13%	0.23%
e	Bankruptcy	128	\$13,118,427	4.15%	5.46%
f	Foreclosure	5	\$550,330	0.16%	0.23%
g	Total Active Portfolio	3,085	\$240,402,270	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Colorado

STATE: COLORADO

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	11	\$497,332	\$45,212	\$36,007	\$24,975	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	10	\$463,381	\$46,338	\$39,361	\$24,939	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$5,000	\$2,500	\$2,500	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	1	\$72,213	4.13%	4.13%	-	\$251	34.84%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	13	\$201,373	\$189,500	\$78,851			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$153,826	\$136,000	\$48,515			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	22	\$181,922	\$169,236	\$70,866			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Colorado

STATE: COLORADO

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,228	\$2,098,042,877	98.40%	98.28%
b	DLQ (30-59)	52	\$10,918,375	0.50%	0.51%
c	DLQ (60-179)	21	\$6,402,954	0.20%	0.30%
d	DLQ (180+)	13	\$3,222,506	0.13%	0.15%
e	Bankruptcy	57	\$11,319,346	0.55%	0.53%
f	Foreclosure	23	\$4,817,105	0.22%	0.23%
g	Total Active Portfolio	10,394	\$2,134,723,162	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	435	\$16,638,923	95.39%	95.01%
b	DLQ (30-59)	8	\$222,155	1.75%	1.27%
c	DLQ (60-179)	2	\$39,475	0.44%	0.23%
d	DLQ (180+)	1	\$49,299	0.22%	0.28%
e	Bankruptcy	9	\$526,865	1.97%	3.01%
f	Foreclosure	1	\$36,460	0.22%	0.21%
g	Total Active Portfolio	456	\$17,513,177	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Connecticut

STATE: CONNECTICUT

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$66,990	\$66,990	\$66,990	-	\$288	29.52%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	24	\$1,738,746	\$72,448	\$49,978	\$55,778	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	9	\$967,359	\$107,484	\$73,200	\$87,536	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	8	\$56,268	3.22%	2.88%	1.17%	\$80	17.86%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	5	\$173,616	\$203,775	\$59,569			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$121,219	\$121,219	\$37,220			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	7	\$158,646	\$147,537	\$57,011			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Connecticut

STATE: CONNECTICUT

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,288	\$915,243,351	96.25%	95.65%
b	DLQ (30-59)	46	\$10,161,770	1.03%	1.06%
c	DLQ (60-179)	19	\$4,561,940	0.43%	0.48%
d	DLQ (180+)	34	\$8,564,056	0.76%	0.90%
e	Bankruptcy	9	\$2,608,762	0.20%	0.27%
f	Foreclosure	59	\$15,706,886	1.32%	1.64%
g	Total Active Portfolio	4,455	\$956,846,765	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	358	\$15,657,091	96.50%	95.00%
b	DLQ (30-59)	7	\$462,661	1.89%	2.81%
c	DLQ (60-179)	5	\$258,156	1.35%	1.57%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$103,652	0.27%	0.63%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	371	\$16,481,560	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Delaware

STATE: **DELAWARE**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$122,617	\$122,617	\$122,617	–	\$363	56.74%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	6	\$386,107	\$64,351	\$63,862	\$23,924	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3	\$1,150,718	\$383,573	\$200,080	\$457,953	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$20,000	\$20,000	\$20,000	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	1	\$53,034	2.38%	2.38%	–	\$73	17.20%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	–	–	–	–			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	–	–	–	–			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Delaware

STATE: **DELAWARE**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,692	\$519,468,124	98.18%	98.22%
b	DLQ (30-59)	20	\$3,213,378	0.73%	0.61%
c	DLQ (60-179)	6	\$886,411	0.22%	0.17%
d	DLQ (180+)	5	\$751,688	0.18%	0.14%
e	Bankruptcy	7	\$2,420,322	0.26%	0.46%
f	Foreclosure	12	\$2,154,073	0.44%	0.41%
g	Total Active Portfolio	2,742	\$528,893,996	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	160	\$7,001,400	91.43%	90.19%
b	DLQ (30-59)	3	\$107,438	1.71%	1.38%
c	DLQ (60-179)	6	\$271,217	3.43%	3.49%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	6	\$382,490	3.43%	4.93%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	175	\$7,762,544	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$379,252	\$94,813	\$73,234	\$69,400	\$357	21.64%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	6	\$584,559	\$97,426	\$90,790	\$35,725	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$117,008	\$117,008	\$117,008	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,422	\$1,422	\$1,422	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2	\$306,885	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	2	\$32,478	6.63%	6.63%	2.30%	\$137	38.58%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	25	\$265,045	\$259,665	\$72,182			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	7	\$276,093	\$295,583	\$70,786			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	32	\$267,461	\$277,319	\$70,888			

DEFINITIONS:

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- Line item 4a)** 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.
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- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,174	\$1,700,255,638	98.12%	98.37%
b	DLQ (30-59)	33	\$8,190,723	0.63%	0.47%
c	DLQ (60-179)	22	\$7,023,781	0.42%	0.41%
d	DLQ (180+)	15	\$4,041,896	0.28%	0.23%
e	Bankruptcy	5	\$1,120,153	0.09%	0.06%
f	Foreclosure	24	\$7,850,879	0.46%	0.45%
g	Total Active Portfolio	5,273	\$1,728,483,069	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,635	\$106,491,686	98.20%	97.70%
b	DLQ (30-59)	13	\$893,896	0.78%	0.82%
c	DLQ (60-179)	4	\$207,218	0.24%	0.19%
d	DLQ (180+)	1	\$48,462	0.06%	0.04%
e	Bankruptcy	11	\$1,112,121	0.66%	1.02%
f	Foreclosure	1	\$250,641	0.06%	0.23%
g	Total Active Portfolio	1,665	\$109,004,023	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Florida

STATE: **FLORIDA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	123	\$14,837,858	\$120,633	\$104,163	\$93,591	\$433	36.09%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	2	\$54,323	\$27,162	\$27,162	\$11,007	\$118	30.11%
B	Completed 2nd Lien Extinguishments	508	\$30,591,350	\$60,219	\$40,847	\$58,426	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	246	\$29,495,454	\$119,900	\$82,308	\$194,281	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	12	\$958,051	\$79,838	\$69,183	\$54,318	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	11	\$15,919	\$1,447	\$1,500	\$794	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	11	\$36,741	\$3,340	\$3,000	\$1,553	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	1	\$340,000	\$340,000	\$340,000	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	6	\$385,793	-	-	-	-	-
B	Refinances Completed - 1st Liens	31	\$365,065	2.04%	2.00%	0.65%	\$256	10.86%
C	Refinances Completed - 2nd Liens	330	\$34,063	3.14%	3.00%	0.98%	\$85	27.56%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	55	\$100,581	\$98,392	\$39,784			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	259	\$107,550	\$104,110	\$41,632			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	314	\$106,329	\$102,258	\$41,337			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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SunTrust Servicing Performance - First Quarter 2015 - Florida

STATE: **FLORIDA**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	142,012	\$20,360,795,403	97.30%	96.08%
b	DLQ (30-59)	977	\$145,042,440	0.67%	0.68%
c	DLQ (60-179)	487	\$90,105,404	0.33%	0.43%
d	DLQ (180+)	336	\$92,829,374	0.23%	0.44%
e	Bankruptcy	899	\$145,161,644	0.62%	0.69%
f	Foreclosure	1,245	\$356,810,125	0.85%	1.68%
g	Total Active Portfolio	145,956	\$21,190,744,391	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	59,816	\$2,729,687,266	97.09%	95.43%
b	DLQ (30-59)	272	\$17,479,668	0.44%	0.61%
c	DLQ (60-179)	245	\$15,316,002	0.40%	0.54%
d	DLQ (180+)	116	\$16,171,401	0.19%	0.57%
e	Bankruptcy	1,074	\$67,652,890	1.74%	2.37%
f	Foreclosure	88	\$14,049,852	0.14%	0.49%
g	Total Active Portfolio	61,611	\$2,860,357,078	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Georgia

STATE: GEORGIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	50	\$5,317,460	\$106,349	\$52,754	\$151,720	\$510	39.21%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	234	\$9,345,155	\$39,937	\$33,180	\$31,058	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	87	\$6,251,028	\$71,851	\$55,806	\$60,734	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	5	\$117,347	\$23,469	\$14,845	\$19,982	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	3	\$4,414	\$1,471	\$1,500	\$957	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$2,500	\$2,500	\$2,500	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	23	\$302,629	-	-	-	-	-
B	Refinances Completed - 1st Liens	28	\$199,312	2.11%	2.10%	0.62%	\$83	6.30%
C	Refinances Completed - 2nd Liens	135	\$28,023	3.65%	3.00%	1.96%	\$72	27.81%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	95	\$124,235	\$125,875	\$42,622			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	348	\$122,942	\$122,735	\$37,283			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	443	\$123,220	\$123,500	\$38,443			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Georgia

STATE: **GEORGIA**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	99,149	\$15,338,270,485	96.85%	97.09%
b	DLQ (30-59)	1,305	\$181,769,169	1.27%	1.15%
c	DLQ (60-179)	560	\$83,382,876	0.55%	0.53%
d	DLQ (180+)	274	\$48,689,018	0.27%	0.31%
e	Bankruptcy	892	\$117,878,878	0.87%	0.75%
f	Foreclosure	198	\$27,433,330	0.19%	0.17%
g	Total Active Portfolio	102,378	\$15,797,423,756	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	39,886	\$1,511,155,474	97.29%	96.79%
b	DLQ (30-59)	239	\$10,944,623	0.58%	0.70%
c	DLQ (60-179)	151	\$7,778,781	0.37%	0.50%
d	DLQ (180+)	45	\$1,865,595	0.11%	0.12%
e	Bankruptcy	661	\$28,315,165	1.61%	1.81%
f	Foreclosure	15	\$1,174,812	0.04%	0.08%
g	Total Active Portfolio	40,997	\$1,561,234,450	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Hawaii

STATE: **HAWAII**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Hawaii

STATE: HAWAII

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	641	\$192,580,834	99.69%	99.71%
b	DLQ (30-59)	2	\$563,102	0.31%	0.29%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	643	\$193,143,936	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	-	-	-	-
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	-	-	-	-

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Idaho

STATE: IDAHO

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	4	\$143,562	\$35,890	\$33,402	\$21,663	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$15,679	\$15,679	\$15,679	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	11	\$116,621	\$122,637	\$29,623			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$162,550	\$162,550	\$102,177			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	13	\$123,687	\$122,637	\$43,575			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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SunTrust Servicing Performance - First Quarter 2015 - Idaho

STATE: IDAHO

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,160	\$513,521,530	98.69%	98.71%
b	DLQ (30-59)	20	\$2,963,572	0.62%	0.57%
c	DLQ (60-179)	5	\$716,254	0.16%	0.14%
d	DLQ (180+)	4	\$532,007	0.12%	0.10%
e	Bankruptcy	6	\$913,763	0.19%	0.18%
f	Foreclosure	7	\$1,601,771	0.22%	0.31%
g	Total Active Portfolio	3,202	\$520,248,896	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	123	\$4,454,825	98.40%	98.70%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$58,615	1.60%	1.30%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	125	\$4,513,440	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Illinois

STATE: ILLINOIS

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	11	\$1,349,573	\$122,688	\$115,398	\$76,588	\$442	32.05%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	30	\$1,310,052	\$43,668	\$36,203	\$28,311	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	18	\$1,379,885	\$76,660	\$68,053	\$38,071	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$22,008	\$22,008	\$22,008	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$8,768	\$4,384	\$4,384	\$4,786	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$536,000	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	27	\$34,388	3.57%	3.25%	1.22%	\$91	28.63%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	14	\$117,385	\$115,660	\$35,140			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	33	\$100,083	\$83,460	\$50,447			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	47	\$105,237	\$96,000	\$46,726			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4c)** 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.

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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Illinois

STATE: ILLINOIS

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	13,944	\$2,690,033,408	97.69%	97.98%
b	DLQ (30-59)	86	\$13,306,637	0.60%	0.48%
c	DLQ (60-179)	57	\$9,187,982	0.40%	0.33%
d	DLQ (180+)	37	\$7,037,321	0.26%	0.26%
e	Bankruptcy	61	\$8,693,307	0.43%	0.32%
f	Foreclosure	89	\$17,135,341	0.62%	0.62%
g	Total Active Portfolio	14,274	\$2,745,393,996	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	669	\$24,827,971	95.71%	95.77%
b	DLQ (30-59)	10	\$357,327	1.43%	1.38%
c	DLQ (60-179)	10	\$345,429	1.43%	1.33%
d	DLQ (180+)	2	\$83,282	0.29%	0.32%
e	Bankruptcy	8	\$309,548	1.14%	1.19%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	699	\$25,923,556	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Indiana

STATE: INDIANA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$274,598	\$137,299	\$137,299	\$132,513	\$681	33.90%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	6	\$149,428	\$24,905	\$23,755	\$9,414	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$252,494	\$50,499	\$20,183	\$63,831	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$5,000	\$5,000	\$5,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	6	\$97,360	\$89,027	\$38,799			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	8	\$88,593	\$86,826	\$25,831			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	14	\$92,350	\$86,826	\$30,960			

DEFINITIONS:

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- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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SunTrust Servicing Performance - First Quarter 2015 - Indiana

STATE: INDIANA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,543	\$755,693,040	97.67%	98.39%
b	DLQ (30-59)	42	\$4,018,064	0.74%	0.52%
c	DLQ (60-179)	38	\$3,220,814	0.67%	0.42%
d	DLQ (180+)	8	\$745,216	0.14%	0.10%
e	Bankruptcy	24	\$2,693,427	0.42%	0.35%
f	Foreclosure	20	\$1,706,215	0.35%	0.22%
g	Total Active Portfolio	5,675	\$768,076,775	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	217	\$5,174,899	96.02%	94.57%
b	DLQ (30-59)	2	\$55,388	0.88%	1.01%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	2	\$22,851	0.88%	0.42%
e	Bankruptcy	5	\$218,948	2.21%	4.00%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	226	\$5,472,086	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Iowa

STATE: **IOWA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	3	\$92,674	\$30,891	\$34,310	\$13,127	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3	\$108,955	\$36,318	\$32,359	\$11,956	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	1	\$35,685	3.13%	3.13%	-	\$85	26.50%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	28	\$105,889	\$97,750	\$38,965			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	33	\$115,028	\$109,250	\$52,852			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	61	\$110,833	\$99,000	\$46,841			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Iowa

STATE: IOWA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,113	\$538,421,716	98.14%	98.48%
b	DLQ (30-59)	31	\$3,412,508	0.74%	0.62%
c	DLQ (60-179)	11	\$1,207,546	0.26%	0.22%
d	DLQ (180+)	5	\$384,882	0.12%	0.07%
e	Bankruptcy	11	\$1,233,949	0.26%	0.23%
f	Foreclosure	20	\$2,067,554	0.48%	0.38%
g	Total Active Portfolio	4,191	\$546,728,156	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	121	\$3,008,057	93.80%	88.62%
b	DLQ (30-59)	2	\$41,360	1.55%	1.22%
c	DLQ (60-179)	1	\$18,248	0.78%	0.54%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	5	\$326,580	3.88%	9.62%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	129	\$3,394,245	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Kansas

STATE: KANSAS

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$101,210	\$50,605	\$50,605	\$54,545	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$156,067	\$31,213	\$29,034	\$16,623	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$510,213	2.10%	2.10%	-	\$935	26.21%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	28	\$99,398	\$91,951	\$38,856			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	12	\$93,252	\$84,465	\$41,453			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	40	\$97,554	\$87,135	\$39,218			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
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- Line item 3b)** 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.
- Line item 4a)** 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.
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- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Kansas

STATE: KANSAS

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,271	\$1,060,445,311	98.27%	98.38%
b	DLQ (30-59)	57	\$6,378,880	0.68%	0.59%
c	DLQ (60-179)	27	\$3,372,557	0.32%	0.31%
d	DLQ (180+)	7	\$1,035,011	0.08%	0.10%
e	Bankruptcy	35	\$4,033,620	0.42%	0.37%
f	Foreclosure	20	\$2,658,102	0.24%	0.25%
g	Total Active Portfolio	8,417	\$1,077,923,481	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	128	\$3,950,020	94.81%	96.68%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	6	\$125,807	4.44%	3.08%
f	Foreclosure	1	\$9,873	0.74%	0.24%
g	Total Active Portfolio	135	\$4,085,700	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Kentucky

STATE: KENTUCKY

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	8	\$212,232	\$26,529	\$28,394	\$12,434	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$147,712	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$83,133	3.90%	3.90%	-	\$193	29.64%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	6	\$100,948	\$98,485	\$29,900			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$88,872	\$99,200	\$18,586			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	9	\$96,922	\$99,200	\$26,107			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Kentucky

STATE: KENTUCKY

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,166	\$523,225,313	97.66%	97.76%
b	DLQ (30-59)	33	\$4,031,651	0.77%	0.75%
c	DLQ (60-179)	18	\$1,705,880	0.42%	0.32%
d	DLQ (180+)	7	\$717,438	0.16%	0.13%
e	Bankruptcy	21	\$1,875,241	0.49%	0.35%
f	Foreclosure	21	\$3,632,276	0.49%	0.68%
g	Total Active Portfolio	4,266	\$535,187,798	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	193	\$4,181,220	96.02%	96.47%
b	DLQ (30-59)	4	\$60,629	1.99%	1.40%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$92,316	1.99%	2.13%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	201	\$4,334,165	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Louisiana

STATE: LOUISIANA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$272,409	\$90,803	\$78,770	\$36,234	\$339	31.59%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$67,017	\$33,509	\$33,509	\$17,853	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$17,168	\$8,584	\$8,584	\$6,830	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	24	\$113,642	\$109,715	\$30,418			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	17	\$98,162	\$89,743	\$36,542			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	41	\$107,224	\$101,150	\$33,552			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Louisiana

STATE: LOUISIANA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,226	\$906,385,740	98.53%	98.72%
b	DLQ (30-59)	36	\$5,543,591	0.68%	0.60%
c	DLQ (60-179)	11	\$1,873,154	0.21%	0.20%
d	DLQ (180+)	10	\$1,761,258	0.19%	0.19%
e	Bankruptcy	16	\$1,950,005	0.30%	0.21%
f	Foreclosure	5	\$645,238	0.09%	0.07%
g	Total Active Portfolio	5,304	\$918,158,985	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47	\$1,425,439	95.92%	95.94%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$30,859	2.04%	2.08%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$29,406	2.04%	1.98%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	49	\$1,485,704	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Maine

STATE: **MAINE**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$367,770	\$122,590	\$141,459	\$39,242	\$492	36.46%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	11	\$463,348	\$42,123	\$36,480	\$23,248	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$304,267	\$50,711	\$54,194	\$18,052	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,567	\$3,567	\$3,567	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	1	\$20,232	2.50%	2.50%	-	\$35	22.39%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Maine

STATE: MAINE

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,407	\$219,337,278	91.84%	92.27%
b	DLQ (30-59)	35	\$4,584,655	2.28%	1.93%
c	DLQ (60-179)	12	\$1,555,401	0.78%	0.65%
d	DLQ (180+)	11	\$1,910,374	0.72%	0.80%
e	Bankruptcy	14	\$1,892,663	0.91%	0.80%
f	Foreclosure	53	\$8,442,935	3.46%	3.55%
g	Total Active Portfolio	1,532	\$237,723,306	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	120	\$4,024,629	93.02%	91.92%
b	DLQ (30-59)	5	\$191,718	3.88%	4.38%
c	DLQ (60-179)	1	\$30,525	0.78%	0.70%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$131,484	2.33%	3.00%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	129	\$4,378,356	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Maryland

STATE: **MARYLAND**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	14	\$2,424,685	\$173,192	\$97,295	\$182,566	\$593	30.86%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$28,623	\$28,623	\$28,623	-	\$206	35.23%
B	Completed 2nd Lien Extinguishments	99	\$7,713,938	\$77,919	\$69,600	\$47,807	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	39	\$4,495,474	\$115,269	\$101,983	\$82,388	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$8,600	\$2,867	\$2,000	\$2,802	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	4	\$536,743	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$764,715	1.30%	1.30%	0.42%	\$3	0.08%
C	Refinances Completed - 2nd Liens	33	\$60,510	2.96%	2.63%	0.94%	\$125	24.53%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	309	\$194,055	\$187,000	\$72,230			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	62	\$174,917	\$173,330	\$66,583			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	371	\$190,857	\$185,000	\$71,589			

DEFINITIONS:

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- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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SunTrust Servicing Performance - First Quarter 2015 - Maryland

STATE: MARYLAND

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	46,186	\$10,996,642,735	98.00%	97.82%
b	DLQ (30-59)	345	\$84,178,481	0.73%	0.75%
c	DLQ (60-179)	159	\$39,377,230	0.34%	0.35%
d	DLQ (180+)	115	\$32,032,515	0.24%	0.28%
e	Bankruptcy	147	\$36,091,267	0.31%	0.32%
f	Foreclosure	178	\$53,692,370	0.38%	0.48%
g	Total Active Portfolio	47,130	\$11,242,014,598	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	17,979	\$955,532,633	97.23%	96.11%
b	DLQ (30-59)	91	\$6,120,399	0.49%	0.62%
c	DLQ (60-179)	77	\$5,527,092	0.42%	0.56%
d	DLQ (180+)	25	\$2,225,738	0.14%	0.22%
e	Bankruptcy	300	\$22,150,208	1.62%	2.23%
f	Foreclosure	20	\$2,675,541	0.11%	0.27%
g	Total Active Portfolio	18,492	\$994,231,611	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

Template 2(a): Program and Customer Relief Performance - First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	22	\$1,295,123	\$58,869	\$38,363	\$56,633	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	7	\$940,653	\$134,379	\$123,108	\$91,992	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	3	\$39,851	3.21%	3.00%	0.96%	\$107	29.86%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$285,064	\$335,000	\$116,247			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$120,280	\$120,280	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	4	\$243,868	\$243,596	\$125,688			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,579	\$1,791,947,782	97.74%	97.55%
b	DLQ (30-59)	58	\$13,978,736	0.75%	0.76%
c	DLQ (60-179)	25	\$7,178,765	0.32%	0.39%
d	DLQ (180+)	47	\$11,845,226	0.61%	0.64%
e	Bankruptcy	18	\$4,940,599	0.23%	0.27%
f	Foreclosure	27	\$7,072,275	0.35%	0.38%
g	Total Active Portfolio	7,754	\$1,836,963,383	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	386	\$18,562,406	95.07%	94.49%
b	DLQ (30-59)	5	\$434,017	1.23%	2.21%
c	DLQ (60-179)	5	\$179,892	1.23%	0.92%
d	DLQ (180+)	3	\$111,271	0.74%	0.57%
e	Bankruptcy	7	\$356,305	1.72%	1.81%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	406	\$19,643,891	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Michigan

STATE: MICHIGAN

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	5	\$355,617	\$71,123	\$54,518	\$53,307	\$213	43.68%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	15	\$396,176	\$26,412	\$22,007	\$14,636	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$197,861	\$49,465	\$43,149	\$30,111	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$112,095	1.95%	1.95%	0.92%	\$61	7.44%
C	Refinances Completed - 2nd Liens	44	\$27,273	3.28%	3.13%	0.86%	\$61	25.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	7	\$90,439	\$83,460	\$36,316			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	8	\$56,526	\$58,872	\$20,660			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	15	\$72,352	\$67,750	\$32,944			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Michigan

STATE: MICHIGAN

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,931	\$484,703,754	96.77%	96.71%
b	DLQ (30-59)	50	\$6,566,309	1.23%	1.31%
c	DLQ (60-179)	26	\$3,237,092	0.64%	0.65%
d	DLQ (180+)	16	\$1,689,610	0.39%	0.34%
e	Bankruptcy	29	\$3,549,713	0.71%	0.71%
f	Foreclosure	10	\$1,456,412	0.25%	0.29%
g	Total Active Portfolio	4,062	\$501,202,890	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	718	\$19,252,401	96.64%	97.05%
b	DLQ (30-59)	12	\$247,279	1.62%	1.25%
c	DLQ (60-179)	3	\$58,462	0.40%	0.29%
d	DLQ (180+)	1	\$23,833	0.13%	0.12%
e	Bankruptcy	8	\$230,365	1.08%	1.16%
f	Foreclosure	1	\$24,302	0.13%	0.12%
g	Total Active Portfolio	743	\$19,836,643	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Minnesota

STATE: MINNESOTA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$55,521	\$55,521	\$55,521	–	\$148	32.46%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	3	\$118,906	\$39,635	\$30,899	\$16,279	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$422,147	\$70,358	\$75,113	\$38,824	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,393	\$3,393	\$3,393	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	2	\$21,883	3.38%	3.38%	1.41%	\$44	23.48%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	36	\$139,907	\$133,450	\$51,556			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	8	\$135,634	\$131,528	\$44,404			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	44	\$139,130	\$133,450	\$49,873			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Minnesota

STATE: MINNESOTA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,279	\$1,443,304,801	98.48%	98.68%
b	DLQ (30-59)	39	\$6,338,554	0.53%	0.43%
c	DLQ (60-179)	20	\$2,698,900	0.27%	0.18%
d	DLQ (180+)	15	\$2,588,543	0.20%	0.18%
e	Bankruptcy	24	\$4,368,041	0.32%	0.30%
f	Foreclosure	14	\$3,240,327	0.19%	0.22%
g	Total Active Portfolio	7,391	\$1,462,539,165	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	217	\$7,658,529	95.18%	91.40%
b	DLQ (30-59)	4	\$216,800	1.75%	2.59%
c	DLQ (60-179)	3	\$146,357	1.32%	1.75%
d	DLQ (180+)	1	\$275,585	0.44%	3.29%
e	Bankruptcy	3	\$81,741	1.32%	0.98%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	228	\$8,379,012	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Mississippi

STATE: MISSISSIPPI

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	4	\$86,711	\$21,678	\$19,893	\$6,866	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	1	\$18,651	3.25%	3.25%	-	\$38	24.09%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	5	\$135,249	\$129,418	\$54,190			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$135,249	\$129,418	\$54,190			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
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- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Mississippi

STATE: MISSISSIPPI

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,699	\$224,811,574	96.92%	97.20%
b	DLQ (30-59)	20	\$2,450,756	1.14%	1.06%
c	DLQ (60-179)	10	\$1,054,875	0.57%	0.46%
d	DLQ (180+)	2	\$118,640	0.11%	0.05%
e	Bankruptcy	14	\$1,808,439	0.80%	0.78%
f	Foreclosure	8	\$1,047,338	0.46%	0.45%
g	Total Active Portfolio	1,753	\$231,291,623	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	275	\$7,740,943	97.17%	97.00%
b	DLQ (30-59)	3	\$82,552	1.06%	1.03%
c	DLQ (60-179)	1	\$37,259	0.35%	0.47%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$119,791	1.41%	1.50%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	283	\$7,980,545	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Missouri

STATE: **MISSOURI**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$53,802	\$53,802	\$53,802	–	\$268	36.37%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	8	\$186,033	\$23,254	\$21,720	\$15,820	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	7	\$376,510	\$53,787	\$56,590	\$25,548	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$1,020	\$1,020	\$1,020	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$509,086	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	1	\$24,554	2.13%	2.13%	–	\$42	20.81%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	81	\$103,844	\$100,000	\$33,579			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	17	\$70,434	\$66,397	\$21,213			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	98	\$98,048	\$90,217	\$34,145			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
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SunTrust Servicing Performance - First Quarter 2015 - Missouri

STATE: MISSOURI

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,806	\$1,482,367,845	97.57%	97.88%
b	DLQ (30-59)	101	\$11,969,458	0.91%	0.79%
c	DLQ (60-179)	54	\$5,981,160	0.49%	0.39%
d	DLQ (180+)	33	\$4,571,594	0.30%	0.30%
e	Bankruptcy	61	\$6,997,828	0.55%	0.46%
f	Foreclosure	20	\$2,527,044	0.18%	0.17%
g	Total Active Portfolio	11,075	\$1,514,414,929	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	363	\$8,861,448	95.03%	94.54%
b	DLQ (30-59)	6	\$148,125	1.57%	1.58%
c	DLQ (60-179)	5	\$182,717	1.31%	1.95%
d	DLQ (180+)	1	\$10,999	0.26%	0.12%
e	Bankruptcy	7	\$169,978	1.83%	1.81%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	382	\$9,373,266	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Montana

STATE: MONTANA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$455,933	\$455,933	\$455,933	–	\$1,774	38.09%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	–	–	–	–	–	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$248,924	\$248,924	\$248,924	–	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	1	\$24,528	3.25%	3.25%	–	\$68	30.19%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	31	\$152,997	\$144,000	\$48,477			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$113,236	\$113,236	\$18,719			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	33	\$150,587	\$142,250	\$48,031			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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SunTrust Servicing Performance - First Quarter 2015 - Montana

STATE: MONTANA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,206	\$876,073,726	99.26%	99.30%
b	DLQ (30-59)	16	\$2,257,749	0.31%	0.26%
c	DLQ (60-179)	5	\$1,060,232	0.10%	0.12%
d	DLQ (180+)	2	\$276,466	0.04%	0.03%
e	Bankruptcy	9	\$1,452,643	0.17%	0.16%
f	Foreclosure	7	\$1,146,271	0.13%	0.13%
g	Total Active Portfolio	5,245	\$882,267,085	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	86	\$3,136,743	97.73%	98.54%
b	DLQ (30-59)	1	\$9,667	1.14%	0.30%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$36,890	1.14%	1.16%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	88	\$3,183,300	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Nebraska

STATE: **NEBRASKA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	17	\$108,647	\$109,971	\$26,461			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$81,149	\$81,149	\$10,775			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	19	\$105,752	\$103,098	\$26,533			

DEFINITIONS:

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SunTrust Servicing Performance - First Quarter 2015 - Nebraska

STATE: **NEBRASKA**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,701	\$461,340,525	98.64%	98.68%
b	DLQ (30-59)	18	\$2,168,859	0.48%	0.46%
c	DLQ (60-179)	5	\$527,806	0.13%	0.11%
d	DLQ (180+)	3	\$661,973	0.08%	0.14%
e	Bankruptcy	20	\$2,317,509	0.53%	0.50%
f	Foreclosure	5	\$479,363	0.13%	0.10%
g	Total Active Portfolio	3,752	\$467,496,036	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	100	\$2,021,308	96.15%	93.61%
b	DLQ (30-59)	3	\$115,906	2.88%	5.37%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$22,185	0.96%	1.03%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	104	\$2,159,400	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Nevada

STATE: **NEVADA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	5	\$657,022	\$131,404	\$122,163	\$39,078	\$397	31.67%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	9	\$446,369	\$49,597	\$50,550	\$13,223	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	11	\$1,431,031	\$130,094	\$128,632	\$63,045	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	7	\$46,007	3.75%	3.00%	1.82%	\$137	31.16%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$144,000	\$144,000	\$79,196			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	2	\$144,000	\$144,000	\$79,196			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Nevada

STATE: NEVADA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,463	\$249,732,191	94.94%	91.44%
b	DLQ (30-59)	7	\$1,199,675	0.45%	0.44%
c	DLQ (60-179)	9	\$2,212,791	0.58%	0.81%
d	DLQ (180+)	13	\$3,247,043	0.84%	1.19%
e	Bankruptcy	16	\$4,233,994	1.04%	1.55%
f	Foreclosure	33	\$12,497,164	2.14%	4.58%
g	Total Active Portfolio	1,541	\$273,122,858	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	109	\$4,969,549	88.62%	85.69%
b	DLQ (30-59)	2	\$121,257	1.63%	2.09%
c	DLQ (60-179)	1	\$25,879	0.81%	0.45%
d	DLQ (180+)	1	\$127,422	0.81%	2.20%
e	Bankruptcy	10	\$555,374	8.13%	9.58%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	123	\$5,799,481	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$27,739	\$27,739	\$27,739	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$28,993	\$28,993	\$28,993	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	2	\$105,053	4.69%	4.69%	2.74%	\$250	27.06%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$186,000	\$186,000	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$186,000	\$186,000	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
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- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,664	\$557,376,751	98.63%	98.43%
b	DLQ (30-59)	15	\$3,794,732	0.56%	0.67%
c	DLQ (60-179)	5	\$1,252,785	0.19%	0.22%
d	DLQ (180+)	1	\$103,500	0.04%	0.02%
e	Bankruptcy	7	\$1,407,882	0.26%	0.25%
f	Foreclosure	9	\$2,335,459	0.33%	0.41%
g	Total Active Portfolio	2,701	\$566,271,110	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	84	\$3,671,073	95.45%	92.18%
b	DLQ (30-59)	1	\$35,974	1.14%	0.90%
c	DLQ (60-179)	2	\$256,177	2.27%	6.43%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$19,071	1.14%	0.48%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	88	\$3,982,294	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	9	\$1,642,670	\$182,519	\$150,150	\$112,352	\$662	36.94%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	17	\$932,831	\$54,872	\$52,423	\$25,130	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	10	\$1,047,211	\$104,721	\$98,332	\$45,649	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$207,396	\$69,132	\$67,721	\$54,636	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	3	\$4,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$439,168	1.35%	1.35%	0.78%	\$668	23.04%
C	Refinances Completed - 2nd Liens	5	\$47,223	2.75%	2.63%	0.29%	\$81	21.13%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$183,020	\$208,471	\$43,742			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$134,900	\$134,900	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	9	\$177,673	\$207,341	\$43,948			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,924	\$1,721,886,869	96.99%	96.39%
b	DLQ (30-59)	43	\$11,576,291	0.60%	0.65%
c	DLQ (60-179)	24	\$7,038,639	0.34%	0.39%
d	DLQ (180+)	22	\$6,842,701	0.31%	0.38%
e	Bankruptcy	21	\$4,672,624	0.29%	0.26%
f	Foreclosure	105	\$34,313,348	1.47%	1.92%
g	Total Active Portfolio	7,139	\$1,786,330,473	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	308	\$18,887,903	93.90%	92.95%
b	DLQ (30-59)	8	\$575,469	2.44%	2.83%
c	DLQ (60-179)	5	\$307,224	1.52%	1.51%
d	DLQ (180+)	2	\$164,694	0.61%	0.81%
e	Bankruptcy	4	\$271,421	1.22%	1.34%
f	Foreclosure	1	\$113,373	0.30%	0.56%
g	Total Active Portfolio	328	\$20,320,084	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	9	\$302,919	\$33,658	\$27,591	\$18,716	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$353,814	\$70,763	\$35,171	\$82,504	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$1,992	\$1,992	\$1,992	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	5	\$45,275	5.93%	3.63%	3.50%	\$158	34.33%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$157,889	\$151,979	\$11,875			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$112,561	\$120,000	\$42,828			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	6	\$135,225	\$150,656	\$37,504			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,599	\$836,044,110	96.82%	96.55%
b	DLQ (30-59)	48	\$6,707,601	0.83%	0.77%
c	DLQ (60-179)	26	\$3,830,480	0.45%	0.44%
d	DLQ (180+)	21	\$2,785,916	0.36%	0.32%
e	Bankruptcy	10	\$2,137,822	0.17%	0.25%
f	Foreclosure	79	\$14,377,487	1.37%	1.66%
g	Total Active Portfolio	5,783	\$865,883,417	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	428	\$14,437,922	96.83%	96.24%
b	DLQ (30-59)	4	\$110,585	0.90%	0.74%
c	DLQ (60-179)	5	\$332,036	1.13%	2.21%
d	DLQ (180+)	1	\$19,029	0.23%	0.13%
e	Bankruptcy	4	\$102,836	0.90%	0.69%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	442	\$15,002,407	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - New York

STATE: **NEW YORK**

Template 2(a): Program and Customer Relief Performance - First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$519,327	\$129,832	\$135,380	\$74,421	\$762	31.44%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	33	\$2,990,202	\$90,612	\$84,000	\$51,274	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$1,376,108	\$275,222	\$302,000	\$173,660	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$216,272	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	9	\$49,939	2.85%	2.63%	0.58%	\$110	25.64%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	33	\$92,673	\$91,727	\$21,981			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	7	\$77,145	\$71,225	\$28,626			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	40	\$89,955	\$84,393	\$23,627			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - New York

STATE: **NEW YORK**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,903	\$1,048,133,460	92.44%	90.15%
b	DLQ (30-59)	120	\$20,866,611	1.88%	1.79%
c	DLQ (60-179)	63	\$10,889,864	0.99%	0.94%
d	DLQ (180+)	62	\$21,743,783	0.97%	1.87%
e	Bankruptcy	60	\$11,075,111	0.94%	0.95%
f	Foreclosure	178	\$49,901,870	2.79%	4.29%
g	Total Active Portfolio	6,386	\$1,162,610,699	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	336	\$22,100,551	93.59%	93.03%
b	DLQ (30-59)	11	\$624,099	3.06%	2.63%
c	DLQ (60-179)	3	\$177,117	0.84%	0.75%
d	DLQ (180+)	1	\$73,528	0.28%	0.31%
e	Bankruptcy	7	\$577,602	1.95%	2.43%
f	Foreclosure	1	\$202,392	0.28%	0.85%
g	Total Active Portfolio	359	\$23,755,289	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - North Carolina

STATE: **NORTH CAROLINA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	15	\$1,848,804	\$123,254	\$57,827	\$141,393	\$506	30.52%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$30,858	\$30,858	\$30,858	-	\$352	44.62%
B	Completed 2nd Lien Extinguishments	56	\$1,855,810	\$33,139	\$24,731	\$28,272	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	17	\$2,042,011	\$120,118	\$53,498	\$142,165	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$21,036	\$7,012	\$8,536	\$3,975	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$544,527	-	-	-	-	-
B	Refinances Completed - 1st Liens	7	\$466,386	2.29%	2.50%	0.76%	\$777	23.37%
C	Refinances Completed - 2nd Liens	11	\$48,601	2.52%	2.38%	0.26%	\$76	20.05%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	110	\$126,872	\$120,526	\$46,420			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	49	\$113,679	\$106,800	\$41,369			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	159	\$122,806	\$116,898	\$45,209			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - North Carolina

STATE: NORTH CAROLINA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	66,963	\$10,383,138,587	97.47%	97.61%
b	DLQ (30-59)	623	\$79,784,579	0.91%	0.75%
c	DLQ (60-179)	300	\$45,410,688	0.44%	0.43%
d	DLQ (180+)	227	\$37,542,916	0.33%	0.35%
e	Bankruptcy	397	\$51,332,984	0.58%	0.48%
f	Foreclosure	194	\$39,682,148	0.28%	0.37%
g	Total Active Portfolio	68,704	\$10,636,891,901	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	21,498	\$733,626,419	97.23%	96.47%
b	DLQ (30-59)	140	\$5,441,467	0.63%	0.72%
c	DLQ (60-179)	86	\$3,244,424	0.39%	0.43%
d	DLQ (180+)	18	\$1,086,883	0.08%	0.14%
e	Bankruptcy	356	\$15,835,019	1.61%	2.08%
f	Foreclosure	13	\$1,204,242	0.06%	0.16%
g	Total Active Portfolio	22,111	\$760,438,455	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

Template 2(a): Program and Customer Relief Performance - First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	7	\$173,621	\$163,900	\$39,899			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	7	\$173,621	\$163,900	\$39,899			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,120	\$210,202,340	99.38%	99.47%
b	DLQ (30-59)	3	\$683,744	0.27%	0.32%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$144,336	0.09%	0.07%
f	Foreclosure	3	\$288,930	0.27%	0.14%
g	Total Active Portfolio	1,127	\$211,319,350	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1	\$27,370	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1	\$27,370	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Ohio

STATE: OHIO

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$191,722	\$63,907	\$72,858	\$40,053	\$270	30.83%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	13	\$270,491	\$20,807	\$17,747	\$9,786	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$218,999	\$43,800	\$39,745	\$27,061	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$16,986	\$16,986	\$16,986	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	2	\$21,395	4.94%	4.94%	3.80%	\$77	34.53%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	23	\$98,947	\$102,000	\$22,761			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	29	\$77,096	\$75,915	\$27,069			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	52	\$86,761	\$83,448	\$27,311			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4a)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Ohio

STATE: OHIO

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,922	\$879,054,139	95.34%	96.03%
b	DLQ (30-59)	114	\$12,321,023	1.57%	1.35%
c	DLQ (60-179)	56	\$5,552,873	0.77%	0.61%
d	DLQ (180+)	32	\$4,157,441	0.44%	0.45%
e	Bankruptcy	66	\$6,951,677	0.91%	0.76%
f	Foreclosure	70	\$7,322,011	0.96%	0.80%
g	Total Active Portfolio	7,260	\$915,359,164	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	438	\$11,080,158	95.01%	95.21%
b	DLQ (30-59)	4	\$78,189	0.87%	0.67%
c	DLQ (60-179)	5	\$128,926	1.08%	1.11%
d	DLQ (180+)	1	\$28,646	0.22%	0.25%
e	Bankruptcy	13	\$321,749	2.82%	2.76%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	461	\$11,637,668	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Oregon

STATE: OREGON

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$93,810	\$93,810	\$93,810	–	\$156	22.06%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	20	\$1,164,783	\$58,239	\$41,877	\$43,837	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	11	\$805,500	\$73,227	\$58,371	\$55,025	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2	\$302,207	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	8	\$39,444	3.06%	2.94%	0.62%	\$78	23.60%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	6	\$189,760	\$195,706	\$68,957			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$213,956	\$211,613	\$32,432			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	10	\$199,438	\$210,950	\$56,111			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Oregon

STATE: OREGON

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,826	\$1,209,367,897	97.78%	97.40%
b	DLQ (30-59)	29	\$5,675,764	0.49%	0.46%
c	DLQ (60-179)	12	\$2,646,549	0.20%	0.21%
d	DLQ (180+)	12	\$4,254,775	0.20%	0.34%
e	Bankruptcy	23	\$4,834,288	0.39%	0.39%
f	Foreclosure	56	\$14,933,833	0.94%	1.20%
g	Total Active Portfolio	5,958	\$1,241,713,105	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	756	\$36,997,658	96.80%	96.70%
b	DLQ (30-59)	6	\$310,071	0.77%	0.81%
c	DLQ (60-179)	4	\$271,412	0.51%	0.71%
d	DLQ (180+)	1	\$69,961	0.13%	0.18%
e	Bankruptcy	14	\$610,066	1.79%	1.59%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	781	\$38,259,167	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$209,404	\$69,801	\$50,072	\$51,402	\$262	47.83%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	9	\$251,588	\$27,954	\$30,287	\$12,735	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	9	\$623,726	\$69,303	\$59,944	\$38,973	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$825,858	1.90%	1.90%	-	\$1,171	21.02%
C	Refinances Completed - 2nd Liens	4	\$39,741	2.88%	2.88%	0.51%	\$105	28.75%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	61	\$107,072	\$113,843	\$42,436			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	14	\$101,538	\$88,861	\$47,623			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	75	\$106,039	\$112,000	\$43,165			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	17,457	\$2,696,312,084	98.13%	98.18%
b	DLQ (30-59)	128	\$15,928,509	0.72%	0.58%
c	DLQ (60-179)	57	\$8,099,575	0.32%	0.29%
d	DLQ (180+)	27	\$4,502,671	0.15%	0.16%
e	Bankruptcy	43	\$7,836,688	0.24%	0.29%
f	Foreclosure	77	\$13,558,478	0.43%	0.49%
g	Total Active Portfolio	17,789	\$2,746,238,005	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	690	\$23,833,038	95.57%	96.07%
b	DLQ (30-59)	15	\$408,857	2.08%	1.65%
c	DLQ (60-179)	4	\$144,790	0.55%	0.58%
d	DLQ (180+)	1	\$55,479	0.14%	0.22%
e	Bankruptcy	12	\$364,734	1.66%	1.47%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	722	\$24,806,900	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$32,938	\$32,938	\$32,938	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$126,663	\$126,663	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$151,947	\$142,864	\$46,867			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$146,890	\$132,554	\$42,133			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	676	\$135,493,409	96.71%	96.83%
b	DLQ (30-59)	5	\$806,576	0.72%	0.58%
c	DLQ (60-179)	7	\$1,104,720	1.00%	0.79%
d	DLQ (180+)	4	\$907,180	0.57%	0.65%
e	Bankruptcy	2	\$631,060	0.29%	0.45%
f	Foreclosure	5	\$991,751	0.72%	0.71%
g	Total Active Portfolio	699	\$139,934,695	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28	\$1,405,628	90.32%	95.60%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	2	\$52,049	6.45%	3.54%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$12,690	3.23%	0.86%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	31	\$1,470,367	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - South Carolina

STATE: **SOUTH CAROLINA**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	12	\$1,640,122	\$136,677	\$90,275	\$217,639	\$461	31.80%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	34	\$1,457,455	\$42,866	\$38,852	\$28,369	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	14	\$2,518,564	\$179,897	\$103,885	\$222,683	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$70,260	\$70,260	\$70,260	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$38,858	\$12,953	\$8,858	\$9,673	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	1	\$325,000	\$325,000	\$325,000	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	6	\$228,563	1.62%	1.70%	0.62%	\$299	18.36%
C	Refinances Completed - 2nd Liens	10	\$21,184	3.49%	2.69%	2.41%	\$48	26.07%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	27	\$124,428	\$127,920	\$55,996			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	38	\$128,646	\$131,209	\$35,984			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	65	\$126,894	\$130,000	\$45,020			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - South Carolina

STATE: SOUTH CAROLINA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	27,906	\$4,785,968,808	97.82%	97.89%
b	DLQ (30-59)	247	\$33,876,129	0.87%	0.69%
c	DLQ (60-179)	112	\$23,396,532	0.39%	0.48%
d	DLQ (180+)	55	\$11,957,797	0.19%	0.24%
e	Bankruptcy	82	\$9,886,311	0.29%	0.20%
f	Foreclosure	125	\$24,260,655	0.44%	0.50%
g	Total Active Portfolio	28,527	\$4,889,346,233	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,579	\$224,711,267	97.93%	97.07%
b	DLQ (30-59)	39	\$1,483,556	0.58%	0.64%
c	DLQ (60-179)	22	\$1,567,415	0.33%	0.68%
d	DLQ (180+)	6	\$632,023	0.09%	0.27%
e	Bankruptcy	68	\$2,505,954	1.01%	1.08%
f	Foreclosure	4	\$593,761	0.06%	0.26%
g	Total Active Portfolio	6,718	\$231,493,976	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$22,236	\$22,236	\$22,236	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$21,644	\$21,644	\$21,644	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	9	\$118,353	\$123,228	\$45,906			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	27	\$127,044	\$120,500	\$48,677			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	36	\$124,872	\$121,864	\$47,502			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,438	\$458,526,562	98.54%	98.73%
b	DLQ (30-59)	20	\$1,921,512	0.57%	0.41%
c	DLQ (60-179)	6	\$851,661	0.17%	0.18%
d	DLQ (180+)	7	\$988,297	0.20%	0.21%
e	Bankruptcy	8	\$893,642	0.23%	0.19%
f	Foreclosure	10	\$1,226,731	0.29%	0.26%
g	Total Active Portfolio	3,489	\$464,408,404	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	54	\$1,443,259	96.43%	96.32%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$55,166	3.57%	3.68%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	56	\$1,498,425	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Tennessee

STATE: **TENNESSEE**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	17	\$747,619	\$43,978	\$31,511	\$26,599	\$252	35.70%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$17,895	\$17,895	\$17,895	-	\$166	41.47%
B	Completed 2nd Lien Extinguishments	46	\$1,260,275	\$27,397	\$23,199	\$23,066	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	14	\$548,565	\$39,183	\$25,704	\$58,956	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$42,363	\$42,363	\$42,363	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$197,801	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$204,932	2.37%	2.50%	0.32%	\$340	22.86%
C	Refinances Completed - 2nd Liens	9	\$19,948	3.81%	2.75%	2.20%	\$55	28.25%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	54	\$111,047	\$107,600	\$38,815			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	11	\$110,915	\$103,098	\$47,997			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	65	\$111,025	\$107,142	\$40,095			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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SunTrust Servicing Performance - First Quarter 2015 - Tennessee

STATE: **TENNESSEE**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	45,923	\$5,658,773,225	97.68%	97.94%
b	DLQ (30-59)	407	\$45,834,921	0.87%	0.79%
c	DLQ (60-179)	159	\$17,846,380	0.34%	0.31%
d	DLQ (180+)	72	\$10,381,952	0.15%	0.18%
e	Bankruptcy	391	\$36,189,084	0.83%	0.63%
f	Foreclosure	62	\$8,918,217	0.13%	0.15%
g	Total Active Portfolio	47,014	\$5,777,943,780	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	16,787	\$586,980,301	97.60%	96.67%
b	DLQ (30-59)	89	\$4,559,031	0.52%	0.75%
c	DLQ (60-179)	48	\$2,376,161	0.28%	0.39%
d	DLQ (180+)	11	\$1,615,579	0.06%	0.27%
e	Bankruptcy	263	\$11,078,006	1.53%	1.82%
f	Foreclosure	2	\$573,608	0.01%	0.09%
g	Total Active Portfolio	17,200	\$607,182,686	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Texas

STATE: TEXAS

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$94,636	\$94,636	\$94,636	–	\$1,166	58.65%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	14	\$518,785	\$37,056	\$31,630	\$23,169	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$28,234	\$28,234	\$28,234	–	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	–	–	–	–	–	–	–
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	68	\$99,214	\$88,302	\$40,203			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	14	\$114,365	\$106,057	\$37,243			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	82	\$101,801	\$96,550	\$39,905			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
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SunTrust Servicing Performance - First Quarter 2015 - Texas

STATE: **TEXAS**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	23,498	\$4,159,660,598	98.37%	98.71%
b	DLQ (30-59)	174	\$22,955,013	0.73%	0.54%
c	DLQ (60-179)	63	\$8,220,632	0.26%	0.20%
d	DLQ (180+)	25	\$3,253,851	0.10%	0.08%
e	Bankruptcy	91	\$13,902,639	0.38%	0.33%
f	Foreclosure	36	\$6,224,022	0.15%	0.15%
g	Total Active Portfolio	23,887	\$4,214,216,754	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,099	\$31,578,955	95.98%	96.36%
b	DLQ (30-59)	18	\$409,079	1.57%	1.25%
c	DLQ (60-179)	9	\$276,972	0.79%	0.85%
d	DLQ (180+)	1	\$24,288	0.09%	0.07%
e	Bankruptcy	18	\$481,674	1.57%	1.47%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,145	\$32,770,968	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Utah

STATE: **UTAH**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	9	\$368,057	\$40,895	\$34,556	\$18,021	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$116,087	\$58,044	\$58,044	\$1,941	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$108,697	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	1	\$78,123	2.38%	2.38%	-	\$147	22.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	11	\$187,805	\$188,000	\$72,224			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	18	\$165,351	\$155,189	\$56,315			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	29	\$173,868	\$171,829	\$62,541			

DEFINITIONS:

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SunTrust Servicing Performance - First Quarter 2015 - Utah

STATE: **UTAH**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,243	\$873,982,180	97.79%	98.18%
b	DLQ (30-59)	38	\$6,224,198	0.88%	0.70%
c	DLQ (60-179)	13	\$2,013,820	0.30%	0.23%
d	DLQ (180+)	10	\$2,584,554	0.23%	0.29%
e	Bankruptcy	29	\$4,100,243	0.67%	0.46%
f	Foreclosure	6	\$1,302,823	0.14%	0.15%
g	Total Active Portfolio	4,339	\$890,207,817	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	183	\$7,546,703	96.32%	95.81%
b	DLQ (30-59)	1	\$37,418	0.53%	0.48%
c	DLQ (60-179)	1	\$44,656	0.53%	0.57%
d	DLQ (180+)	1	\$33,763	0.53%	0.43%
e	Bankruptcy	4	\$214,419	2.11%	2.72%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	190	\$7,876,959	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Vermont

STATE: VERMONT

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$27,824	\$27,824	\$27,824	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Vermont

STATE: VERMONT

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	509	\$94,957,545	96.22%	96.45%
b	DLQ (30-59)	10	\$1,568,331	1.89%	1.59%
c	DLQ (60-179)	2	\$314,162	0.38%	0.32%
d	DLQ (180+)	1	\$277,367	0.19%	0.28%
e	Bankruptcy	2	\$239,440	0.38%	0.24%
f	Foreclosure	5	\$1,096,876	0.95%	1.11%
g	Total Active Portfolio	529	\$98,453,721	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	20	\$746,741	95.24%	94.66%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$42,107	4.76%	5.34%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	21	\$788,848	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Virginia

STATE: VIRGINIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	12	\$764,006	\$63,667	\$60,140	\$40,780	\$247	26.17%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	3	\$137,696	\$45,899	\$38,015	\$21,544	\$204	28.81%
B	Completed 2nd Lien Extinguishments	110	\$6,732,188	\$61,202	\$48,470	\$48,530	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	64	\$5,311,275	\$82,989	\$67,300	\$62,675	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$13,237	\$13,237	\$13,237	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	6	\$17,527	\$2,921	\$2,705	\$1,224	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	9	\$357,513	-	-	-	-	-
B	Refinances Completed - 1st Liens	5	\$472,628	1.84%	2.10%	0.46%	\$(9)	(0.40%)
C	Refinances Completed - 2nd Liens	41	\$55,065	2.88%	2.50%	1.00%	\$123	25.27%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	278	\$197,327	\$176,550	\$86,658			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	60	\$169,060	\$148,705	\$78,002			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	338	\$192,309	\$170,488	\$85,760			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Virginia

STATE: VIRGINIA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	107,154	\$19,783,953,240	97.68%	98.20%
b	DLQ (30-59)	1,220	\$143,708,209	1.11%	0.71%
c	DLQ (60-179)	432	\$66,427,247	0.39%	0.33%
d	DLQ (180+)	234	\$44,327,231	0.21%	0.22%
e	Bankruptcy	521	\$82,480,776	0.47%	0.41%
f	Foreclosure	133	\$26,550,203	0.12%	0.13%
g	Total Active Portfolio	109,694	\$20,147,446,904	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	40,368	\$1,717,016,778	97.61%	96.61%
b	DLQ (30-59)	170	\$9,422,248	0.41%	0.53%
c	DLQ (60-179)	116	\$6,473,832	0.28%	0.36%
d	DLQ (180+)	27	\$2,204,987	0.07%	0.12%
e	Bankruptcy	656	\$38,728,488	1.59%	2.18%
f	Foreclosure	18	\$3,380,365	0.04%	0.19%
g	Total Active Portfolio	41,355	\$1,777,226,697	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Washington

STATE: WASHINGTON

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$133,742	\$133,742	\$133,742	-	\$337	31.38%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	20	\$1,394,666	\$69,733	\$56,894	\$65,448	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	12	\$900,516	\$75,043	\$60,957	\$53,691	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2	\$179,067	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$262,731	2.50%	2.50%	-	\$475	24.61%
C	Refinances Completed - 2nd Liens	9	\$49,113	2.88%	2.88%	0.66%	\$104	24.60%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	15	\$222,164	\$208,000	\$84,834			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	10	\$148,062	\$129,013	\$43,430			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	25	\$192,524	\$183,850	\$79,235			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Washington

STATE: WASHINGTON

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	20,000	\$4,605,904,268	99.06%	99.02%
b	DLQ (30-59)	57	\$10,789,176	0.28%	0.23%
c	DLQ (60-179)	34	\$7,583,195	0.17%	0.16%
d	DLQ (180+)	30	\$7,466,768	0.15%	0.16%
e	Bankruptcy	44	\$12,350,164	0.22%	0.27%
f	Foreclosure	25	\$7,535,792	0.12%	0.16%
g	Total Active Portfolio	20,190	\$4,651,629,364	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,040	\$51,999,542	97.11%	96.17%
b	DLQ (30-59)	10	\$528,827	0.93%	0.98%
c	DLQ (60-179)	3	\$121,656	0.28%	0.22%
d	DLQ (180+)	2	\$87,089	0.19%	0.16%
e	Bankruptcy	15	\$1,276,058	1.40%	2.36%
f	Foreclosure	1	\$57,849	0.09%	0.11%
g	Total Active Portfolio	1,071	\$54,071,021	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$107,709	\$107,709	\$107,709	–	\$438	24.36%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	8	\$259,042	\$32,380	\$22,526	\$29,666	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	–	–	–	–	–	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed - 2nd Liens	2	\$39,740	3.31%	3.31%	1.15%	\$90	25.94%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$68,400	\$68,400	–			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	–	–	–	–			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$68,400	\$68,400	–			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,156	\$330,504,601	97.29%	97.28%
b	DLQ (30-59)	41	\$4,576,870	1.26%	1.35%
c	DLQ (60-179)	16	\$1,423,935	0.49%	0.42%
d	DLQ (180+)	5	\$562,707	0.15%	0.17%
e	Bankruptcy	17	\$1,704,489	0.52%	0.50%
f	Foreclosure	9	\$983,285	0.28%	0.29%
g	Total Active Portfolio	3,244	\$339,755,887	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	450	\$15,068,548	97.40%	97.29%
b	DLQ (30-59)	2	\$20,070	0.43%	0.13%
c	DLQ (60-179)	1	\$19,853	0.22%	0.13%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$199,093	1.73%	1.29%
f	Foreclosure	1	\$179,970	0.22%	1.16%
g	Total Active Portfolio	462	\$15,487,534	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Wisconsin

STATE: WISCONSIN

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$111,874	\$111,874	\$111,874	–	\$720	21.28%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	9	\$351,851	\$39,095	\$38,172	\$21,724	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$58,873	\$58,873	\$58,873	–	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	–	–	–	–	–	–	–
B	Refinances Completed - 1st Liens	1	\$206,730	1.80%	1.80%	–	\$273	21.85%
C	Refinances Completed - 2nd Liens	5	\$25,831	4.63%	3.38%	2.53%	\$86	33.30%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	30	\$110,876	\$102,065	\$40,129			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$120,772	\$120,772	–			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	31	\$111,195	\$104,855	\$39,494			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** 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.
- Line item 4a)** 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.
- Line item 4b)** 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.
- Line item 4c)** 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.

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed – 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed – 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Wisconsin

STATE: **WISCONSIN**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,222	\$791,212,133	98.68%	98.66%
b	DLQ (30-59)	28	\$3,287,380	0.53%	0.41%
c	DLQ (60-179)	5	\$1,466,486	0.09%	0.18%
d	DLQ (180+)	5	\$1,057,659	0.09%	0.13%
e	Bankruptcy	22	\$3,290,600	0.42%	0.41%
f	Foreclosure	10	\$1,670,726	0.19%	0.21%
g	Total Active Portfolio	5,292	\$801,984,982	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	214	\$5,553,130	95.96%	94.95%
b	DLQ (30-59)	3	\$108,893	1.35%	1.86%
c	DLQ (60-179)	2	\$71,029	0.90%	1.21%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$115,486	1.79%	1.97%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	223	\$5,848,538	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.

SunTrust Consumer Relief - First Quarter 2015 - Wyoming

STATE: **WYOMING**

Template 2(a): Program and Customer Relief Performance – First Quarter 2015

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$32,319	\$32,319	\$32,319	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$205,814	\$207,150	\$48,780			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$155,920	\$157,102	\$16,196			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	13	\$186,624	\$171,612	\$45,976			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 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.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - First Quarter 2015 - Wyoming

STATE: **WYOMING**

Template 1: Servicing Performance - First Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,934	\$322,075,243	98.98%	99.03%
b	DLQ (30-59)	8	\$1,013,320	0.41%	0.31%
c	DLQ (60-179)	4	\$713,257	0.20%	0.22%
d	DLQ (180+)	2	\$282,172	0.10%	0.09%
e	Bankruptcy	1	\$289,029	0.05%	0.09%
f	Foreclosure	5	\$852,181	0.26%	0.26%
g	Total Active Portfolio	1,954	\$325,225,202	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	35	\$1,204,118	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	35	\$1,204,118	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
 - 5. The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.