

# SunTrust Consumer Relief - Third Quarter 2015 - National Totals

STATE: **NATIONAL TOTALS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	131	\$16,753,227	\$127,887	\$80,899	\$126,746	\$464	33.26%
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	208	\$5,566,224	\$26,761	\$18,014	\$32,166	\$298	47.97%
B	Completed 2nd Lien Extinguishments	171	\$7,516,144	\$43,954	\$40,824	\$28,231	-	-
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	1,665	\$160,088,979	\$96,150	\$63,022	\$121,613	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	71	\$5,728,363	\$80,681	\$44,244	\$103,941	-	-
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)	92	\$205,049	\$2,229	\$1,500	\$3,753	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	143	\$890,532	\$6,227	\$5,292	\$7,458	-	-
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	64	\$305,172	2.17%	2.10%	0.83%	\$40	2.32%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties. 4) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	700	\$155,488	\$141,111	\$77,249			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	396	\$130,903	\$123,609	\$56,303			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1,096	\$146,606	\$133,833	\$71,362			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - National Totals

STATE: NATIONAL TOTALS

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	847,807	\$150,030,159,477	97.58%	97.69%
b	DLQ (30-59)	8,739	\$1,292,858,973	1.01%	0.84%
c	DLQ (60-179)	3,553	\$560,501,896	0.41%	0.36%
d	DLQ (180+)	1,675	\$380,330,805	0.19%	0.25%
e	Bankruptcy	4,275	\$653,549,906	0.49%	0.43%
f	Foreclosure	2,780	\$654,129,072	0.32%	0.43%
g	Total Active Portfolio	868,829	\$153,571,530,129	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	209,484	\$8,767,188,153	97.31%	96.24%
b	DLQ (30-59)	1,342	\$66,337,645	0.62%	0.73%
c	DLQ (60-179)	704	\$44,570,303	0.33%	0.49%
d	DLQ (180+)	170	\$16,842,137	0.08%	0.18%
e	Bankruptcy	3,419	\$193,216,549	1.59%	2.12%
f	Foreclosure	164	\$22,000,726	0.08%	0.24%
g	Total Active Portfolio	215,283	\$9,110,155,513	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Alabama

STATE: ALABAMA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$70,755	\$70,755	\$70,755	-	\$159	15.90%
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	2	\$41,447	\$20,723	\$20,723	\$18,902	\$236	48.18%
B	Completed 2nd Lien Extinguishments	1	\$34,057	\$34,057	\$34,057	-	-	-
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	\$479,876	\$68,554	\$68,637	\$32,817	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$543,522	\$543,522	\$543,522	-	-	-
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	1	\$236,000	2.50%	2.50%	-	\$136	11.08%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	6	\$109,947	\$118,000	\$36,324			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$123,774	\$92,708	\$69,873			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	10	\$115,478	\$106,178	\$49,106			

## DEFINITIONS:

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# SunTrust Servicing Performance - Third Quarter 2015 - Alabama

STATE: ALABAMA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,430	\$1,249,456,726	96.73%	97.22%
b	DLQ (30-59)	134	\$15,628,940	1.54%	1.22%
c	DLQ (60-179)	46	\$5,902,359	0.53%	0.46%
d	DLQ (180+)	17	\$2,412,814	0.20%	0.19%
e	Bankruptcy	57	\$6,183,695	0.65%	0.48%
f	Foreclosure	31	\$5,563,689	0.36%	0.43%
g	Total Active Portfolio	8,715	\$1,285,148,223	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,127	\$32,238,245	97.24%	96.44%
b	DLQ (30-59)	16	\$563,435	1.38%	1.69%
c	DLQ (60-179)	5	\$201,607	0.43%	0.60%
d	DLQ (180+)	1	\$31,923	0.09%	0.10%
e	Bankruptcy	9	\$385,067	0.78%	1.15%
f	Foreclosure	1	\$8,219	0.09%	0.02%
g	Total Active Portfolio	1,159	\$33,428,497	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Alaska

STATE: **ALASKA**

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

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

## DEFINITIONS:

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# SunTrust Servicing Performance - Third Quarter 2015 - Alaska

STATE: ALASKA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	89	\$20,956,620	93.68%	93.59%
b	DLQ (30-59)	2	\$433,328	2.11%	1.94%
c	DLQ (60-179)	2	\$252,786	2.11%	1.13%
d	DLQ (180+)	1	\$288,950	1.05%	1.29%
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$459,999	1.05%	2.05%
g	Total Active Portfolio	95	\$22,391,683	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3	\$170,280	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	3	\$170,280	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Arizona

STATE: ARIZONA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$303,058	\$303,058	\$303,058	-	\$1,184	29.00%
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	\$18,032	\$18,032	\$18,032	-	\$131	44.32%
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	13	\$1,041,265	\$80,097	\$56,692	\$78,038	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$39,090	\$39,090	\$39,090	-	-	-
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	4	\$15,966	\$3,992	\$3,983	\$1,820	-	-
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	3	\$451,250	1.80%	2.00%	0.62%	\$81	3.44%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$112,875	\$102,519	\$51,495			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$108,662	\$95,243	\$28,497			
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	\$111,069	\$95,243	\$40,020			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Arizona

STATE: ARIZONA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,974	\$1,855,812,939	97.43%	97.32%
b	DLQ (30-59)	129	\$21,670,915	1.15%	1.14%
c	DLQ (60-179)	55	\$9,714,542	0.49%	0.51%
d	DLQ (180+)	22	\$4,809,482	0.20%	0.25%
e	Bankruptcy	64	\$11,474,378	0.57%	0.60%
f	Foreclosure	19	\$3,529,105	0.17%	0.19%
g	Total Active Portfolio	11,263	\$1,907,011,361	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	661	\$28,759,871	96.64%	95.58%
b	DLQ (30-59)	6	\$271,005	0.88%	0.90%
c	DLQ (60-179)	8	\$356,172	1.17%	1.18%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	9	\$702,490	1.32%	2.33%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	684	\$30,089,537	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Arkansas

STATE: **ARKANSAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$1,690	\$1,690	\$1,690	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	7	\$97,986	\$100,250	\$29,430			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$123,500	\$123,500	-			
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	8	\$101,175	\$108,808	\$28,701			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Arkansas

STATE: **ARKANSAS**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,807	\$522,792,226	98.19%	98.65%
b	DLQ (30-59)	31	\$3,738,939	0.80%	0.71%
c	DLQ (60-179)	11	\$1,030,369	0.28%	0.19%
d	DLQ (180+)	3	\$335,541	0.08%	0.06%
e	Bankruptcy	18	\$1,680,830	0.46%	0.32%
f	Foreclosure	7	\$387,639	0.18%	0.07%
g	Total Active Portfolio	3,877	\$529,965,544	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	186	\$4,522,427	97.89%	95.85%
b	DLQ (30-59)	2	\$61,219	1.05%	1.30%
c	DLQ (60-179)	1	\$36,367	0.53%	0.77%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$98,107	0.53%	2.08%
g	Total Active Portfolio	190	\$4,718,120	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - California

STATE: CALIFORNIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$196,553	\$98,277	\$98,277	\$32,484	\$531	25.85%
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	\$91,853	\$45,926	\$45,926	\$22,639	\$296	33.95%
B	Completed 2nd Lien Extinguishments	10	\$629,639	\$62,964	\$61,163	\$21,107	-	-
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	95	\$10,578,905	\$111,357	\$83,138	\$88,089	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$169,473	\$169,473	\$169,473	-	-	-
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)	14	\$41,806	\$2,986	\$1,500	\$5,913	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	31	\$224,555	\$7,244	\$6,000	\$5,552	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$443,965	2.35%	2.35%	0.07%	\$284	11.20%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$416,284	\$416,284	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$227,920	\$227,920	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	2	\$322,102	\$322,102	\$133,194			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - California

STATE: CALIFORNIA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	38,380	\$11,994,101,099	98.11%	97.73%
b	DLQ (30-59)	252	\$79,775,396	0.64%	0.65%
c	DLQ (60-179)	127	\$43,040,291	0.32%	0.35%
d	DLQ (180+)	105	\$49,256,318	0.27%	0.40%
e	Bankruptcy	202	\$81,668,889	0.52%	0.67%
f	Foreclosure	53	\$24,242,836	0.14%	0.20%
g	Total Active Portfolio	39,119	\$12,272,084,828	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,611	\$198,126,939	94.40%	93.49%
b	DLQ (30-59)	32	\$2,304,799	1.16%	1.09%
c	DLQ (60-179)	18	\$1,082,513	0.65%	0.51%
d	DLQ (180+)	5	\$435,873	0.18%	0.21%
e	Bankruptcy	96	\$9,713,475	3.47%	4.58%
f	Foreclosure	4	\$265,915	0.14%	0.13%
g	Total Active Portfolio	2,766	\$211,929,515	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Colorado

STATE: COLORADO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$2,162,492	\$432,498	\$37,190	\$886,680	-	-
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	2	\$36,000	\$18,000	\$18,000	\$16,971	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$218,535	\$214,184	\$108,376			
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	4	\$218,535	\$214,184	\$108,376			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Colorado

STATE: COLORADO

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,813	\$2,289,238,395	98.20%	98.20%
b	DLQ (30-59)	79	\$15,870,811	0.72%	0.68%
c	DLQ (60-179)	29	\$5,514,622	0.26%	0.24%
d	DLQ (180+)	24	\$7,014,367	0.22%	0.30%
e	Bankruptcy	50	\$9,721,658	0.45%	0.42%
f	Foreclosure	16	\$3,811,514	0.15%	0.16%
g	Total Active Portfolio	11,011	\$2,331,171,368	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	372	\$14,436,242	95.63%	95.82%
b	DLQ (30-59)	6	\$203,322	1.54%	1.35%
c	DLQ (60-179)	4	\$96,256	1.03%	0.64%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	7	\$330,598	1.80%	2.19%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	389	\$15,066,418	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Connecticut

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$72,264	\$72,264	\$72,264	-	-	-
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	\$940,136	\$94,014	\$67,738	\$69,062	-	-
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	2	\$7,500	\$3,750	\$3,750	\$3,182	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	2	\$97,625	\$97,625	\$37,300			
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	2	\$97,625	\$97,625	\$37,300			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Connecticut

STATE: CONNECTICUT

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,472	\$965,868,344	96.44%	96.07%
b	DLQ (30-59)	61	\$11,006,548	1.32%	1.09%
c	DLQ (60-179)	19	\$3,918,497	0.41%	0.39%
d	DLQ (180+)	22	\$4,636,719	0.47%	0.46%
e	Bankruptcy	12	\$3,939,635	0.26%	0.39%
f	Foreclosure	51	\$16,022,790	1.10%	1.59%
g	Total Active Portfolio	4,637	\$1,005,392,532	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	340	\$14,868,362	96.32%	95.86%
b	DLQ (30-59)	7	\$291,340	1.98%	1.88%
c	DLQ (60-179)	2	\$56,639	0.57%	0.37%
d	DLQ (180+)	2	\$152,983	0.57%	0.99%
e	Bankruptcy	2	\$141,146	0.57%	0.91%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	353	\$15,510,470	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$316,002	\$158,001	\$158,001	\$147,399	\$560	29.54%
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	3	\$219,399	\$73,133	\$56,843	\$54,831	-	-
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	\$3,524	\$3,524	\$3,524	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Delaware

STATE: **DELAWARE**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,169	\$615,180,134	98.29%	98.42%
b	DLQ (30-59)	22	\$3,076,659	0.68%	0.49%
c	DLQ (60-179)	11	\$2,111,013	0.34%	0.34%
d	DLQ (180+)	3	\$384,059	0.09%	0.06%
e	Bankruptcy	5	\$576,102	0.16%	0.09%
f	Foreclosure	14	\$3,717,414	0.43%	0.59%
g	Total Active Portfolio	3,224	\$625,045,380	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	145	\$6,464,635	94.16%	91.46%
b	DLQ (30-59)	3	\$165,059	1.95%	2.34%
c	DLQ (60-179)	3	\$238,764	1.95%	3.38%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$200,181	1.95%	2.83%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	154	\$7,068,638	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$337,872	\$168,936	\$168,936	\$56,771	\$727	46.36%
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	2	\$27,306	\$13,653	\$13,653	\$1,845	(\$30)	(16.83%)
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	2	\$59,658	\$29,829	\$29,829	\$7,062	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	9	\$274,680	\$275,571	\$60,604			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$202,573	\$171,500	\$148,227			
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	\$248,928	\$234,444	\$101,519			

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

# SunTrust Servicing Performance - Third Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,347	\$1,786,214,923	98.18%	98.49%
b	DLQ (30-59)	37	\$8,987,456	0.68%	0.50%
c	DLQ (60-179)	21	\$5,755,197	0.39%	0.32%
d	DLQ (180+)	12	\$4,438,494	0.22%	0.24%
e	Bankruptcy	4	\$737,654	0.07%	0.04%
f	Foreclosure	25	\$7,506,063	0.46%	0.41%
g	Total Active Portfolio	5,446	\$1,813,639,786	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,579	\$106,917,318	98.44%	98.28%
b	DLQ (30-59)	4	\$215,458	0.25%	0.20%
c	DLQ (60-179)	8	\$300,885	0.50%	0.28%
d	DLQ (180+)	1	\$48,462	0.06%	0.04%
e	Bankruptcy	10	\$959,412	0.62%	0.88%
f	Foreclosure	2	\$342,224	0.12%	0.31%
g	Total Active Portfolio	1,604	\$108,783,759	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Florida

STATE: **FLORIDA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	50	\$8,641,791	\$172,836	\$160,329	\$127,975	\$584	37.99%
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	69	\$2,111,590	\$30,603	\$17,784	\$36,026	\$460	56.23%
B	Completed 2nd Lien Extinguishments	54	\$2,895,424	\$53,619	\$51,117	\$28,664	-	-
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	734	\$80,922,181	\$110,248	\$74,379	\$129,622	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	25	\$2,376,135	\$95,045	\$53,792	\$92,182	-	-
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)	35	\$102,518	\$2,929	\$1,500	\$4,759	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	36	\$187,368	\$5,205	\$4,390	\$4,845	-	-
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	12	\$280,541	1.92%	1.85%	0.72%	\$133	8.14%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	16	\$104,739	\$101,296	\$44,762			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	100	\$118,978	\$115,315	\$43,593			
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	116	\$117,014	\$113,213	\$43,836			

## 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 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 Servicing Performance - Third Quarter 2015 - Florida

STATE: **FLORIDA**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	141,557	\$20,489,210,322	97.52%	96.72%
b	DLQ (30-59)	1,182	\$173,464,776	0.81%	0.82%
c	DLQ (60-179)	490	\$83,967,275	0.34%	0.40%
d	DLQ (180+)	266	\$73,654,095	0.18%	0.35%
e	Bankruptcy	820	\$125,223,880	0.56%	0.59%
f	Foreclosure	836	\$237,963,363	0.58%	1.12%
g	Total Active Portfolio	145,151	\$21,183,483,712	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	56,516	\$2,562,864,341	97.25%	95.71%
b	DLQ (30-59)	285	\$16,048,926	0.49%	0.60%
c	DLQ (60-179)	160	\$11,798,354	0.28%	0.44%
d	DLQ (180+)	63	\$9,625,024	0.11%	0.36%
e	Bankruptcy	992	\$61,385,264	1.71%	2.29%
f	Foreclosure	97	\$16,003,372	0.17%	0.60%
g	Total Active Portfolio	58,113	\$2,677,725,281	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Georgia

STATE: **GEORGIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	29	\$2,541,984	\$87,655	\$53,528	\$135,034	\$303	27.77%
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	36	\$989,967	\$27,499	\$10,799	\$49,593	\$215	40.11%
B	Completed 2nd Lien Extinguishments	15	\$511,046	\$34,070	\$36,180	\$20,014	-	-
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	214	\$13,651,695	\$63,793	\$44,672	\$67,706	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	8	\$598,280	\$74,785	\$43,966	\$101,461	-	-
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)	8	\$12,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	18	\$111,121	\$6,173	\$4,829	\$4,537	-	-
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	23	\$264,744	2.21%	2.30%	0.65%	(\$17)	(1.12%)
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	39	\$129,990	\$108,000	\$56,342			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	126	\$125,487	\$121,999	\$37,999			
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	165	\$126,551	\$120,673	\$42,893			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Georgia

STATE: **GEORGIA**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	98,178	\$15,439,135,691	96.70%	97.06%
b	DLQ (30-59)	1,454	\$200,284,342	1.43%	1.26%
c	DLQ (60-179)	650	\$95,166,834	0.64%	0.60%
d	DLQ (180+)	241	\$40,256,921	0.24%	0.25%
e	Bankruptcy	818	\$101,818,309	0.81%	0.64%
f	Foreclosure	187	\$30,128,463	0.18%	0.19%
g	Total Active Portfolio	101,528	\$15,906,790,560	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	37,989	\$1,437,363,784	97.33%	96.84%
b	DLQ (30-59)	259	\$10,572,573	0.66%	0.71%
c	DLQ (60-179)	131	\$7,407,319	0.34%	0.50%
d	DLQ (180+)	22	\$1,265,231	0.06%	0.09%
e	Bankruptcy	622	\$27,050,614	1.59%	1.82%
f	Foreclosure	10	\$613,410	0.03%	0.04%
g	Total Active Portfolio	39,033	\$1,484,272,930	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Hawaii

STATE: **HAWAII**

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

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

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Hawaii

STATE: HAWAII

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	788	\$246,456,181	99.62%	99.63%
b	DLQ (30-59)	2	\$659,348	0.25%	0.27%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$260,688	0.13%	0.11%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	791	\$247,376,217	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	-	-	-	-
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	-	-	-	-

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

# SunTrust Consumer Relief - Third Quarter 2015 - Idaho

STATE: IDAHO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$166,049	\$41,512	\$26,397	\$31,028	-	-
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)	2	\$3,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	5	\$119,635	\$120,861	\$40,982			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$119,635	\$120,861	\$40,982			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Idaho

STATE: IDAHO

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,233	\$526,639,916	98.93%	98.90%
b	DLQ (30-59)	17	\$2,663,844	0.52%	0.50%
c	DLQ (60-179)	4	\$452,231	0.12%	0.08%
d	DLQ (180+)	1	\$78,153	0.03%	0.01%
e	Bankruptcy	4	\$674,829	0.12%	0.13%
f	Foreclosure	9	\$2,002,656	0.28%	0.38%
g	Total Active Portfolio	3,268	\$532,511,627	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	110	\$3,841,642	97.35%	97.34%
b	DLQ (30-59)	2	\$54,021	1.77%	1.37%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$51,058	0.88%	1.29%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	113	\$3,946,722	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$76,845	\$76,845	\$76,845	-	\$312	31.57%
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	\$83,282	\$41,641	\$41,641	\$23,890	-	-
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	21	\$1,547,947	\$73,712	\$42,700	\$82,901	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$58,866	\$58,866	\$58,866	-	-	-
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)	2	\$3,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$10,250	\$3,417	\$2,250	\$2,241	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$536,000	2.10%	2.10%	-	\$243	8.22%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$75,733	\$68,430	\$31,856			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	11	\$78,143	\$75,975	\$22,028			
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	\$77,128	\$71,892	\$25,801			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Illinois

STATE: ILLINOIS

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15,176	\$2,957,780,107	97.57%	97.93%
b	DLQ (30-59)	158	\$24,453,817	1.02%	0.81%
c	DLQ (60-179)	49	\$7,142,059	0.32%	0.24%
d	DLQ (180+)	31	\$5,691,104	0.20%	0.19%
e	Bankruptcy	56	\$8,424,936	0.36%	0.28%
f	Foreclosure	84	\$16,834,788	0.54%	0.56%
g	Total Active Portfolio	15,554	\$3,020,326,811	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	623	\$23,159,100	96.29%	96.63%
b	DLQ (30-59)	12	\$375,672	1.85%	1.57%
c	DLQ (60-179)	4	\$137,336	0.62%	0.57%
d	DLQ (180+)	2	\$29,101	0.31%	0.12%
e	Bankruptcy	6	\$266,781	0.93%	1.11%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	647	\$23,967,990	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Indiana

STATE: INDIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3	\$102,730	\$34,243	\$15,863	\$35,784	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	2	\$84,805	\$84,805	\$13,163			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$88,369	\$88,369	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	3	\$85,993	\$88,369	\$9,532			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Indiana

STATE: INDIANA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,102	\$852,120,609	97.54%	98.18%
b	DLQ (30-59)	74	\$8,056,838	1.18%	0.93%
c	DLQ (60-179)	29	\$2,691,172	0.46%	0.31%
d	DLQ (180+)	10	\$1,037,903	0.16%	0.12%
e	Bankruptcy	25	\$2,507,639	0.40%	0.29%
f	Foreclosure	16	\$1,495,104	0.26%	0.17%
g	Total Active Portfolio	6,256	\$867,909,266	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	197	\$4,730,455	96.57%	94.62%
b	DLQ (30-59)	2	\$52,582	0.98%	1.05%
c	DLQ (60-179)	1	\$13,554	0.49%	0.27%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$202,632	1.96%	4.05%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	204	\$4,999,224	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Iowa

STATE: **IOWA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$13,816	\$13,816	\$13,816	-	-	-
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	\$3,000	\$3,000	\$3,000	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	15	\$106,839	\$106,043	\$38,684			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	13	\$122,137	\$123,717	\$21,880			
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	\$113,941	\$114,699	\$32,389			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Iowa

STATE: IOWA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,833	\$674,615,570	98.25%	98.70%
b	DLQ (30-59)	33	\$3,688,949	0.67%	0.54%
c	DLQ (60-179)	15	\$1,162,814	0.30%	0.17%
d	DLQ (180+)	7	\$704,531	0.14%	0.10%
e	Bankruptcy	11	\$1,144,955	0.22%	0.17%
f	Foreclosure	20	\$2,173,830	0.41%	0.32%
g	Total Active Portfolio	4,919	\$683,490,648	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	110	\$2,703,588	92.44%	87.28%
b	DLQ (30-59)	2	\$50,332	1.68%	1.62%
c	DLQ (60-179)	3	\$26,647	2.52%	0.86%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$316,971	3.36%	10.23%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	119	\$3,097,538	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Kansas

STATE: KANSAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$14,218	\$14,218	\$14,218	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	15	\$91,611	\$88,780	\$25,153			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$90,468	\$91,805	\$5,327			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	18	\$91,420	\$90,293	\$22,903			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Kansas

STATE: **KANSAS**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,639	\$1,122,237,134	98.16%	98.29%
b	DLQ (30-59)	70	\$6,892,116	0.80%	0.60%
c	DLQ (60-179)	29	\$3,818,469	0.33%	0.33%
d	DLQ (180+)	7	\$1,001,404	0.08%	0.09%
e	Bankruptcy	38	\$5,427,670	0.43%	0.48%
f	Foreclosure	18	\$2,383,403	0.20%	0.21%
g	Total Active Portfolio	8,801	\$1,141,760,195	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	118	\$3,726,099	94.40%	96.60%
b	DLQ (30-59)	1	\$27,976	0.80%	0.73%
c	DLQ (60-179)	1	\$17,882	0.80%	0.46%
d	DLQ (180+)	1	\$9,873	0.80%	0.26%
e	Bankruptcy	4	\$75,433	3.20%	1.96%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	125	\$3,857,264	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Kentucky

STATE: KENTUCKY

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$366,738	\$366,738	\$366,738	-	\$1,564	75.46%
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	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	\$44,985	\$22,492	\$22,492	\$5,654	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$102,364	\$83,337	\$41,740			
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	3	\$102,364	\$83,337	\$41,740			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Kentucky

STATE: KENTUCKY

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,168	\$527,970,744	97.68%	97.94%
b	DLQ (30-59)	42	\$4,373,281	0.98%	0.81%
c	DLQ (60-179)	16	\$1,465,112	0.37%	0.27%
d	DLQ (180+)	3	\$220,879	0.07%	0.04%
e	Bankruptcy	16	\$1,291,960	0.37%	0.24%
f	Foreclosure	22	\$3,748,898	0.52%	0.70%
g	Total Active Portfolio	4,267	\$539,070,874	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	178	\$3,706,501	96.22%	95.84%
b	DLQ (30-59)	1	\$13,716	0.54%	0.35%
c	DLQ (60-179)	4	\$90,699	2.16%	2.35%
d	DLQ (180+)	1	\$14,635	0.54%	0.38%
e	Bankruptcy	1	\$41,766	0.54%	1.08%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	185	\$3,867,317	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Louisiana

STATE: LOUISIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$19,581	\$9,790	\$9,790	\$1,049	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	14	\$121,453	\$118,420	\$40,789			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$115,334	\$126,663	\$33,267			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	18	\$120,093	\$118,913	\$38,399			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Louisiana

STATE: LOUISIANA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,821	\$1,026,106,560	98.36%	98.67%
b	DLQ (30-59)	46	\$7,076,564	0.78%	0.68%
c	DLQ (60-179)	18	\$2,318,687	0.30%	0.22%
d	DLQ (180+)	9	\$1,611,418	0.15%	0.15%
e	Bankruptcy	15	\$1,752,948	0.25%	0.17%
f	Foreclosure	9	\$1,074,642	0.15%	0.10%
g	Total Active Portfolio	5,918	\$1,039,940,819	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	42	\$1,238,206	89.36%	90.87%
b	DLQ (30-59)	4	\$95,216	8.51%	6.99%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$29,156	2.13%	2.14%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	47	\$1,362,578	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	8	\$722,108	\$90,264	\$77,147	\$66,757	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$95,959	\$31,986	\$37,071	\$22,618	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Maine

STATE: MAINE

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,362	\$212,360,128	91.90%	92.30%
b	DLQ (30-59)	30	\$4,433,797	2.02%	1.93%
c	DLQ (60-179)	17	\$2,407,319	1.15%	1.05%
d	DLQ (180+)	9	\$1,307,337	0.61%	0.57%
e	Bankruptcy	10	\$1,475,855	0.67%	0.64%
f	Foreclosure	54	\$8,101,173	3.64%	3.52%
g	Total Active Portfolio	1,482	\$230,085,608	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	109	\$3,765,869	90.08%	91.21%
b	DLQ (30-59)	4	\$106,613	3.31%	2.58%
c	DLQ (60-179)	5	\$136,677	4.13%	3.31%
d	DLQ (180+)	1	\$29,059	0.83%	0.70%
e	Bankruptcy	2	\$90,510	1.65%	2.19%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	121	\$4,128,728	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Maryland

STATE: **MARYLAND**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	5	\$562,601	\$112,520	\$143,550	\$53,305	\$594	26.32%
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	21	\$607,646	\$28,936	\$22,381	\$21,404	\$434	54.72%
B	Completed 2nd Lien Extinguishments	8	\$420,479	\$52,560	\$49,003	\$30,189	-	-
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	125	\$11,790,514	\$94,324	\$76,485	\$70,310	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$185,539	\$92,770	\$92,770	\$56,966	-	-
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)	10	\$14,900	\$1,490	\$1,500	\$32	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	9	\$107,707	\$11,967	\$6,000	\$22,453	-	-
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	6	\$413,466	1.78%	1.90%	0.54%	(\$53)	(2.47%)
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	128	\$199,300	\$190,684	\$72,429			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	21	\$175,162	\$172,800	\$78,898			
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	149	\$195,898	\$189,720	\$73,579			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Maryland

STATE: MARYLAND

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47,756	\$11,542,298,059	97.99%	97.96%
b	DLQ (30-59)	436	\$97,777,318	0.89%	0.83%
c	DLQ (60-179)	177	\$43,309,948	0.36%	0.37%
d	DLQ (180+)	93	\$25,885,462	0.19%	0.22%
e	Bankruptcy	136	\$32,651,599	0.28%	0.28%
f	Foreclosure	140	\$40,535,593	0.29%	0.34%
g	Total Active Portfolio	48,738	\$11,782,457,980	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	17,291	\$912,866,786	97.29%	95.98%
b	DLQ (30-59)	109	\$7,857,358	0.61%	0.83%
c	DLQ (60-179)	68	\$6,512,846	0.38%	0.68%
d	DLQ (180+)	16	\$1,556,102	0.09%	0.16%
e	Bankruptcy	272	\$20,379,541	1.53%	2.14%
f	Foreclosure	16	\$1,974,650	0.09%	0.21%
g	Total Active Portfolio	17,772	\$951,147,282	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$478,708	\$119,677	\$47,139	\$157,079	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$39,206	\$39,206	\$39,206	-	-	-
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	\$12,500	\$4,167	\$4,500	\$2,021	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$254,905	\$254,905	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$254,905	\$254,905	-			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,407	\$2,064,446,305	98.13%	98.08%
b	DLQ (30-59)	59	\$14,498,917	0.69%	0.69%
c	DLQ (60-179)	28	\$6,901,050	0.33%	0.33%
d	DLQ (180+)	20	\$5,338,692	0.23%	0.25%
e	Bankruptcy	14	\$3,158,096	0.16%	0.15%
f	Foreclosure	39	\$10,586,649	0.46%	0.50%
g	Total Active Portfolio	8,567	\$2,104,929,709	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	352	\$16,821,858	95.91%	95.96%
b	DLQ (30-59)	8	\$308,973	2.18%	1.76%
c	DLQ (60-179)	5	\$247,228	1.36%	1.41%
d	DLQ (180+)	2	\$152,757	0.54%	0.87%
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	367	\$17,530,817	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Michigan

STATE: MICHIGAN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$83,225	\$41,612	\$41,612	\$20,331	\$240	22.88%
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	8	\$316,212	\$39,526	\$35,011	\$23,779	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$73,412	\$73,412	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$73,412	\$73,412	-			

## 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 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Michigan

STATE: MICHIGAN

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,254	\$550,694,079	96.64%	96.90%
b	DLQ (30-59)	69	\$9,060,432	1.57%	1.59%
c	DLQ (60-179)	28	\$3,029,150	0.64%	0.53%
d	DLQ (180+)	8	\$971,271	0.18%	0.17%
e	Bankruptcy	33	\$3,772,649	0.75%	0.66%
f	Foreclosure	10	\$796,107	0.23%	0.14%
g	Total Active Portfolio	4,402	\$568,323,688	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	658	\$17,600,833	96.20%	96.62%
b	DLQ (30-59)	16	\$403,197	2.34%	2.21%
c	DLQ (60-179)	4	\$68,722	0.58%	0.38%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$108,341	0.58%	0.59%
f	Foreclosure	2	\$35,035	0.29%	0.19%
g	Total Active Portfolio	684	\$18,216,129	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Minnesota

STATE: MINNESOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$415,719	\$207,859	\$207,859	\$248,973	\$322	18.97%
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	-	-	-	-	-	-	-
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	\$423,621	\$84,724	\$82,158	\$50,511	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	13	\$136,667	\$135,500	\$55,625			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$115,719	\$124,601	\$27,089			
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	16	\$132,739	\$130,051	\$51,425			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Minnesota

STATE: MINNESOTA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,795	\$1,540,546,460	98.57%	98.73%
b	DLQ (30-59)	51	\$9,359,049	0.64%	0.60%
c	DLQ (60-179)	15	\$2,036,604	0.19%	0.13%
d	DLQ (180+)	10	\$2,004,887	0.13%	0.13%
e	Bankruptcy	18	\$3,162,852	0.23%	0.20%
f	Foreclosure	19	\$3,234,713	0.24%	0.21%
g	Total Active Portfolio	7,908	\$1,560,344,565	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	196	\$7,130,730	95.15%	93.98%
b	DLQ (30-59)	5	\$266,168	2.43%	3.51%
c	DLQ (60-179)	2	\$111,111	0.97%	1.46%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$79,811	1.46%	1.05%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	206	\$7,587,820	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Mississippi

STATE: **MISSISSIPPI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$8,059	\$8,059	\$8,059	-	-	-
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	\$60,592	\$60,592	\$60,592	-	-	-
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	\$3,347	\$3,347	\$3,347	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	7	\$115,288	\$100,988	\$37,926			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	7	\$115,288	\$100,988	\$37,926			

## 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.
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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 Servicing Performance - Third Quarter 2015 - Mississippi

STATE: MISSISSIPPI

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,842	\$249,424,506	96.49%	97.04%
b	DLQ (30-59)	28	\$3,262,183	1.47%	1.27%
c	DLQ (60-179)	19	\$1,937,488	1.00%	0.75%
d	DLQ (180+)	2	\$184,955	0.10%	0.07%
e	Bankruptcy	11	\$1,370,677	0.58%	0.53%
f	Foreclosure	7	\$851,707	0.37%	0.33%
g	Total Active Portfolio	1,909	\$257,031,516	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	260	\$7,186,582	96.30%	95.71%
b	DLQ (30-59)	3	\$129,831	1.11%	1.73%
c	DLQ (60-179)	2	\$57,528	0.74%	0.77%
d	DLQ (180+)	1	\$19,850	0.37%	0.26%
e	Bankruptcy	4	\$115,138	1.48%	1.53%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	270	\$7,508,928	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Missouri

STATE: **MISSOURI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$34,959	\$34,959	\$34,959	-	\$338	62.56%
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	10	\$281,801	\$28,180	\$21,572	\$22,377	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$75,099	\$37,549	\$37,549	\$12,047	-	-
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	\$10,470	\$3,490	\$3,000	\$849	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	34	\$104,223	\$97,943	\$33,234			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$91,270	\$93,279	\$7,155			
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	37	\$103,173	\$97,206	\$32,065			

## 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 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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# SunTrust Servicing Performance - Third Quarter 2015 - Missouri

STATE: MISSOURI

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	11,891	\$1,672,919,872	97.63%	98.05%
b	DLQ (30-59)	119	\$13,716,593	0.98%	0.80%
c	DLQ (60-179)	66	\$7,125,082	0.54%	0.42%
d	DLQ (180+)	23	\$3,185,909	0.19%	0.19%
e	Bankruptcy	59	\$6,680,648	0.48%	0.39%
f	Foreclosure	22	\$2,621,477	0.18%	0.15%
g	Total Active Portfolio	12,180	\$1,706,249,581	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	334	\$8,049,586	96.25%	95.92%
b	DLQ (30-59)	6	\$123,638	1.73%	1.47%
c	DLQ (60-179)	2	\$85,776	0.58%	1.02%
d	DLQ (180+)	1	\$10,999	0.29%	0.13%
e	Bankruptcy	4	\$121,561	1.15%	1.45%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	347	\$8,391,561	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Montana

STATE: MONTANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$177,789	\$177,789	\$177,789	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	16	\$164,197	\$161,520	\$52,229			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$162,011	\$162,011	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	17	\$164,069	\$162,011	\$50,573			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Montana

STATE: MONTANA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,470	\$938,247,637	99.08%	99.13%
b	DLQ (30-59)	22	\$3,971,813	0.40%	0.42%
c	DLQ (60-179)	9	\$1,281,633	0.16%	0.14%
d	DLQ (180+)	4	\$657,938	0.07%	0.07%
e	Bankruptcy	12	\$1,665,665	0.22%	0.18%
f	Foreclosure	4	\$641,796	0.07%	0.07%
g	Total Active Portfolio	5,521	\$946,466,481	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	77	\$2,672,288	95.06%	97.55%
b	DLQ (30-59)	2	\$22,886	2.47%	0.84%
c	DLQ (60-179)	1	\$7,762	1.23%	0.28%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$36,361	1.23%	1.33%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	81	\$2,739,297	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Nebraska

STATE: **NEBRASKA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$130,757	\$143,227	\$50,376			
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	8	\$130,757	\$143,227	\$50,376			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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# SunTrust Servicing Performance - Third Quarter 2015 - Nebraska

STATE: **NEBRASKA**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,047	\$516,910,348	98.54%	98.52%
b	DLQ (30-59)	34	\$4,218,327	0.83%	0.80%
c	DLQ (60-179)	4	\$804,598	0.10%	0.15%
d	DLQ (180+)	1	\$134,305	0.02%	0.03%
e	Bankruptcy	14	\$1,492,937	0.34%	0.28%
f	Foreclosure	7	\$1,109,551	0.17%	0.21%
g	Total Active Portfolio	4,107	\$524,670,067	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	89	\$1,865,574	95.70%	94.65%
b	DLQ (30-59)	1	\$7,877	1.08%	0.40%
c	DLQ (60-179)	2	\$75,525	2.15%	3.83%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$21,980	1.08%	1.12%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	93	\$1,970,956	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Nevada

STATE: **NEVADA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$129,587	\$129,587	\$129,587	-	\$472	22.73%
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	\$73,644	\$36,822	\$36,822	\$18,133	-	-
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	\$1,742,518	\$102,501	\$82,629	\$76,128	-	-
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	\$4,500	\$2,250	\$2,250	\$1,061	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$165,823	\$157,800	\$40,114			
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	\$165,823	\$157,800	\$40,114			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Nevada

STATE: NEVADA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,963	\$363,320,872	96.18%	94.46%
b	DLQ (30-59)	19	\$2,990,962	0.93%	0.78%
c	DLQ (60-179)	8	\$1,603,169	0.39%	0.42%
d	DLQ (180+)	16	\$4,531,248	0.78%	1.18%
e	Bankruptcy	11	\$2,586,822	0.54%	0.67%
f	Foreclosure	24	\$9,607,017	1.18%	2.50%
g	Total Active Portfolio	2,041	\$384,640,090	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	103	\$4,729,886	94.50%	94.07%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	2	\$82,525	1.83%	1.64%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$215,790	3.67%	4.29%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	109	\$5,028,201	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$127,204	\$63,602	\$63,602	\$10,015	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$38,589	\$38,589	\$38,589	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$141,600	\$141,600	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$141,600	\$141,600	-			

## 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 Servicing Performance - Third Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,591	\$539,411,826	98.52%	98.47%
b	DLQ (30-59)	14	\$3,056,773	0.53%	0.56%
c	DLQ (60-179)	9	\$1,505,532	0.34%	0.27%
d	DLQ (180+)	4	\$776,016	0.15%	0.14%
e	Bankruptcy	3	\$577,976	0.11%	0.11%
f	Foreclosure	9	\$2,461,981	0.34%	0.45%
g	Total Active Portfolio	2,630	\$547,790,105	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	78	\$3,318,795	93.98%	94.32%
b	DLQ (30-59)	4	\$181,301	4.82%	5.15%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$18,718	1.20%	0.53%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	83	\$3,518,814	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$338,440	\$112,813	\$78,490	\$86,602	\$449	32.00%
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	14	\$2,274,086	\$162,435	\$137,502	\$103,036	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$32,897	\$32,897	\$32,897	-	-	-
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	\$11,637	\$5,818	\$5,818	\$3,201	-	-
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	\$428,794	2.00%	2.00%	-	\$150	6.46%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$185,651	\$153,174	\$81,694			
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	3	\$185,651	\$153,174	\$81,694			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,010	\$1,986,974,354	97.37%	97.02%
b	DLQ (30-59)	71	\$15,845,468	0.86%	0.77%
c	DLQ (60-179)	24	\$7,650,145	0.29%	0.37%
d	DLQ (180+)	20	\$5,650,012	0.24%	0.28%
e	Bankruptcy	19	\$6,267,947	0.23%	0.31%
f	Foreclosure	82	\$25,539,240	1.00%	1.25%
g	Total Active Portfolio	8,226	\$2,047,927,167	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	293	\$17,857,631	95.44%	94.20%
b	DLQ (30-59)	5	\$309,193	1.63%	1.63%
c	DLQ (60-179)	5	\$380,054	1.63%	2.00%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$231,530	0.65%	1.22%
f	Foreclosure	2	\$178,561	0.65%	0.94%
g	Total Active Portfolio	307	\$18,956,969	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$25,142	\$25,142	\$25,142	-	\$68	19.59%
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	6	\$275,541	\$45,923	\$40,463	\$29,576	-	-
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	\$9,200	\$9,200	\$9,200	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$117,128	\$130,494	\$27,691			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$148,517	\$144,680	\$42,260			
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	7	\$135,064	\$130,494	\$37,816			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,436	\$804,786,544	96.42%	96.00%
b	DLQ (30-59)	64	\$9,218,089	1.14%	1.10%
c	DLQ (60-179)	34	\$5,345,383	0.60%	0.64%
d	DLQ (180+)	18	\$3,196,942	0.32%	0.38%
e	Bankruptcy	8	\$1,441,393	0.14%	0.17%
f	Foreclosure	78	\$14,293,717	1.38%	1.71%
g	Total Active Portfolio	5,638	\$838,282,068	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	399	\$13,290,203	95.91%	95.74%
b	DLQ (30-59)	11	\$421,720	2.64%	3.04%
c	DLQ (60-179)	3	\$76,230	0.72%	0.55%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$93,811	0.72%	0.68%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	416	\$13,881,965	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$145,900	\$72,950	\$72,950	\$18,951	-	-
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	\$1,221,829	\$111,075	\$61,234	\$114,650	-	-
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	1	\$374,134	3.00%	3.00%	-	\$675	24.35%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$94,609	\$86,339	\$41,168			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$225,328	\$225,328	\$197,790			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	10	\$120,753	\$86,853	\$93,289			

## 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 Servicing Performance - Third Quarter 2015 - New York

STATE: **NEW YORK**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,781	\$1,308,138,328	93.06%	92.08%
b	DLQ (30-59)	152	\$26,251,270	2.09%	1.85%
c	DLQ (60-179)	75	\$15,060,502	1.03%	1.06%
d	DLQ (180+)	70	\$17,380,664	0.96%	1.22%
e	Bankruptcy	58	\$11,192,293	0.80%	0.79%
f	Foreclosure	151	\$42,620,947	2.07%	3.00%
g	Total Active Portfolio	7,287	\$1,420,644,005	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	314	\$20,480,915	94.86%	92.38%
b	DLQ (30-59)	8	\$615,529	2.42%	2.78%
c	DLQ (60-179)	4	\$551,263	1.21%	2.49%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	5	\$521,653	1.51%	2.35%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	331	\$22,169,361	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - North Carolina

STATE: **NORTH CAROLINA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	7	\$812,175	\$116,025	\$23,567	\$186,265	\$416	31.10%
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	14	\$156,028	\$11,145	\$7,950	\$6,477	\$82	31.82%
B	Completed 2nd Lien Extinguishments	60	\$2,081,788	\$34,696	\$27,241	\$28,502	-	-
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	60	\$5,617,040	\$93,617	\$44,714	\$103,718	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$153,119	\$51,040	\$25,702	\$48,972	-	-
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	5	\$14,272	\$2,854	\$3,000	\$828	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	2	\$399,985	2.15%	2.15%	1.91%	\$235	9.72%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	49	\$134,693	\$137,136	\$50,839			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	14	\$109,773	\$111,154	\$40,376			
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	\$129,155	\$127,187	\$49,516			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - North Carolina

STATE: NORTH CAROLINA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	67,056	\$10,532,407,054	97.40%	97.79%
b	DLQ (30-59)	786	\$98,490,606	1.14%	0.91%
c	DLQ (60-179)	299	\$34,200,120	0.43%	0.32%
d	DLQ (180+)	166	\$32,989,664	0.24%	0.31%
e	Bankruptcy	378	\$49,652,364	0.55%	0.46%
f	Foreclosure	163	\$22,534,244	0.24%	0.21%
g	Total Active Portfolio	68,848	\$10,770,274,052	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	20,496	\$691,386,935	97.35%	96.49%
b	DLQ (30-59)	134	\$5,255,273	0.64%	0.73%
c	DLQ (60-179)	61	\$3,134,444	0.29%	0.44%
d	DLQ (180+)	15	\$1,018,858	0.07%	0.14%
e	Bankruptcy	339	\$15,216,921	1.61%	2.12%
f	Foreclosure	9	\$501,748	0.04%	0.07%
g	Total Active Portfolio	21,054	\$716,514,180	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	5	\$148,719	\$142,000	\$31,966			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$148,719	\$142,000	\$31,966			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,384	\$265,901,119	99.28%	99.34%
b	DLQ (30-59)	6	\$1,292,612	0.43%	0.48%
c	DLQ (60-179)	1	\$108,316	0.07%	0.04%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$143,923	0.07%	0.05%
f	Foreclosure	2	\$229,174	0.14%	0.09%
g	Total Active Portfolio	1,394	\$267,675,145	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1	\$27,176	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1	\$27,176	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Ohio

STATE: OHIO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$123,966	\$61,983	\$61,983	\$21,776	\$264	43.71%
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	\$15,300	\$15,300	\$15,300	-	-	-
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	15	\$754,241	\$50,283	\$45,075	\$24,564	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$54,924	\$27,462	\$27,462	\$2,376	-	-
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	\$3,500	\$1,167	\$1,500	\$577	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$5,292	\$5,292	\$5,292	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$89,964	\$79,920	\$29,253			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$128,200	\$128,200	-			
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	\$97,611	\$84,678	\$30,565			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Ohio

STATE: OHIO

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,587	\$985,053,415	95.63%	96.38%
b	DLQ (30-59)	120	\$12,011,835	1.51%	1.18%
c	DLQ (60-179)	76	\$8,419,408	0.96%	0.82%
d	DLQ (180+)	28	\$4,064,156	0.35%	0.40%
e	Bankruptcy	60	\$6,380,882	0.76%	0.62%
f	Foreclosure	63	\$6,099,252	0.79%	0.60%
g	Total Active Portfolio	7,934	\$1,022,028,947	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	397	\$10,096,471	93.41%	93.72%
b	DLQ (30-59)	8	\$204,667	1.88%	1.90%
c	DLQ (60-179)	3	\$90,123	0.71%	0.84%
d	DLQ (180+)	3	\$61,808	0.71%	0.57%
e	Bankruptcy	14	\$319,992	3.29%	2.97%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	425	\$10,773,062	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$311,210	\$311,210	\$311,210	-	\$930	41.00%
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	12	\$620,316	\$51,693	\$40,400	\$41,714	-	-
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	\$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/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$87,000	\$87,000	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$253,810	\$253,810	\$22,924			
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	3	\$198,206	\$237,600	\$97,662			

## 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 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Oregon

STATE: OREGON

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,097	\$1,283,880,679	97.98%	97.79%
b	DLQ (30-59)	35	\$7,019,929	0.56%	0.53%
c	DLQ (60-179)	13	\$2,336,630	0.21%	0.18%
d	DLQ (180+)	13	\$4,269,915	0.21%	0.33%
e	Bankruptcy	24	\$4,883,075	0.39%	0.37%
f	Foreclosure	41	\$10,480,531	0.66%	0.80%
g	Total Active Portfolio	6,223	\$1,312,870,759	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	687	\$32,451,998	97.86%	95.43%
b	DLQ (30-59)	4	\$961,019	0.57%	2.83%
c	DLQ (60-179)	6	\$289,219	0.85%	0.85%
d	DLQ (180+)	1	\$108,980	0.14%	0.32%
e	Bankruptcy	4	\$193,849	0.57%	0.57%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	702	\$34,005,064	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$152,801	\$50,934	\$47,559	\$43,962	\$218	33.17%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$15,916	\$15,916	\$15,916	-	\$241	54.10%
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	8	\$395,819	\$49,477	\$42,984	\$29,398	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$89,081	\$44,541	\$44,541	\$420	-	-
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	\$6,000	\$6,000	\$6,000	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	23	\$112,822	\$115,189	\$47,351			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$90,027	\$94,139	\$26,681			
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	27	\$109,445	\$98,090	\$45,249			

## 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).
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18,892	\$2,980,424,207	98.17%	98.24%
b	DLQ (30-59)	164	\$22,165,722	0.85%	0.73%
c	DLQ (60-179)	63	\$9,145,109	0.33%	0.30%
d	DLQ (180+)	19	\$3,046,942	0.10%	0.10%
e	Bankruptcy	40	\$6,519,429	0.21%	0.21%
f	Foreclosure	66	\$12,520,404	0.34%	0.41%
g	Total Active Portfolio	19,244	\$3,033,821,813	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	632	\$21,850,698	95.61%	95.35%
b	DLQ (30-59)	13	\$498,946	1.97%	2.18%
c	DLQ (60-179)	6	\$229,959	0.91%	1.00%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	9	\$280,883	1.36%	1.23%
f	Foreclosure	1	\$55,479	0.15%	0.24%
g	Total Active Portfolio	661	\$22,915,966	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$252,508	\$126,254	\$126,254	\$59,792	-	-
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	1	\$1,500	\$1,500	\$1,500	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	1	\$142,154	\$142,154	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$98,188	\$98,188	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	2	\$120,171	\$120,171	\$31,089			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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# SunTrust Servicing Performance - Third Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	714	\$143,213,218	97.41%	97.84%
b	DLQ (30-59)	8	\$1,278,702	1.09%	0.87%
c	DLQ (60-179)	5	\$764,745	0.68%	0.52%
d	DLQ (180+)	2	\$321,380	0.27%	0.22%
e	Bankruptcy	-	-	-	-
f	Foreclosure	4	\$789,933	0.55%	0.54%
g	Total Active Portfolio	733	\$146,367,978	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	26	\$1,370,079	89.66%	95.33%
b	DLQ (30-59)	1	\$23,968	3.45%	1.67%
c	DLQ (60-179)	1	\$31,738	3.45%	2.21%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$11,468	3.45%	0.80%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	29	\$1,437,253	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - South Carolina

STATE: SOUTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$116,406	\$58,203	\$58,203	\$35,366	\$222	19.70%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	8	\$108,740	\$13,593	\$12,238	\$8,046	\$675	75.52%
B	Completed 2nd Lien Extinguishments	4	\$121,008	\$30,252	\$32,086	\$13,845	-	-
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	36	\$4,638,996	\$128,861	\$41,320	\$263,727	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$646,282	\$215,427	\$176,391	\$225,602	-	-
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)	2	\$3,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$32,200	\$16,100	\$16,100	\$14,284	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$94,839	\$99,440	\$34,381			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	11	\$150,699	\$162,011	\$69,769			
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	15	\$135,803	\$115,000	\$66,212			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - South Carolina

STATE: SOUTH CAROLINA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28,151	\$4,885,631,934	97.94%	98.15%
b	DLQ (30-59)	276	\$39,307,631	0.96%	0.79%
c	DLQ (60-179)	102	\$13,433,343	0.35%	0.27%
d	DLQ (180+)	45	\$10,271,402	0.16%	0.21%
e	Bankruptcy	73	\$8,098,890	0.25%	0.16%
f	Foreclosure	96	\$21,085,686	0.33%	0.42%
g	Total Active Portfolio	28,743	\$4,977,828,885	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,318	\$215,398,788	97.86%	97.39%
b	DLQ (30-59)	45	\$1,635,981	0.70%	0.74%
c	DLQ (60-179)	16	\$598,924	0.25%	0.27%
d	DLQ (180+)	9	\$432,071	0.14%	0.20%
e	Bankruptcy	65	\$2,626,031	1.01%	1.19%
f	Foreclosure	3	\$483,961	0.05%	0.22%
g	Total Active Portfolio	6,456	\$221,175,757	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	2	\$128,494	\$128,494	\$93,601			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$137,346	\$118,316	\$57,034			
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	\$134,816	\$118,316	\$60,394			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,698	\$520,958,400	98.43%	98.55%
b	DLQ (30-59)	28	\$3,667,453	0.75%	0.69%
c	DLQ (60-179)	9	\$1,207,431	0.24%	0.23%
d	DLQ (180+)	4	\$493,108	0.11%	0.09%
e	Bankruptcy	10	\$1,137,313	0.27%	0.22%
f	Foreclosure	8	\$1,159,361	0.21%	0.22%
g	Total Active Portfolio	3,757	\$528,623,067	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	44	\$1,205,235	95.65%	95.70%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$54,105	4.35%	4.30%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	46	\$1,259,341	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Tennessee

STATE: **TENNESSEE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	5	\$145,635	\$29,127	\$25,224	\$10,385	\$207	40.25%
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	16	\$420,361	\$26,273	\$20,877	\$24,390	\$73	18.03%
B	Completed 2nd Lien Extinguishments	1	\$20,978	\$20,978	\$20,978	-	-	-
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	26	\$1,021,985	\$39,307	\$27,380	\$32,911	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$213,946	\$71,315	\$31,416	\$91,441	-	-
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	\$1,500	\$1,500	\$1,500	-	-	-
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	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$68,836	4.13%	4.90%	1.42%	\$189	28.43%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	17	\$130,983	\$127,645	\$52,642			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$132,437	\$132,437	\$13,721			
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	\$131,136	\$127,645	\$49,739			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Tennessee

STATE: **TENNESSEE**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	45,193	\$5,636,724,067	97.62%	97.98%
b	DLQ (30-59)	474	\$52,128,889	1.02%	0.91%
c	DLQ (60-179)	162	\$17,049,708	0.35%	0.30%
d	DLQ (180+)	55	\$7,628,199	0.12%	0.13%
e	Bankruptcy	353	\$30,020,405	0.76%	0.52%
f	Foreclosure	58	\$9,279,350	0.13%	0.16%
g	Total Active Portfolio	46,295	\$5,752,830,619	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15,881	\$560,160,998	97.74%	96.89%
b	DLQ (30-59)	81	\$4,033,788	0.50%	0.70%
c	DLQ (60-179)	26	\$1,443,995	0.16%	0.25%
d	DLQ (180+)	4	\$396,643	0.02%	0.07%
e	Bankruptcy	253	\$11,617,547	1.56%	2.01%
f	Foreclosure	3	\$478,823	0.02%	0.08%
g	Total Active Portfolio	16,248	\$578,131,794	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Texas

STATE: **TEXAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$127,472	\$127,472	\$127,472	-	\$855	33.96%
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	4	\$38,843	\$9,711	\$8,420	\$5,403	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	46	\$113,358	\$105,388	\$48,262			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	10	\$114,104	\$121,250	\$25,799			
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	56	\$113,491	\$109,308	\$44,886			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Texas

STATE: **TEXAS**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28,988	\$5,411,439,119	98.51%	98.97%
b	DLQ (30-59)	228	\$29,060,870	0.77%	0.53%
c	DLQ (60-179)	90	\$11,107,656	0.31%	0.20%
d	DLQ (180+)	25	\$3,715,004	0.08%	0.07%
e	Bankruptcy	69	\$9,155,906	0.23%	0.17%
f	Foreclosure	27	\$3,340,605	0.09%	0.06%
g	Total Active Portfolio	29,427	\$5,467,819,160	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	988	\$27,736,642	95.55%	96.22%
b	DLQ (30-59)	29	\$665,753	2.80%	2.31%
c	DLQ (60-179)	8	\$194,949	0.77%	0.68%
d	DLQ (180+)	2	\$69,755	0.19%	0.24%
e	Bankruptcy	7	\$158,714	0.68%	0.55%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,034	\$28,825,814	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - Utah

STATE: **UTAH**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	8	\$419,073	\$52,384	\$59,726	\$25,796	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$103,366	\$103,366	\$103,366	-	-	-
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)	2	\$1,608	\$804	\$804	\$984	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$20,613	\$6,871	\$7,000	\$3,695	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$108,597	2.10%	2.10%	-	\$49	8.22%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	16	\$171,430	\$172,671	\$36,615			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$156,345	\$200,000	\$88,949			
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	\$169,048	\$175,738	\$45,036			

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

# SunTrust Servicing Performance - Third Quarter 2015 - Utah

STATE: **UTAH**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,570	\$944,343,138	98.17%	98.61%
b	DLQ (30-59)	42	\$6,554,672	0.90%	0.68%
c	DLQ (60-179)	7	\$1,301,702	0.15%	0.14%
d	DLQ (180+)	6	\$1,365,059	0.13%	0.14%
e	Bankruptcy	23	\$3,221,511	0.49%	0.34%
f	Foreclosure	7	\$849,679	0.15%	0.09%
g	Total Active Portfolio	4,655	\$957,635,759	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	164	\$6,699,618	97.62%	98.08%
b	DLQ (30-59)	2	\$67,898	1.19%	0.99%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$63,402	1.19%	0.93%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	168	\$6,830,918	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Vermont

STATE: VERMONT

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

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

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Vermont

STATE: VERMONT

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	511	\$95,855,569	96.42%	97.43%
b	DLQ (30-59)	8	\$1,246,822	1.51%	1.27%
c	DLQ (60-179)	4	\$412,292	0.75%	0.42%
d	DLQ (180+)	1	\$163,961	0.19%	0.17%
e	Bankruptcy	3	\$327,286	0.57%	0.33%
f	Foreclosure	3	\$375,403	0.57%	0.38%
g	Total Active Portfolio	530	\$98,381,332	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15	\$636,669	93.75%	94.66%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$35,945	6.25%	5.34%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	16	\$672,614	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	6	\$408,245	\$68,041	\$37,221	\$60,917	\$314	29.22%
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	35	\$952,197	\$27,206	\$20,998	\$19,233	\$120	27.38%
B	Completed 2nd Lien Extinguishments	3	\$83,080	\$27,693	\$15,845	\$21,753	-	-
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	143	\$11,958,791	\$83,628	\$61,911	\$82,551	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	7	\$187,170	\$26,739	\$18,049	\$25,665	-	-
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)	5	\$7,216	\$1,443	\$1,500	\$127	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	8	\$46,182	\$5,773	\$5,000	\$2,949	-	-
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	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	6	\$302,017	1.95%	2.05%	0.86%	(\$17)	(1.06%)
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	132	\$203,837	\$179,198	\$86,749			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	27	\$177,099	\$148,117	\$82,536			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	159	\$199,296	\$173,655	\$86,382			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - Virginia

STATE: VIRGINIA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	106,737	\$19,967,362,776	97.59%	98.15%
b	DLQ (30-59)	1,295	\$162,874,385	1.18%	0.80%
c	DLQ (60-179)	509	\$74,721,058	0.47%	0.37%
d	DLQ (180+)	179	\$33,793,729	0.16%	0.17%
e	Bankruptcy	521	\$76,372,009	0.48%	0.38%
f	Foreclosure	129	\$28,885,728	0.12%	0.14%
g	Total Active Portfolio	109,370	\$20,344,009,685	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	38,652	\$1,641,757,524	97.66%	96.63%
b	DLQ (30-59)	175	\$9,827,760	0.44%	0.58%
c	DLQ (60-179)	104	\$7,825,789	0.26%	0.46%
d	DLQ (180+)	16	\$1,336,960	0.04%	0.08%
e	Bankruptcy	621	\$37,400,770	1.57%	2.20%
f	Foreclosure	11	\$873,120	0.03%	0.05%
g	Total Active Portfolio	39,579	\$1,699,021,923	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$139,189	\$139,189	\$139,189	-	\$401	14.77%
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	5	\$276,831	\$55,366	\$51,191	\$21,500	-	-
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	\$2,083,409	\$173,617	\$90,926	\$183,136	-	-
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	2	\$425,404	2.10%	2.10%	0.42%	(\$665)	(29.99%)
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$191,719	\$172,361	\$129,801			
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	8	\$191,719	\$172,361	\$129,801			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Washington

STATE: WASHINGTON

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	19,898	\$4,571,501,166	98.85%	98.85%
b	DLQ (30-59)	116	\$26,923,324	0.58%	0.58%
c	DLQ (60-179)	25	\$4,286,432	0.12%	0.09%
d	DLQ (180+)	27	\$6,478,944	0.13%	0.14%
e	Bankruptcy	42	\$9,413,601	0.21%	0.20%
f	Foreclosure	21	\$6,144,208	0.10%	0.13%
g	Total Active Portfolio	20,129	\$4,624,747,675	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	933	\$46,130,354	96.78%	96.05%
b	DLQ (30-59)	12	\$522,711	1.24%	1.09%
c	DLQ (60-179)	5	\$173,525	0.52%	0.36%
d	DLQ (180+)	1	\$35,191	0.10%	0.07%
e	Bankruptcy	11	\$1,076,481	1.14%	2.24%
f	Foreclosure	2	\$88,102	0.21%	0.18%
g	Total Active Portfolio	964	\$48,026,365	100.00%	100.00%

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



# SunTrust Consumer Relief - Third Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$203,022	\$101,511	\$101,511	\$52,129	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$16,171	\$16,171	\$16,171	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

# SunTrust Servicing Performance - Third Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,097	\$328,174,165	96.51%	96.54%
b	DLQ (30-59)	54	\$5,866,519	1.68%	1.73%
c	DLQ (60-179)	21	\$2,199,539	0.65%	0.65%
d	DLQ (180+)	6	\$438,917	0.19%	0.13%
e	Bankruptcy	22	\$2,098,658	0.69%	0.62%
f	Foreclosure	9	\$1,141,997	0.28%	0.34%
g	Total Active Portfolio	3,209	\$339,919,795	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	430	\$13,697,704	96.85%	96.54%
b	DLQ (30-59)	4	\$313,389	0.90%	2.21%
c	DLQ (60-179)	2	\$23,400	0.45%	0.16%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$154,106	1.80%	1.09%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	444	\$14,188,600	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Wisconsin

STATE: **WISCONSIN**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$43,365	\$43,365	\$43,365	-	-	-
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	\$134,697	\$33,674	\$31,058	\$14,816	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$9,958	\$9,958	\$9,958	-	-	-
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	\$500	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$1,829	\$1,829	\$1,829	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$143,304	\$130,460	\$61,400			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$72,659	\$72,659	-			
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	\$135,454	\$123,219	\$62,074			

## DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

# SunTrust Servicing Performance - Third Quarter 2015 - Wisconsin

STATE: **WISCONSIN**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,725	\$896,071,701	98.81%	98.81%
b	DLQ (30-59)	32	\$4,689,816	0.55%	0.52%
c	DLQ (60-179)	9	\$1,476,112	0.16%	0.16%
d	DLQ (180+)	1	\$233,508	0.02%	0.03%
e	Bankruptcy	19	\$2,284,745	0.33%	0.25%
f	Foreclosure	8	\$2,070,832	0.14%	0.23%
g	Total Active Portfolio	5,794	\$906,826,716	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	201	\$5,101,019	95.71%	94.37%
b	DLQ (30-59)	2	\$62,888	0.95%	1.16%
c	DLQ (60-179)	3	\$147,691	1.43%	2.73%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$93,700	1.90%	1.73%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	210	\$5,405,298	100.00%	100.00%

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

# SunTrust Consumer Relief - Third Quarter 2015 - Wyoming

STATE: **WYOMING**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$5,417	\$5,417	\$5,417	-	-	-
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	<b>NOTES:</b> 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	5	\$230,258	\$172,223	\$109,224			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$211,105	\$211,105	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	6	\$227,066	\$191,664	\$98,005			

## DEFINITIONS:

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

# SunTrust Servicing Performance - Third Quarter 2015 - Wyoming

STATE: **WYOMING**

Template 1: Servicing Performance - Third Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,004	\$347,614,067	98.53%	98.39%
b	DLQ (30-59)	20	\$3,418,577	0.98%	0.97%
c	DLQ (60-179)	5	\$1,031,514	0.25%	0.29%
d	DLQ (180+)	2	\$541,463	0.10%	0.15%
e	Bankruptcy	2	\$448,713	0.10%	0.13%
f	Foreclosure	1	\$256,838	0.05%	0.07%
g	Total Active Portfolio	2,034	\$353,311,174	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	32	\$1,088,224	94.12%	94.34%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	2	\$65,277	5.88%	5.66%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	34	\$1,153,501	100.00%	100.00%

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