

SunTrust Consumer Relief - Program to Date - National Totals

STATE: **NATIONAL TOTALS**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	368	\$42,996,396	\$116,838	\$90,250	\$117,973	\$452	34.76%
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/Offers/Approvals	2,440	\$121,207	-	-	-	-	-
B	Refinances Completed - 1st Liens	773	\$217,329	2.28%	2.40%	0.75%	\$183	13.10%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	3,436	\$152,513	\$135,000	\$75,527			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2,365	\$122,772	\$114,723	\$56,660			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$164,537	\$164,537	-			
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	5,802	\$140,392	\$126,552	\$69,998			

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.
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SunTrust Consumer Relief - Program to Date - Alabama

STATE: ALABAMA

Template 2(b): Program and Customer Relief Performance - Program to Date

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	5	\$75,640	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$102,167	2.17%	2.30%	0.51%	\$103	14.03%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$119,952	\$120,280	\$43,037			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$147,478	\$117,533	\$54,304			
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	38	\$123,574	\$118,907	\$44,828			

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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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SunTrust Consumer Relief - Program to Date - Alaska

STATE: **ALASKA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	1	\$21,522	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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 Consumer Relief - Program to Date - Arizona

STATE: **ARIZONA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	64	\$50,287	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$281,114	2.30%	2.40%	0.27%	\$101	5.93%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$143,797	\$131,203	\$48,877			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	21	\$123,639	\$125,600	\$41,097			
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	35	\$131,702	\$127,465	\$44,803			

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SunTrust Consumer Relief - Program to Date - Arkansas

STATE: **ARKANSAS**

Template 2(b): Program and Customer Relief Performance - Program to Date

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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/Offers/Approvals	1	\$123,586	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$123,234	2.90%	2.90%	-	\$207	23.47%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$98,430	\$92,227	\$43,793			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$104,629	\$100,000	\$20,120			
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	\$99,369	\$94,220	\$40,913			

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
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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 Consumer Relief - Program to Date - California

STATE: CALIFORNIA

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$1,994,805	\$142,486	\$133,946	\$43,664	\$584	28.44%
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	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/Offer/Approvals	112	\$113,628	-	-	-	-	-
B	Refinances Completed - 1st Liens	14	\$373,060	1.94%	1.55%	1.00%	\$87	4.12%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$182,000	\$179,000	\$48,854			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	38	\$212,442	\$195,000	\$80,202			
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	42	\$209,543	\$195,000	\$77,854			

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 Consumer Relief - Program to Date - Colorado

STATE: **COLORADO**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	3	\$37,017	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	39	\$169,537	\$161,242	\$78,194			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	23	\$158,328	\$151,210	\$57,378			
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	62	\$165,379	\$154,096	\$70,894			

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 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
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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 Consumer Relief - Program to Date - Connecticut

STATE: CONNECTICUT

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	10	\$41,308	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$178,723	\$153,174	\$70,760			
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	19	\$172,670	\$147,537	\$69,687			

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- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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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 Consumer Relief - Program to Date - Delaware

STATE: **DELAWARE**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	8	\$121,396	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$174,842	2.77%	2.50%	0.74%	\$221	19.66%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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.
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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 Consumer Relief - Program to Date - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 2(b): Program and Customer Relief Performance - Program to Date

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	10	\$184,279	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$331,556	2.17%	2.10%	0.21%	\$(362)	(18.98%)
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	51	\$276,361	\$285,000	\$85,996			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	12	\$278,596	\$282,610	\$69,902			
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	63	\$276,787	\$285,000	\$82,654			

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 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.
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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.
- 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 Consumer Relief - Program to Date - Florida

STATE: **FLORIDA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	146	\$17,862,498	\$122,346	\$103,552	\$98,418	\$432	36.21%
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	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	\$69,813	\$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	907	\$124,346	-	-	-	-	-
B	Refinances Completed - 1st Liens	265	\$246,567	2.40%	2.50%	0.71%	\$250	15.41%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	124	\$113,401	\$110,525	\$50,569			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	568	\$105,070	\$100,000	\$44,190			
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	692	\$106,563	\$100,785	\$45,473			

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 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
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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 Consumer Relief - Program to Date - Georgia

STATE: **GEORGIA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	59	\$5,958,704	\$100,995	\$55,638	\$141,515	\$483	38.49%
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	641	\$118,889	-	-	-	-	-
B	Refinances Completed - 1st Liens	277	\$147,361	2.19%	2.30%	0.77%	\$115	12.03%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	176	\$121,457	\$122,868	\$43,793			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	577	\$121,469	\$122,346	\$40,090			
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	753	\$121,466	\$122,385	\$40,956			

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 Consumer Relief - Program to Date - Hawaii

STATE: **HAWAII**

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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.

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- 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.
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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 Consumer Relief - Program to Date - Idaho

STATE: IDAHO

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	1	\$539,784	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$280,000	1.80%	1.80%	-	\$64	4.14%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	20	\$117,726	\$117,361	\$35,011			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$141,078	\$98,135	\$81,260			
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	23	\$120,772	\$112,085	\$41,516			

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.
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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/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 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 Consumer Relief - Program to Date - Illinois

STATE: ILLINOIS

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$1,457,227	\$121,436	\$111,526	\$73,153	\$415	31.69%
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/Offers/Approvals	36	\$54,074	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$112,004	3.20%	3.20%	0.42%	\$198	24.20%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$112,890	\$115,660	\$31,246			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	61	\$91,543	\$76,458	\$42,173			
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	91	\$98,581	\$91,000	\$40,026			

DEFINITIONS:

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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
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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 Consumer Relief - Program to Date - Indiana

STATE: INDIANA

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$100,970	\$110,525	\$31,532			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	14	\$85,127	\$79,739	\$26,494			
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	28	\$93,048	\$92,601	\$29,694			

DEFINITIONS:

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SunTrust Consumer Relief - Program to Date - Iowa

STATE: **IOWA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	1	\$78,093	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	45	\$108,749	\$99,000	\$35,360			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	64	\$117,300	\$107,350	\$46,979			
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	109	\$113,770	\$104,500	\$42,600			

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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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- 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 Consumer Relief - Program to Date - Kansas

STATE: **KANSAS**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	70	\$97,564	\$96,421	\$35,082			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	28	\$90,315	\$84,935	\$32,030			
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	\$95,493	\$90,088	\$34,232			

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 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.
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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/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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SunTrust Consumer Relief - Program to Date - Kentucky

STATE: KENTUCKY

Template 2(b): Program and Customer Relief Performance - Program to Date

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	5	\$123,681	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$105,502	\$99,900	\$35,897			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$87,084	\$90,460	\$15,591			
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	\$99,835	\$99,200	\$31,593			

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 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.
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- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
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SunTrust Consumer Relief - Program to Date - Louisiana

STATE: LOUISIANA

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	46	\$110,980	\$107,057	\$31,483			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	33	\$105,972	\$101,150	\$40,528			
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	79	\$108,888	\$103,500	\$35,382			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second 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 Consumer Relief - Program to Date - Maine

STATE: **MAINE**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	2	\$20,308	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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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- 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 Consumer Relief - Program to Date - Maryland

STATE: **MARYLAND**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	107	\$205,614	-	-	-	-	-
B	Refinances Completed - 1st Liens	32	\$368,698	2.07%	2.00%	0.69%	\$142	6.54%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	640	\$201,562	\$192,248	\$75,495			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	125	\$179,661	\$175,920	\$66,102			
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	765	\$197,983	\$190,000	\$74,443			

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
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SunTrust Consumer Relief - Program to Date - Massachusetts

STATE: MASSACHUSETTS

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$128,865	\$128,865	\$128,865	-	\$530	43.87%
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/Offer/Approvals	1	\$43,471	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$249,331	\$247,728	\$93,253			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$198,458	\$177,650	\$85,567			
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	12	\$232,373	\$203,745	\$90,322			

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 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 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 Consumer Relief - Program to Date - Michigan

STATE: **MICHIGAN**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	102	\$51,044	-	-	-	-	-
B	Refinances Completed - 1st Liens	14	\$121,235	2.46%	2.60%	0.93%	\$164	18.17%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$82,382	\$77,075	\$35,588			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	15	\$60,163	\$61,858	\$22,786			
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	30	\$71,273	\$67,212	\$31,460			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first 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.
- 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
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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 Consumer Relief - Program to Date - Minnesota

STATE: MINNESOTA

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	7	\$43,041	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	65	\$137,319	\$133,900	\$53,483			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	15	\$138,099	\$123,405	\$56,954			
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	80	\$137,466	\$133,450	\$53,779			

DEFINITIONS:

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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 Consumer Relief - Program to Date - Mississippi

STATE: **MISSISSIPPI**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	4	\$58,338	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$131,286	\$129,418	\$43,249			
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	9	\$131,286	\$129,418	\$43,249			

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 Consumer Relief - Program to Date - Missouri

STATE: **MISSOURI**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offer/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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	157	\$106,476	\$104,000	\$35,021			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	39	\$81,463	\$73,542	\$28,485			
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	196	\$101,499	\$93,230	\$35,207			

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 Consumer Relief - Program to Date - Montana

STATE: **MONTANA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	1	\$24,787	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	73	\$142,809	\$140,000	\$46,184			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$87,157	\$100,000	\$47,069			
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	76	\$140,612	\$139,577	\$47,177			

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 Consumer Relief - Program to Date - Nebraska

STATE: **NEBRASKA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	38	\$108,194	\$104,327	\$28,652			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$74,704	\$76,961	\$13,133			
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	43	\$104,300	\$97,850	\$29,285			

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 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 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 Consumer Relief - Program to Date - Nevada

STATE: **NEVADA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	21	\$38,168	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$311,627	2.93%	2.90%	0.06%	\$550	23.79%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	5	\$151,049	\$163,200	\$43,902			
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	\$151,049	\$163,200	\$43,902			

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 Consumer Relief - Program to Date - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	2	\$105,503	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$151,722	\$186,000	\$59,429			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$149,305	\$149,305	-			
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	\$151,118	\$167,652	\$48,538			

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 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 Consumer Relief - Program to Date - New Jersey

STATE: **NEW JERSEY**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offer/Approvals	10	\$93,499	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$472,389	2.23%	1.90%	1.63%	\$878	26.22%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	18	\$169,392	\$149,779	\$62,508			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$135,239	\$144,063	\$35,433			
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	\$163,183	\$149,779	\$59,365			

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 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 Consumer Relief - Program to Date - New Mexico

STATE: **NEW MEXICO**

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$159,452	\$161,769	\$28,660			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$137,036	\$120,000	\$68,992			
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	11	\$149,263	\$151,182	\$49,515			

DEFINITIONS:

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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 Consumer Relief - Program to Date - New York

STATE: **NEW YORK**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	10	\$205,084	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$96,415	\$92,287	\$30,896			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	18	\$121,635	\$72,421	\$99,046			
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	79	\$102,161	\$90,000	\$54,642			

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.
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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 Consumer Relief - Program to Date - North Carolina

STATE: **NORTH CAROLINA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	19	\$2,850,087	\$150,005	\$57,827	\$199,212	\$657	37.03%
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	45	\$183,246	-	-	-	-	-
B	Refinances Completed - 1st Liens	20	\$310,864	2.59%	2.65%	0.74%	\$383	17.92%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	262	\$132,461	\$123,865	\$52,407			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	91	\$109,792	\$97,108	\$45,287			
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	353	\$126,617	\$120,772	\$51,570			

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.
- 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.
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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.
- 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
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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 Consumer Relief - Program to Date - North Dakota

STATE: NORTH DAKOTA

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$157,499	\$154,565	\$48,379			
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	15	\$157,499	\$154,565	\$48,379			

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 Consumer Relief - Program to Date - Ohio

STATE: OHIO

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$247,012	\$61,753	\$64,074	\$32,985	\$294	37.97%
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	-	-	-	-	-	-	-
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	5	\$15,451	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$137,007	1.00%	1.00%	-	\$(54)	(8.09)%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	42	\$100,094	\$98,918	\$24,869			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	85	\$80,312	\$76,488	\$27,166			
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	127	\$86,854	\$83,435	\$27,938			

DEFINITIONS:

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SunTrust Consumer Relief - Program to Date - Oregon

STATE: OREGON

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$121,015	\$60,507	\$60,507	\$47,097	\$143	18.12%
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	16	\$211,239	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$591,293	2.50%	2.50%	-	\$533	14.05%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$171,096	\$172,566	\$69,493			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	6	\$206,663	\$208,525	\$30,769			
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	\$186,339	\$190,450	\$57,429			

DEFINITIONS:

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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 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 Consumer Relief - Program to Date - Pennsylvania

STATE: PENNSYLVANIA

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offer/Approvals	8	\$71,102	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$653,292	1.50%	1.50%	0.57%	\$515	12.92%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	113	\$107,823	\$103,500	\$45,666			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	23	\$95,717	\$83,460	\$41,073			
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	136	\$105,776	\$99,806	\$45,008			

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 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 Consumer Relief - Program to Date - Rhode Island

STATE: RHODE ISLAND

Template 2(b): Program and Customer Relief Performance - Program to Date

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	1	\$720,000	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$142,001	\$126,663	\$58,065			
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	7	\$147,684	\$132,554	\$47,438			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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SunTrust Consumer Relief - Program to Date - South Carolina

STATE: **SOUTH CAROLINA**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	\$2,112,560	\$140,837	\$88,669	\$211,082	\$413	29.83%
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	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/Offer/Approvals	66	\$141,560	-	-	-	-	-
B	Refinances Completed - 1st Liens	43	\$190,500	2.33%	2.50%	0.64%	\$214	16.59%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	52	\$121,492	\$120,550	\$51,685			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	114	\$138,775	\$134,258	\$50,564			
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	166	\$133,361	\$130,813	\$51,393			

DEFINITIONS:

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SunTrust Consumer Relief - Program to Date - South Dakota

STATE: SOUTH DAKOTA

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$134,566	\$130,374	\$57,065			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	56	\$130,407	\$127,238	\$42,244			
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	84	\$131,793	\$127,238	\$47,389			

DEFINITIONS:

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- 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 Consumer Relief - Program to Date - Tennessee

STATE: **TENNESSEE**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	20	\$828,239	\$41,412	\$30,934	\$25,262	\$243	36.23%
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	70	\$121,671	-	-	-	-	-
B	Refinances Completed - 1st Liens	32	\$146,752	2.33%	2.50%	0.55%	\$151	15.56%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	140	\$122,161	\$115,069	\$48,156			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	30	\$106,403	\$100,674	\$50,835			
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	170	\$119,380	\$112,488	\$48,858			

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.
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SunTrust Consumer Relief - Program to Date - Texas

STATE: **TEXAS**

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	5	\$221,793	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$360,454	2.43%	2.50%	1.10%	\$187	8.73%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	154	\$100,593	\$95,263	\$36,620			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	26	\$110,223	\$101,112	\$38,848			
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	180	\$101,984	\$96,224	\$36,994			

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 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 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.
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SunTrust Consumer Relief - Program to Date - Utah

STATE: **UTAH**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	2	\$108,874	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$149,373	\$129,000	\$68,290			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	38	\$147,447	\$140,144	\$52,848			
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	69	\$148,312	\$137,727	\$59,817			

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.
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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 Consumer Relief - Program to Date - Vermont

STATE: **VERMONT**

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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 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 Consumer Relief - Program to Date - Virginia

STATE: VIRGINIA

Template 2(b): Program and Customer Relief Performance - Program to Date

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	13	\$985,346	\$75,796	\$60,381	\$58,624	\$296	27.07%
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	128	\$128,686	-	-	-	-	-
B	Refinances Completed - 1st Liens	39	\$304,315	1.95%	2.10%	0.79%	\$75	4.32%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	623	\$196,609	\$178,762	\$84,320			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	144	\$162,149	\$149,059	\$77,983			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$164,537	\$164,537	-			
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	768	\$190,106	\$173,332	\$84,152			

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
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SunTrust Consumer Relief - Program to Date - Washington

STATE: WASHINGTON

Template 2(b): Program and Customer Relief Performance - Program to Date

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	12	\$212,088	-	-	-	-	-
B	Refinances Completed - 1st Liens	4	\$497,198	2.38%	2.45%	0.42%	\$428	14.08%
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$182,545	\$179,325	\$84,560			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	19	\$146,750	\$166,400	\$46,954			
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	55	\$170,179	\$168,650	\$75,262			

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.
- 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.
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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.
- 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
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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 Consumer Relief - Program to Date - West Virginia

STATE: WEST VIRGINIA

Template 2(b): Program and Customer Relief Performance - Program to Date

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/Offers/Approvals	5	\$26,985	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	\$111,047	\$96,445	\$67,037			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$60,877	\$60,877	-			
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	\$101,013	\$68,400	\$62,240			

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 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 Consumer Relief - Program to Date - Wisconsin

STATE: **WISCONSIN**

Template 2(b): Program and Customer Relief Performance - Program to Date

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	4	\$19,603	-	-	-	-	-
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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	53	\$118,536	\$109,872	\$44,078			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$99,758	\$102,500	\$24,299			
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	57	\$117,218	\$109,872	\$43,118			

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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- 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 Consumer Relief - Program to Date - Wyoming

STATE: **WYOMING**

Template 2(b): Program and Customer Relief Performance - Program to Date

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 2b represent cumulative Consumer Relief reported from the program inception date of July 1, 2013 through 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	21	\$196,905	\$178,600	\$54,705			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	13	\$184,142	\$173,291	\$34,591			
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	34	\$192,025	\$176,426	\$47,838			

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