

HSBC Consumer Relief - First Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

| Template 2(a): Program and Customer Relief Performance - First Quarter 2016 | | | | | | | | |
|---|--|----------------|------------------------------------|------------------------------|---------------------------------|--------------------|------------------------------------|-----------------------------------|
| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 157 | \$3,815,769 | \$24,304 | \$20,510 | \$17,146 | \$283 | 26.37% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 2 | 2nd Lien Modifications | # of Borrowers | Aggregate Amount of Relief | Avg Amount of Relief | Median Amount of Relief | Standard Deviation | Avg Mo Pmt Change Excl Escrow (\$) | Avg Mo Pmt Change Excl Escrow (%) |
| A | Completed 2nd Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 56 | \$2,703,620 | \$48,279 | \$47,399 | \$31,580 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 58 | \$1,593,803 | \$27,479 | \$20,718 | \$21,697 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.
- 4) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a) Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b) Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c) Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d) 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|------------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 153,881 | \$15,059,416,850 | 89.48% | 88.58% |
| b | DLQ (30-59) | 5,282 | \$535,744,989 | 3.07% | 3.15% |
| c | DLQ (60-179) | 4,134 | \$418,092,041 | 2.40% | 2.46% |
| d | DLQ (180+) | 2,104 | \$206,452,865 | 1.22% | 1.21% |
| e | Bankruptcy | 3,929 | \$417,435,618 | 2.28% | 2.46% |
| f | Foreclosure | 2,639 | \$362,886,468 | 1.53% | 2.13% |
| g | Total Active Portfolio | 171,969 | \$17,000,028,830 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 54,287 | \$1,820,051,561 | 88.98% | 87.87% |
| b | DLQ (30-59) | 1,760 | \$62,060,889 | 2.88% | 3.00% |
| c | DLQ (60-179) | 1,843 | \$64,898,646 | 3.02% | 3.13% |
| d | DLQ (180+) | 356 | \$14,141,176 | 0.58% | 0.68% |
| e | Bankruptcy | 2,657 | \$101,738,221 | 4.36% | 4.91% |
| f | Foreclosure | 106 | \$8,354,212 | 0.17% | 0.40% |
| g | Total Active Portfolio | 61,009 | \$2,071,244,705 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1a and 1b 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.

HSBC Consumer Relief - First Quarter 2016 - Alabama

STATE: **ALABAMA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$67,013 | \$33,507 | \$33,507 | \$9,485 | \$155 | 11.17% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$11,281 | \$11,281 | \$11,281 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
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- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Alabama

STATE: ALABAMA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,539 | \$180,144,196 | 87.95% | 88.75% |
| b | DLQ (30-59) | 102 | \$6,680,880 | 3.53% | 3.29% |
| c | DLQ (60-179) | 75 | \$4,887,702 | 2.60% | 2.41% |
| d | DLQ (180+) | 33 | \$2,159,583 | 1.14% | 1.06% |
| e | Bankruptcy | 121 | \$7,677,717 | 4.19% | 3.78% |
| f | Foreclosure | 17 | \$1,425,724 | 0.59% | 0.70% |
| g | Total Active Portfolio | 2,887 | \$202,975,802 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 671 | \$18,265,210 | 86.03% | 84.25% |
| b | DLQ (30-59) | 24 | \$677,695 | 3.08% | 3.13% |
| c | DLQ (60-179) | 29 | \$891,436 | 3.72% | 4.11% |
| d | DLQ (180+) | 4 | \$100,208 | 0.51% | 0.46% |
| e | Bankruptcy | 51 | \$1,670,043 | 6.54% | 7.70% |
| f | Foreclosure | 1 | \$74,409 | 0.13% | 0.34% |
| g | Total Active Portfolio | 780 | \$21,679,000 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Alaska

STATE: **ALASKA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Alaska

STATE: ALASKA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 39 | \$6,395,426 | 88.64% | 95.73% |
| b | DLQ (30-59) | - | - | - | - |
| c | DLQ (60-179) | 3 | \$167,652 | 6.82% | 2.51% |
| d | DLQ (180+) | 1 | \$4,557 | 2.27% | 0.07% |
| e | Bankruptcy | - | - | - | - |
| f | Foreclosure | 1 | \$113,077 | 2.27% | 1.69% |
| g | Total Active Portfolio | 44 | \$6,680,712 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 64 | \$2,879,757 | 94.12% | 92.24% |
| b | DLQ (30-59) | 2 | \$89,761 | 2.94% | 2.88% |
| c | DLQ (60-179) | - | - | - | - |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 1 | \$52,433 | 1.47% | 1.68% |
| f | Foreclosure | 1 | \$100,130 | 1.47% | 3.21% |
| g | Total Active Portfolio | 68 | \$3,122,082 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Arizona

STATE: **ARIZONA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$6,626 | \$6,626 | \$6,626 | - | \$100 | 16.73% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$46,343 | \$46,343 | \$46,343 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
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HSBC Servicing Performance - First Quarter 2016 - Arizona

STATE: ARIZONA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,061 | \$237,132,504 | 91.07% | 89.90% |
| b | DLQ (30-59) | 54 | \$7,030,887 | 2.39% | 2.67% |
| c | DLQ (60-179) | 53 | \$7,155,204 | 2.34% | 2.71% |
| d | DLQ (180+) | 17 | \$1,699,226 | 0.75% | 0.64% |
| e | Bankruptcy | 46 | \$6,676,755 | 2.03% | 2.53% |
| f | Foreclosure | 32 | \$4,088,639 | 1.41% | 1.55% |
| g | Total Active Portfolio | 2,263 | \$263,783,216 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 844 | \$32,962,370 | 88.84% | 88.31% |
| b | DLQ (30-59) | 31 | \$1,176,277 | 3.26% | 3.15% |
| c | DLQ (60-179) | 25 | \$877,348 | 2.63% | 2.35% |
| d | DLQ (180+) | 10 | \$511,960 | 1.05% | 1.37% |
| e | Bankruptcy | 38 | \$1,626,066 | 4.00% | 4.36% |
| f | Foreclosure | 2 | \$172,403 | 0.21% | 0.46% |
| g | Total Active Portfolio | 950 | \$37,326,424 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Arkansas

STATE: **ARKANSAS**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$51,205 | \$51,205 | \$51,205 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Arkansas

STATE: ARKANSAS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 450 | \$33,106,249 | 92.40% | 92.91% |
| b | DLQ (30-59) | 9 | \$505,287 | 1.85% | 1.42% |
| c | DLQ (60-179) | 6 | \$431,842 | 1.23% | 1.21% |
| d | DLQ (180+) | 8 | \$454,555 | 1.64% | 1.28% |
| e | Bankruptcy | 11 | \$938,151 | 2.26% | 2.63% |
| f | Foreclosure | 3 | \$195,977 | 0.62% | 0.55% |
| g | Total Active Portfolio | 487 | \$35,632,061 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 52 | \$1,575,577 | 80.00% | 78.93% |
| b | DLQ (30-59) | 2 | \$60,111 | 3.08% | 3.01% |
| c | DLQ (60-179) | 2 | \$115,174 | 3.08% | 5.77% |
| d | DLQ (180+) | 1 | \$40,866 | 1.54% | 2.05% |
| e | Bankruptcy | 8 | \$204,448 | 12.31% | 10.24% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 65 | \$1,996,177 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - California

STATE: **CALIFORNIA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$87,157 | \$43,578 | \$43,578 | \$8,808 | \$602 | 26.54% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 4 | \$163,651 | \$40,913 | \$44,200 | \$26,418 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$78,037 | \$78,037 | \$78,037 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - California

STATE: CALIFORNIA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|-----------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 7,524 | \$1,302,291,441 | 90.86% | 89.02% |
| b | DLQ (30-59) | 191 | \$39,792,837 | 2.31% | 2.72% |
| c | DLQ (60-179) | 175 | \$37,074,917 | 2.11% | 2.53% |
| d | DLQ (180+) | 79 | \$15,600,970 | 0.95% | 1.07% |
| e | Bankruptcy | 189 | \$42,217,489 | 2.28% | 2.89% |
| f | Foreclosure | 123 | \$25,963,284 | 1.49% | 1.77% |
| g | Total Active Portfolio | 8,281 | \$1,462,940,938 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 4,065 | \$218,139,700 | 88.70% | 86.85% |
| b | DLQ (30-59) | 120 | \$6,411,603 | 2.62% | 2.55% |
| c | DLQ (60-179) | 136 | \$8,350,593 | 2.97% | 3.32% |
| d | DLQ (180+) | 25 | \$1,348,359 | 0.55% | 0.54% |
| e | Bankruptcy | 216 | \$14,932,109 | 4.71% | 5.95% |
| f | Foreclosure | 21 | \$1,984,143 | 0.46% | 0.79% |
| g | Total Active Portfolio | 4,583 | \$251,166,507 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Colorado

STATE: COLORADO

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$28,773 | \$28,773 | \$28,773 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Colorado

STATE: COLORADO

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,521 | \$206,042,342 | 90.70% | 90.31% |
| b | DLQ (30-59) | 48 | \$6,707,460 | 2.86% | 2.94% |
| c | DLQ (60-179) | 29 | \$3,106,975 | 1.73% | 1.36% |
| d | DLQ (180+) | 11 | \$1,317,320 | 0.66% | 0.58% |
| e | Bankruptcy | 60 | \$9,965,419 | 3.58% | 4.37% |
| f | Foreclosure | 8 | \$1,013,332 | 0.48% | 0.44% |
| g | Total Active Portfolio | 1,677 | \$228,152,848 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,410 | \$49,908,273 | 90.10% | 89.28% |
| b | DLQ (30-59) | 25 | \$1,033,727 | 1.60% | 1.85% |
| c | DLQ (60-179) | 24 | \$785,209 | 1.53% | 1.40% |
| d | DLQ (180+) | 6 | \$322,403 | 0.38% | 0.58% |
| e | Bankruptcy | 98 | \$3,709,263 | 6.26% | 6.64% |
| f | Foreclosure | 2 | \$143,245 | 0.13% | 0.26% |
| g | Total Active Portfolio | 1,565 | \$55,902,118 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Connecticut

STATE: CONNECTICUT

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 4 | \$148,922 | \$37,230 | \$19,818 | \$34,744 | \$359 | 26.59% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$15,979 | \$15,979 | \$15,979 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$87,939 | \$43,970 | \$43,970 | \$28,249 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Connecticut

STATE: CONNECTICUT

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,525 | \$220,887,011 | 88.51% | 86.58% |
| b | DLQ (30-59) | 58 | \$9,253,656 | 3.37% | 3.63% |
| c | DLQ (60-179) | 50 | \$9,178,895 | 2.90% | 3.60% |
| d | DLQ (180+) | 24 | \$4,292,375 | 1.39% | 1.68% |
| e | Bankruptcy | 17 | \$2,645,143 | 0.99% | 1.04% |
| f | Foreclosure | 49 | \$8,869,673 | 2.84% | 3.48% |
| g | Total Active Portfolio | 1,723 | \$255,126,753 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 928 | \$35,930,678 | 89.06% | 88.11% |
| b | DLQ (30-59) | 43 | \$1,586,136 | 4.13% | 3.89% |
| c | DLQ (60-179) | 40 | \$1,722,784 | 3.84% | 4.22% |
| d | DLQ (180+) | 7 | \$281,446 | 0.67% | 0.69% |
| e | Bankruptcy | 20 | \$1,017,911 | 1.92% | 2.50% |
| f | Foreclosure | 4 | \$240,301 | 0.38% | 0.59% |
| g | Total Active Portfolio | 1,042 | \$40,779,256 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Delaware

STATE: **DELAWARE**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$11,137 | \$11,137 | \$11,137 | - | \$195 | 26.73% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$83,297 | \$83,297 | \$83,297 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$28,746 | \$28,746 | \$28,746 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Delaware

STATE: **DELAWARE**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 857 | \$108,106,209 | 87.45% | 86.37% |
| b | DLQ (30-59) | 35 | \$4,320,477 | 3.57% | 3.45% |
| c | DLQ (60-179) | 38 | \$5,226,996 | 3.88% | 4.18% |
| d | DLQ (180+) | 7 | \$1,096,384 | 0.71% | 0.88% |
| e | Bankruptcy | 23 | \$3,273,851 | 2.35% | 2.62% |
| f | Foreclosure | 20 | \$3,141,762 | 2.04% | 2.51% |
| g | Total Active Portfolio | 980 | \$125,165,680 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 383 | \$15,597,003 | 87.64% | 88.30% |
| b | DLQ (30-59) | 9 | \$310,302 | 2.06% | 1.76% |
| c | DLQ (60-179) | 15 | \$561,713 | 3.43% | 3.18% |
| d | DLQ (180+) | 3 | \$108,592 | 0.69% | 0.61% |
| e | Bankruptcy | 25 | \$1,013,924 | 5.72% | 5.74% |
| f | Foreclosure | 2 | \$71,275 | 0.46% | 0.40% |
| g | Total Active Portfolio | 437 | \$17,662,809 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief – First Quarter 2016 – District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - District of Columbia

STATE: DISTRICT OF COLUMBIA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 25 | \$1,193,458 | 92.59% | 89.52% |
| b | DLQ (30-59) | 1 | \$82,146 | 3.70% | 6.16% |
| c | DLQ (60-179) | - | - | - | - |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | - | - | - | - |
| f | Foreclosure | 1 | \$57,572 | 3.70% | 4.32% |
| g | Total Active Portfolio | 27 | \$1,333,177 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 14 | \$391,316 | 100.00% | 100.00% |
| b | DLQ (30-59) | - | - | - | - |
| c | DLQ (60-179) | - | - | - | - |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | - | - | - | - |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 14 | \$391,316 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Florida

STATE: **FLORIDA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 6 | \$159,107 | \$26,518 | \$23,783 | \$14,007 | \$314 | 24.89% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 5 | \$384,088 | \$76,818 | \$89,527 | \$35,286 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$44,649 | \$22,325 | \$22,325 | \$6,907 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Florida

STATE: **FLORIDA**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|-----------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 9,004 | \$972,873,329 | 90.91% | 89.45% |
| b | DLQ (30-59) | 205 | \$23,654,907 | 2.07% | 2.17% |
| c | DLQ (60-179) | 208 | \$24,133,301 | 2.10% | 2.22% |
| d | DLQ (180+) | 85 | \$9,680,233 | 0.86% | 0.89% |
| e | Bankruptcy | 162 | \$21,725,993 | 1.64% | 2.00% |
| f | Foreclosure | 240 | \$35,527,248 | 2.42% | 3.27% |
| g | Total Active Portfolio | 9,904 | \$1,087,595,011 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,263 | \$122,610,237 | 89.96% | 88.49% |
| b | DLQ (30-59) | 103 | \$4,546,848 | 2.84% | 3.28% |
| c | DLQ (60-179) | 95 | \$3,785,510 | 2.62% | 2.73% |
| d | DLQ (180+) | 14 | \$634,703 | 0.39% | 0.46% |
| e | Bankruptcy | 148 | \$6,736,015 | 4.08% | 4.86% |
| f | Foreclosure | 4 | \$247,976 | 0.11% | 0.18% |
| g | Total Active Portfolio | 3,627 | \$138,561,288 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Georgia

STATE: **GEORGIA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 13 | \$291,499 | \$22,423 | \$16,702 | \$14,342 | \$365 | 36.82% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 3 | \$78,038 | \$26,013 | \$20,073 | \$21,770 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 6 | \$141,581 | \$23,597 | \$19,065 | \$14,407 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Georgia

STATE: **GEORGIA**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 5,867 | \$555,041,985 | 88.87% | 88.68% |
| b | DLQ (30-59) | 209 | \$21,088,190 | 3.17% | 3.37% |
| c | DLQ (60-179) | 163 | \$15,799,972 | 2.47% | 2.52% |
| d | DLQ (180+) | 66 | \$5,886,456 | 1.00% | 0.94% |
| e | Bankruptcy | 241 | \$21,381,970 | 3.65% | 3.42% |
| f | Foreclosure | 56 | \$6,679,786 | 0.85% | 1.07% |
| g | Total Active Portfolio | 6,602 | \$625,878,359 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,340 | \$68,851,261 | 87.54% | 87.34% |
| b | DLQ (30-59) | 67 | \$2,111,865 | 2.51% | 2.68% |
| c | DLQ (60-179) | 68 | \$2,035,608 | 2.54% | 2.58% |
| d | DLQ (180+) | 15 | \$525,931 | 0.56% | 0.67% |
| e | Bankruptcy | 183 | \$5,304,649 | 6.85% | 6.73% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 2,673 | \$78,829,314 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Hawaii

STATE: **HAWAII**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Hawaii

STATE: HAWAII

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 299 | \$56,881,441 | 85.92% | 85.44% |
| b | DLQ (30-59) | 13 | \$2,329,950 | 3.74% | 3.50% |
| c | DLQ (60-179) | 5 | \$1,101,971 | 1.44% | 1.66% |
| d | DLQ (180+) | 16 | \$2,830,213 | 4.60% | 4.25% |
| e | Bankruptcy | 4 | \$1,240,411 | 1.15% | 1.86% |
| f | Foreclosure | 11 | \$2,187,237 | 3.16% | 3.29% |
| g | Total Active Portfolio | 348 | \$66,571,223 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 152 | \$9,906,238 | 86.36% | 84.38% |
| b | DLQ (30-59) | 5 | \$307,201 | 2.84% | 2.62% |
| c | DLQ (60-179) | 6 | \$324,201 | 3.41% | 2.76% |
| d | DLQ (180+) | 6 | \$585,976 | 3.41% | 4.99% |
| e | Bankruptcy | 4 | \$389,373 | 2.27% | 3.32% |
| f | Foreclosure | 3 | \$226,736 | 1.70% | 1.93% |
| g | Total Active Portfolio | 176 | \$11,739,724 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Idaho

STATE: IDAHO

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$4,806 | \$4,806 | \$4,806 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Idaho

STATE: IDAHO

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 770 | \$69,901,870 | 88.51% | 88.97% |
| b | DLQ (30-59) | 35 | \$3,168,531 | 4.02% | 4.03% |
| c | DLQ (60-179) | 29 | \$2,741,927 | 3.33% | 3.49% |
| d | DLQ (180+) | 18 | \$1,089,383 | 2.07% | 1.39% |
| e | Bankruptcy | 6 | \$773,007 | 0.69% | 0.98% |
| f | Foreclosure | 12 | \$897,213 | 1.38% | 1.14% |
| g | Total Active Portfolio | 870 | \$78,571,931 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 338 | \$10,025,995 | 91.11% | 89.56% |
| b | DLQ (30-59) | 9 | \$228,665 | 2.43% | 2.04% |
| c | DLQ (60-179) | 14 | \$369,682 | 3.77% | 3.30% |
| d | DLQ (180+) | 2 | \$80,236 | 0.54% | 0.72% |
| e | Bankruptcy | 7 | \$314,684 | 1.89% | 2.81% |
| f | Foreclosure | 1 | \$175,352 | 0.27% | 1.57% |
| g | Total Active Portfolio | 371 | \$11,194,613 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Illinois

STATE: ILLINOIS

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 4 | \$85,366 | \$21,342 | \$20,999 | \$8,241 | \$242 | 29.66% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 3 | \$183,612 | \$61,204 | \$70,592 | \$18,636 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 5 | \$135,597 | \$27,119 | \$29,762 | \$12,153 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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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HSBC Servicing Performance - First Quarter 2016 - Illinois

STATE: ILLINOIS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 5,030 | \$484,849,026 | 89.69% | 88.63% |
| b | DLQ (30-59) | 150 | \$16,316,193 | 2.67% | 2.98% |
| c | DLQ (60-179) | 146 | \$13,330,616 | 2.60% | 2.44% |
| d | DLQ (180+) | 60 | \$5,672,578 | 1.07% | 1.04% |
| e | Bankruptcy | 127 | \$13,907,320 | 2.26% | 2.54% |
| f | Foreclosure | 95 | \$12,947,659 | 1.69% | 2.37% |
| g | Total Active Portfolio | 5,608 | \$547,023,392 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,968 | \$64,037,781 | 88.05% | 86.90% |
| b | DLQ (30-59) | 58 | \$2,054,638 | 2.60% | 2.79% |
| c | DLQ (60-179) | 76 | \$2,723,028 | 3.40% | 3.70% |
| d | DLQ (180+) | 11 | \$414,485 | 0.49% | 0.56% |
| e | Bankruptcy | 120 | \$4,343,685 | 5.37% | 5.89% |
| f | Foreclosure | 2 | \$114,882 | 0.09% | 0.16% |
| g | Total Active Portfolio | 2,235 | \$73,688,499 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Indiana

STATE: INDIANA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 9 | \$147,262 | \$16,362 | \$15,439 | \$6,149 | \$142 | 18.40% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 4 | \$128,365 | \$32,091 | \$35,253 | \$18,745 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 3 | \$37,906 | \$12,635 | \$10,804 | \$7,969 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Indiana

STATE: INDIANA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 6,531 | \$519,441,701 | 90.14% | 89.83% |
| b | DLQ (30-59) | 210 | \$17,319,259 | 2.90% | 3.00% |
| c | DLQ (60-179) | 153 | \$11,077,675 | 2.11% | 1.92% |
| d | DLQ (180+) | 71 | \$5,372,913 | 0.98% | 0.93% |
| e | Bankruptcy | 208 | \$18,432,076 | 2.87% | 3.19% |
| f | Foreclosure | 72 | \$6,627,076 | 0.99% | 1.15% |
| g | Total Active Portfolio | 7,245 | \$578,270,700 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,651 | \$39,055,439 | 89.53% | 88.34% |
| b | DLQ (30-59) | 57 | \$1,501,285 | 3.09% | 3.40% |
| c | DLQ (60-179) | 45 | \$1,158,805 | 2.44% | 2.62% |
| d | DLQ (180+) | 11 | \$177,706 | 0.60% | 0.40% |
| e | Bankruptcy | 79 | \$2,246,316 | 4.28% | 5.08% |
| f | Foreclosure | 1 | \$69,743 | 0.05% | 0.16% |
| g | Total Active Portfolio | 1,844 | \$44,209,293 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Iowa

STATE: **IOWA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$7,692 | \$7,692 | \$7,692 | - | \$124 | 10.00% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$22,062 | \$11,031 | \$11,031 | \$924 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Iowa

STATE: IOWA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 934 | \$70,573,739 | 92.02% | 91.74% |
| b | DLQ (30-59) | 26 | \$2,375,243 | 2.56% | 3.09% |
| c | DLQ (60-179) | 25 | \$1,560,208 | 2.46% | 2.03% |
| d | DLQ (180+) | 9 | \$630,645 | 0.89% | 0.82% |
| e | Bankruptcy | 9 | \$755,358 | 0.89% | 0.98% |
| f | Foreclosure | 12 | \$1,032,972 | 1.18% | 1.34% |
| g | Total Active Portfolio | 1,015 | \$76,928,164 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 381 | \$9,288,395 | 90.71% | 88.78% |
| b | DLQ (30-59) | 13 | \$462,800 | 3.10% | 4.42% |
| c | DLQ (60-179) | 16 | \$450,294 | 3.81% | 4.30% |
| d | DLQ (180+) | 1 | \$22,941 | 0.24% | 0.22% |
| e | Bankruptcy | 9 | \$237,370 | 2.14% | 2.27% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 420 | \$10,461,800 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Kansas

STATE: **KANSAS**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Kansas

STATE: KANSAS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,992 | \$148,966,547 | 89.81% | 89.44% |
| b | DLQ (30-59) | 65 | \$4,830,843 | 2.93% | 2.90% |
| c | DLQ (60-179) | 34 | \$2,285,205 | 1.53% | 1.37% |
| d | DLQ (180+) | 25 | \$1,968,297 | 1.13% | 1.18% |
| e | Bankruptcy | 63 | \$5,511,068 | 2.84% | 3.31% |
| f | Foreclosure | 39 | \$2,999,871 | 1.76% | 1.80% |
| g | Total Active Portfolio | 2,218 | \$166,561,831 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 506 | \$12,614,305 | 89.08% | 87.17% |
| b | DLQ (30-59) | 6 | \$170,097 | 1.06% | 1.18% |
| c | DLQ (60-179) | 18 | \$451,306 | 3.17% | 3.12% |
| d | DLQ (180+) | 3 | \$83,769 | 0.53% | 0.58% |
| e | Bankruptcy | 35 | \$1,152,148 | 6.16% | 7.96% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 568 | \$14,471,625 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Kentucky

STATE: KENTUCKY

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$32,663 | \$16,331 | \$16,331 | \$561 | \$107 | 10.51% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$35,542 | \$35,542 | \$35,542 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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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HSBC Servicing Performance - First Quarter 2016 - Kentucky

STATE: KENTUCKY

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,939 | \$234,601,919 | 90.40% | 89.89% |
| b | DLQ (30-59) | 90 | \$7,189,981 | 2.77% | 2.75% |
| c | DLQ (60-179) | 67 | \$5,588,862 | 2.06% | 2.14% |
| d | DLQ (180+) | 28 | \$1,521,531 | 0.86% | 0.58% |
| e | Bankruptcy | 78 | \$7,492,749 | 2.40% | 2.87% |
| f | Foreclosure | 49 | \$4,591,144 | 1.51% | 1.76% |
| g | Total Active Portfolio | 3,251 | \$260,986,185 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 670 | \$16,913,570 | 88.39% | 88.64% |
| b | DLQ (30-59) | 20 | \$470,154 | 2.64% | 2.46% |
| c | DLQ (60-179) | 25 | \$609,342 | 3.30% | 3.19% |
| d | DLQ (180+) | 4 | \$80,966 | 0.53% | 0.42% |
| e | Bankruptcy | 39 | \$1,007,944 | 5.15% | 5.28% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 758 | \$19,081,976 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Louisiana

STATE: **LOUISIANA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$20,327 | \$20,327 | \$20,327 | - | \$114 | 10.00% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Louisiana

STATE: LOUISIANA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,223 | \$169,989,293 | 88.50% | 88.29% |
| b | DLQ (30-59) | 108 | \$8,404,977 | 4.30% | 4.37% |
| c | DLQ (60-179) | 66 | \$5,168,585 | 2.63% | 2.68% |
| d | DLQ (180+) | 11 | \$747,670 | 0.44% | 0.39% |
| e | Bankruptcy | 78 | \$5,860,302 | 3.11% | 3.04% |
| f | Foreclosure | 26 | \$2,357,098 | 1.04% | 1.22% |
| g | Total Active Portfolio | 2,512 | \$192,527,925 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 497 | \$12,345,136 | 85.10% | 84.21% |
| b | DLQ (30-59) | 22 | \$603,410 | 3.77% | 4.12% |
| c | DLQ (60-179) | 28 | \$701,145 | 4.79% | 4.78% |
| d | DLQ (180+) | 5 | \$109,304 | 0.86% | 0.75% |
| e | Bankruptcy | 31 | \$871,008 | 5.31% | 5.94% |
| f | Foreclosure | 1 | \$30,792 | 0.17% | 0.21% |
| g | Total Active Portfolio | 584 | \$14,660,795 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Maine

STATE: **MAINE**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Maine

STATE: MAINE

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 694 | \$71,825,954 | 89.32% | 88.72% |
| b | DLQ (30-59) | 31 | \$3,277,371 | 3.99% | 4.05% |
| c | DLQ (60-179) | 15 | \$1,516,090 | 1.93% | 1.87% |
| d | DLQ (180+) | 13 | \$1,363,486 | 1.67% | 1.68% |
| e | Bankruptcy | 6 | \$574,816 | 0.77% | 0.71% |
| f | Foreclosure | 18 | \$2,398,694 | 2.32% | 2.96% |
| g | Total Active Portfolio | 777 | \$80,956,411 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 265 | \$8,699,961 | 87.46% | 84.73% |
| b | DLQ (30-59) | 12 | \$458,697 | 3.96% | 4.47% |
| c | DLQ (60-179) | 8 | \$359,674 | 2.64% | 3.50% |
| d | DLQ (180+) | 1 | \$12,075 | 0.33% | 0.12% |
| e | Bankruptcy | 17 | \$737,854 | 5.61% | 7.19% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 303 | \$10,268,261 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Maryland

STATE: **MARYLAND**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$22,661 | \$11,330 | \$11,330 | \$5,140 | \$465 | 39.13% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 2 | \$168,749 | \$84,375 | \$84,375 | \$25,703 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 3 | \$160,591 | \$53,530 | \$45,338 | \$13,503 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Maryland

STATE: MARYLAND

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,204 | \$494,408,427 | 88.83% | 87.73% |
| b | DLQ (30-59) | 151 | \$24,608,414 | 4.19% | 4.37% |
| c | DLQ (60-179) | 116 | \$22,118,254 | 3.22% | 3.92% |
| d | DLQ (180+) | 46 | \$7,721,402 | 1.28% | 1.37% |
| e | Bankruptcy | 38 | \$5,543,464 | 1.05% | 0.98% |
| f | Foreclosure | 52 | \$9,155,582 | 1.44% | 1.62% |
| g | Total Active Portfolio | 3,607 | \$563,555,543 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,399 | \$61,527,452 | 88.43% | 87.36% |
| b | DLQ (30-59) | 52 | \$2,416,016 | 3.29% | 3.43% |
| c | DLQ (60-179) | 61 | \$2,342,985 | 3.86% | 3.33% |
| d | DLQ (180+) | 19 | \$1,065,576 | 1.20% | 1.51% |
| e | Bankruptcy | 45 | \$2,658,628 | 2.84% | 3.77% |
| f | Foreclosure | 6 | \$420,095 | 0.38% | 0.60% |
| g | Total Active Portfolio | 1,582 | \$70,430,752 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Massachusetts

STATE: MASSACHUSETTS

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 2 | \$163,507 | \$81,754 | \$81,754 | \$32,408 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Massachusetts

STATE: MASSACHUSETTS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,901 | \$315,310,618 | 89.92% | 88.79% |
| b | DLQ (30-59) | 51 | \$9,720,275 | 2.41% | 2.74% |
| c | DLQ (60-179) | 47 | \$9,035,338 | 2.22% | 2.54% |
| d | DLQ (180+) | 48 | \$7,984,547 | 2.27% | 2.25% |
| e | Bankruptcy | 39 | \$7,772,437 | 1.84% | 2.19% |
| f | Foreclosure | 28 | \$5,300,573 | 1.32% | 1.49% |
| g | Total Active Portfolio | 2,114 | \$355,123,788 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,305 | \$58,550,646 | 89.57% | 88.41% |
| b | DLQ (30-59) | 54 | \$2,774,085 | 3.71% | 4.19% |
| c | DLQ (60-179) | 45 | \$1,989,903 | 3.09% | 3.00% |
| d | DLQ (180+) | 12 | \$602,358 | 0.82% | 0.91% |
| e | Bankruptcy | 40 | \$2,139,694 | 2.75% | 3.23% |
| f | Foreclosure | 1 | \$172,994 | 0.07% | 0.26% |
| g | Total Active Portfolio | 1,457 | \$66,229,680 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Michigan

STATE: MICHIGAN

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 8 | \$252,533 | \$31,567 | \$20,870 | \$29,695 | \$263 | 26.25% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 3 | \$139,205 | \$46,402 | \$45,684 | \$2,250 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$16,525 | \$16,525 | \$16,525 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Michigan

STATE: MICHIGAN

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 5,627 | \$538,769,990 | 90.95% | 91.11% |
| b | DLQ (30-59) | 170 | \$15,601,480 | 2.75% | 2.64% |
| c | DLQ (60-179) | 168 | \$14,210,937 | 2.72% | 2.40% |
| d | DLQ (180+) | 64 | \$6,168,544 | 1.03% | 1.04% |
| e | Bankruptcy | 140 | \$14,645,262 | 2.26% | 2.48% |
| f | Foreclosure | 18 | \$1,954,140 | 0.29% | 0.33% |
| g | Total Active Portfolio | 6,187 | \$591,350,353 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,298 | \$64,532,344 | 89.21% | 88.17% |
| b | DLQ (30-59) | 56 | \$1,469,401 | 2.17% | 2.01% |
| c | DLQ (60-179) | 67 | \$1,983,928 | 2.60% | 2.71% |
| d | DLQ (180+) | 13 | \$309,401 | 0.50% | 0.42% |
| e | Bankruptcy | 142 | \$4,899,485 | 5.51% | 6.69% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 2,576 | \$73,194,559 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Minnesota

STATE: MINNESOTA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$73,957 | \$73,957 | \$73,957 | - | \$557 | 33.36% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$134,161 | \$134,161 | \$134,161 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$44,305 | \$44,305 | \$44,305 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Minnesota

STATE: MINNESOTA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,671 | \$245,490,828 | 90.86% | 90.69% |
| b | DLQ (30-59) | 61 | \$9,526,755 | 3.32% | 3.52% |
| c | DLQ (60-179) | 31 | \$3,986,668 | 1.69% | 1.47% |
| d | DLQ (180+) | 29 | \$4,509,613 | 1.58% | 1.67% |
| e | Bankruptcy | 36 | \$5,450,128 | 1.96% | 2.01% |
| f | Foreclosure | 11 | \$1,723,857 | 0.60% | 0.64% |
| g | Total Active Portfolio | 1,839 | \$270,687,849 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 865 | \$33,138,833 | 91.24% | 90.53% |
| b | DLQ (30-59) | 15 | \$589,842 | 1.58% | 1.61% |
| c | DLQ (60-179) | 31 | \$1,548,135 | 3.27% | 4.23% |
| d | DLQ (180+) | 5 | \$155,471 | 0.53% | 0.42% |
| e | Bankruptcy | 32 | \$1,173,880 | 3.38% | 3.21% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 948 | \$36,606,162 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Mississippi

STATE: **MISSISSIPPI**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$28,982 | \$14,491 | \$14,491 | \$9,832 | \$103 | 14.44% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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.
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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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Mississippi

STATE: MISSISSIPPI

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 897 | \$59,759,702 | 89.70% | 89.87% |
| b | DLQ (30-59) | 42 | \$2,507,377 | 4.20% | 3.77% |
| c | DLQ (60-179) | 28 | \$1,975,296 | 2.80% | 2.97% |
| d | DLQ (180+) | 12 | \$795,401 | 1.20% | 1.20% |
| e | Bankruptcy | 12 | \$776,333 | 1.20% | 1.17% |
| f | Foreclosure | 9 | \$684,882 | 0.90% | 1.03% |
| g | Total Active Portfolio | 1,000 | \$66,498,992 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 173 | \$4,090,334 | 89.64% | 87.41% |
| b | DLQ (30-59) | 5 | \$89,596 | 2.59% | 1.91% |
| c | DLQ (60-179) | 2 | \$34,671 | 1.04% | 0.74% |
| d | DLQ (180+) | 2 | \$55,881 | 1.04% | 1.19% |
| e | Bankruptcy | 11 | \$409,112 | 5.70% | 8.74% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 193 | \$4,679,593 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Missouri

STATE: **MISSOURI**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 5 | \$77,160 | \$15,432 | \$11,665 | \$10,431 | \$332 | 32.85% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 5 | \$196,048 | \$39,210 | \$46,056 | \$11,033 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Missouri

STATE: MISSOURI

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 4,600 | \$386,426,013 | 90.23% | 89.86% |
| b | DLQ (30-59) | 171 | \$14,608,749 | 3.35% | 3.40% |
| c | DLQ (60-179) | 127 | \$10,985,082 | 2.49% | 2.55% |
| d | DLQ (180+) | 45 | \$3,997,494 | 0.88% | 0.93% |
| e | Bankruptcy | 134 | \$11,691,920 | 2.63% | 2.72% |
| f | Foreclosure | 21 | \$2,345,787 | 0.41% | 0.55% |
| g | Total Active Portfolio | 5,098 | \$430,055,045 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,333 | \$32,910,161 | 90.31% | 88.88% |
| b | DLQ (30-59) | 43 | \$1,213,080 | 2.91% | 3.28% |
| c | DLQ (60-179) | 44 | \$1,192,387 | 2.98% | 3.22% |
| d | DLQ (180+) | 4 | \$71,378 | 0.27% | 0.19% |
| e | Bankruptcy | 51 | \$1,615,426 | 3.46% | 4.36% |
| f | Foreclosure | 1 | \$25,038 | 0.07% | 0.07% |
| g | Total Active Portfolio | 1,476 | \$37,027,469 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Montana

STATE: MONTANA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Montana

STATE: MONTANA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 347 | \$32,649,763 | 93.28% | 94.69% |
| b | DLQ (30-59) | 7 | \$592,083 | 1.88% | 1.72% |
| c | DLQ (60-179) | 4 | \$270,863 | 1.08% | 0.79% |
| d | DLQ (180+) | 4 | \$157,518 | 1.08% | 0.46% |
| e | Bankruptcy | 5 | \$363,667 | 1.34% | 1.05% |
| f | Foreclosure | 5 | \$445,386 | 1.34% | 1.29% |
| g | Total Active Portfolio | 372 | \$34,479,280 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 148 | \$4,727,706 | 90.80% | 88.26% |
| b | DLQ (30-59) | 6 | \$298,853 | 3.68% | 5.58% |
| c | DLQ (60-179) | 6 | \$255,633 | 3.68% | 4.77% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 3 | \$74,619 | 1.84% | 1.39% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 163 | \$5,356,811 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Nebraska

STATE: **NEBRASKA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 1 | \$28,596 | \$28,596 | \$28,596 | - | \$158 | 10.00% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$33,675 | \$33,675 | \$33,675 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$28,071 | \$14,035 | \$14,035 | \$12,196 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Nebraska

STATE: **NEBRASKA**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,007 | \$80,169,546 | 91.30% | 91.12% |
| b | DLQ (30-59) | 25 | \$2,234,867 | 2.27% | 2.54% |
| c | DLQ (60-179) | 21 | \$1,560,117 | 1.90% | 1.77% |
| d | DLQ (180+) | 8 | \$403,916 | 0.73% | 0.46% |
| e | Bankruptcy | 33 | \$2,730,618 | 2.99% | 3.10% |
| f | Foreclosure | 9 | \$880,539 | 0.82% | 1.00% |
| g | Total Active Portfolio | 1,103 | \$87,979,603 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 330 | \$7,995,378 | 90.91% | 89.38% |
| b | DLQ (30-59) | 11 | \$252,169 | 3.03% | 2.82% |
| c | DLQ (60-179) | 8 | \$299,100 | 2.20% | 3.34% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 14 | \$398,943 | 3.86% | 4.46% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 363 | \$8,945,589 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Nevada

STATE: **NEVADA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Nevada

STATE: NEVADA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 641 | \$94,640,570 | 89.28% | 88.42% |
| b | DLQ (30-59) | 10 | \$1,386,921 | 1.39% | 1.30% |
| c | DLQ (60-179) | 12 | \$1,981,011 | 1.67% | 1.85% |
| d | DLQ (180+) | 16 | \$2,256,376 | 2.23% | 2.11% |
| e | Bankruptcy | 17 | \$3,069,935 | 2.37% | 2.87% |
| f | Foreclosure | 22 | \$3,698,572 | 3.06% | 3.46% |
| g | Total Active Portfolio | 718 | \$107,033,385 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 343 | \$15,506,071 | 86.84% | 84.97% |
| b | DLQ (30-59) | 7 | \$382,062 | 1.77% | 2.09% |
| c | DLQ (60-179) | 10 | \$399,993 | 2.53% | 2.19% |
| d | DLQ (180+) | 4 | \$223,693 | 1.01% | 1.23% |
| e | Bankruptcy | 31 | \$1,737,186 | 7.85% | 9.52% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 395 | \$18,249,005 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 3 | \$124,838 | \$41,613 | \$42,753 | \$7,392 | \$339 | 18.65% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - New Hampshire

STATE: NEW HAMPSHIRE

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 931 | \$134,937,461 | 89.69% | 88.95% |
| b | DLQ (30-59) | 32 | \$5,071,313 | 3.08% | 3.34% |
| c | DLQ (60-179) | 23 | \$3,620,703 | 2.22% | 2.39% |
| d | DLQ (180+) | 17 | \$2,818,120 | 1.64% | 1.86% |
| e | Bankruptcy | 14 | \$1,960,170 | 1.35% | 1.29% |
| f | Foreclosure | 21 | \$3,294,832 | 2.02% | 2.17% |
| g | Total Active Portfolio | 1,038 | \$151,702,599 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 549 | \$20,424,147 | 91.50% | 89.69% |
| b | DLQ (30-59) | 15 | \$619,834 | 2.50% | 2.72% |
| c | DLQ (60-179) | 14 | \$667,831 | 2.33% | 2.93% |
| d | DLQ (180+) | 4 | \$105,109 | 0.67% | 0.46% |
| e | Bankruptcy | 18 | \$956,282 | 3.00% | 4.20% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 600 | \$22,773,202 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - New Jersey

STATE: **NEW JERSEY**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 7 | \$183,888 | \$26,270 | \$24,308 | \$12,720 | \$305 | 26.37% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 2 | \$14,534 | \$7,267 | \$7,267 | \$1,528 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - New Jersey

STATE: **NEW JERSEY**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,438 | \$354,981,863 | 83.72% | 82.20% |
| b | DLQ (30-59) | 115 | \$19,106,501 | 3.95% | 4.42% |
| c | DLQ (60-179) | 84 | \$11,993,027 | 2.88% | 2.78% |
| d | DLQ (180+) | 47 | \$5,562,487 | 1.61% | 1.29% |
| e | Bankruptcy | 87 | \$13,955,141 | 2.99% | 3.23% |
| f | Foreclosure | 141 | \$26,254,826 | 4.84% | 6.08% |
| g | Total Active Portfolio | 2,912 | \$431,853,845 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,325 | \$55,153,338 | 86.89% | 85.58% |
| b | DLQ (30-59) | 57 | \$2,412,358 | 3.74% | 3.74% |
| c | DLQ (60-179) | 51 | \$1,945,173 | 3.34% | 3.02% |
| d | DLQ (180+) | 13 | \$802,739 | 0.85% | 1.25% |
| e | Bankruptcy | 72 | \$3,534,359 | 4.72% | 5.48% |
| f | Foreclosure | 7 | \$597,604 | 0.46% | 0.93% |
| g | Total Active Portfolio | 1,525 | \$64,445,571 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - New Mexico

STATE: **NEW MEXICO**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - New Mexico

STATE: NEW MEXICO

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,060 | \$93,992,559 | 89.75% | 89.05% |
| b | DLQ (30-59) | 51 | \$4,322,648 | 4.32% | 4.10% |
| c | DLQ (60-179) | 30 | \$2,623,878 | 2.54% | 2.49% |
| d | DLQ (180+) | 8 | \$645,253 | 0.68% | 0.61% |
| e | Bankruptcy | 11 | \$1,357,747 | 0.93% | 1.29% |
| f | Foreclosure | 21 | \$2,603,808 | 1.78% | 2.47% |
| g | Total Active Portfolio | 1,181 | \$105,545,893 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 298 | \$10,011,105 | 92.55% | 92.68% |
| b | DLQ (30-59) | 10 | \$266,352 | 3.11% | 2.47% |
| c | DLQ (60-179) | 9 | \$305,183 | 2.80% | 2.83% |
| d | DLQ (180+) | 2 | \$96,367 | 0.62% | 0.89% |
| e | Bankruptcy | 3 | \$122,333 | 0.93% | 1.13% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 322 | \$10,801,340 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - New York

STATE: **NEW YORK**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 8 | \$180,572 | \$22,571 | \$17,932 | \$16,912 | \$276 | 26.62% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$49,840 | \$49,840 | \$49,840 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$41,901 | \$20,950 | \$20,950 | \$4,202 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - New York

STATE: **NEW YORK**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|-----------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 10,204 | \$973,040,138 | 86.48% | 82.95% |
| b | DLQ (30-59) | 390 | \$41,449,393 | 3.31% | 3.53% |
| c | DLQ (60-179) | 285 | \$32,556,979 | 2.42% | 2.78% |
| d | DLQ (180+) | 257 | \$26,832,798 | 2.18% | 2.29% |
| e | Bankruptcy | 199 | \$18,854,830 | 1.69% | 1.61% |
| f | Foreclosure | 464 | \$80,278,389 | 3.93% | 6.84% |
| g | Total Active Portfolio | 11,799 | \$1,173,012,526 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,698 | \$139,806,615 | 89.17% | 88.33% |
| b | DLQ (30-59) | 155 | \$5,731,855 | 3.74% | 3.62% |
| c | DLQ (60-179) | 134 | \$5,014,188 | 3.23% | 3.17% |
| d | DLQ (180+) | 22 | \$1,176,127 | 0.53% | 0.74% |
| e | Bankruptcy | 120 | \$4,981,185 | 2.89% | 3.15% |
| f | Foreclosure | 18 | \$1,574,396 | 0.43% | 0.99% |
| g | Total Active Portfolio | 4,147 | \$158,284,366 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1a and 1b 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.

HSBC Consumer Relief - First Quarter 2016 - North Carolina

STATE: **NORTH CAROLINA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 8 | \$179,371 | \$22,421 | \$18,830 | \$10,784 | \$372 | 30.87% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$13,704 | \$13,704 | \$13,704 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - North Carolina

STATE: NORTH CAROLINA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 6,628 | \$538,730,569 | 89.17% | 88.87% |
| b | DLQ (30-59) | 268 | \$23,264,214 | 3.61% | 3.84% |
| c | DLQ (60-179) | 198 | \$16,361,955 | 2.66% | 2.70% |
| d | DLQ (180+) | 76 | \$4,804,503 | 1.02% | 0.79% |
| e | Bankruptcy | 180 | \$14,758,038 | 2.42% | 2.43% |
| f | Foreclosure | 83 | \$8,314,867 | 1.12% | 1.37% |
| g | Total Active Portfolio | 7,433 | \$606,234,146 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,944 | \$53,845,284 | 86.75% | 86.03% |
| b | DLQ (30-59) | 85 | \$2,616,853 | 3.79% | 4.18% |
| c | DLQ (60-179) | 81 | \$2,246,118 | 3.61% | 3.59% |
| d | DLQ (180+) | 24 | \$582,300 | 1.07% | 0.93% |
| e | Bankruptcy | 103 | \$3,039,440 | 4.60% | 4.86% |
| f | Foreclosure | 4 | \$260,170 | 0.18% | 0.42% |
| g | Total Active Portfolio | 2,241 | \$62,590,165 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - North Dakota

STATE: **NORTH DAKOTA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - North Dakota

STATE: NORTH DAKOTA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 24 | \$2,228,626 | 92.31% | 90.23% |
| b | DLQ (30-59) | 1 | \$167,517 | 3.85% | 6.78% |
| c | DLQ (60-179) | 1 | \$73,801 | 3.85% | 2.99% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | - | - | - | - |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 26 | \$2,469,943 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 19 | \$422,440 | 90.48% | 72.61% |
| b | DLQ (30-59) | 1 | \$111,308 | 4.76% | 19.13% |
| c | DLQ (60-179) | - | - | - | - |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 1 | \$48,067 | 4.76% | 8.26% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 21 | \$581,815 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Ohio

STATE: OHIO

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 12 | \$320,283 | \$26,690 | \$24,579 | \$10,641 | \$241 | 22.63% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 7 | \$302,031 | \$43,147 | \$46,617 | \$20,154 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 9 | \$154,499 | \$17,167 | \$11,260 | \$17,035 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Ohio

STATE: OHIO

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|-----------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 11,600 | \$980,593,435 | 89.43% | 89.32% |
| b | DLQ (30-59) | 401 | \$33,288,835 | 3.09% | 3.03% |
| c | DLQ (60-179) | 307 | \$24,586,340 | 2.37% | 2.24% |
| d | DLQ (180+) | 152 | \$10,170,204 | 1.17% | 0.93% |
| e | Bankruptcy | 360 | \$33,777,515 | 2.78% | 3.08% |
| f | Foreclosure | 151 | \$15,432,030 | 1.16% | 1.41% |
| g | Total Active Portfolio | 12,971 | \$1,097,848,359 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,641 | \$83,718,958 | 88.55% | 87.95% |
| b | DLQ (30-59) | 105 | \$2,362,493 | 2.55% | 2.48% |
| c | DLQ (60-179) | 135 | \$3,471,654 | 3.28% | 3.65% |
| d | DLQ (180+) | 20 | \$465,723 | 0.49% | 0.49% |
| e | Bankruptcy | 211 | \$5,165,608 | 5.13% | 5.43% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 4,112 | \$95,184,435 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Oregon

STATE: OREGON

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 3 | \$74,686 | \$24,895 | \$29,726 | \$10,734 | \$205 | 14.97% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
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- Line item 1d)** 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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HSBC Servicing Performance - First Quarter 2016 - Oregon

STATE: OREGON

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,282 | \$159,052,278 | 89.03% | 87.40% |
| b | DLQ (30-59) | 37 | \$5,636,647 | 2.57% | 3.10% |
| c | DLQ (60-179) | 25 | \$2,954,356 | 1.74% | 1.62% |
| d | DLQ (180+) | 15 | \$2,219,887 | 1.04% | 1.22% |
| e | Bankruptcy | 36 | \$5,308,977 | 2.50% | 2.92% |
| f | Foreclosure | 45 | \$6,809,391 | 3.13% | 3.74% |
| g | Total Active Portfolio | 1,440 | \$181,981,537 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 763 | \$31,174,570 | 89.76% | 89.27% |
| b | DLQ (30-59) | 21 | \$778,705 | 2.47% | 2.23% |
| c | DLQ (60-179) | 22 | \$861,942 | 2.59% | 2.47% |
| d | DLQ (180+) | 5 | \$161,988 | 0.59% | 0.46% |
| e | Bankruptcy | 37 | \$1,811,497 | 4.35% | 5.19% |
| f | Foreclosure | 2 | \$131,844 | 0.24% | 0.38% |
| g | Total Active Portfolio | 850 | \$34,920,546 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Pennsylvania

STATE: PENNSYLVANIA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 18 | \$433,583 | \$24,088 | \$19,956 | \$19,181 | \$328 | 30.98% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$23,543 | \$23,543 | \$23,543 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 4 | \$187,796 | \$46,949 | \$43,675 | \$27,836 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Pennsylvania

STATE: PENNSYLVANIA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|-----------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 11,946 | \$963,468,212 | 88.61% | 87.58% |
| b | DLQ (30-59) | 474 | \$39,183,729 | 3.52% | 3.56% |
| c | DLQ (60-179) | 358 | \$31,295,011 | 2.66% | 2.84% |
| d | DLQ (180+) | 232 | \$18,005,262 | 1.72% | 1.64% |
| e | Bankruptcy | 233 | \$21,364,473 | 1.73% | 1.94% |
| f | Foreclosure | 239 | \$26,775,546 | 1.77% | 2.43% |
| g | Total Active Portfolio | 13,482 | \$1,100,092,233 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,083 | \$92,485,894 | 89.44% | 88.77% |
| b | DLQ (30-59) | 106 | \$3,113,805 | 3.08% | 2.99% |
| c | DLQ (60-179) | 118 | \$3,567,291 | 3.42% | 3.42% |
| d | DLQ (180+) | 24 | \$722,354 | 0.70% | 0.69% |
| e | Bankruptcy | 111 | \$3,956,474 | 3.22% | 3.80% |
| f | Foreclosure | 5 | \$345,142 | 0.15% | 0.33% |
| g | Total Active Portfolio | 3,447 | \$104,190,960 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Rhode Island

STATE: **RHODE ISLAND**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 1st 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Rhode Island

STATE: RHODE ISLAND

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 291 | \$44,224,409 | 84.84% | 82.34% |
| b | DLQ (30-59) | 8 | \$965,431 | 2.33% | 1.80% |
| c | DLQ (60-179) | 14 | \$2,727,934 | 4.08% | 5.08% |
| d | DLQ (180+) | 12 | \$2,272,232 | 3.50% | 4.23% |
| e | Bankruptcy | 6 | \$1,208,873 | 1.75% | 2.25% |
| f | Foreclosure | 12 | \$2,310,089 | 3.50% | 4.30% |
| g | Total Active Portfolio | 343 | \$53,708,969 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 189 | \$7,653,473 | 90.87% | 90.58% |
| b | DLQ (30-59) | 7 | \$338,005 | 3.37% | 4.00% |
| c | DLQ (60-179) | 8 | \$246,810 | 3.85% | 2.92% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 3 | \$161,310 | 1.44% | 1.91% |
| f | Foreclosure | 1 | \$49,775 | 0.48% | 0.59% |
| g | Total Active Portfolio | 208 | \$8,449,374 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief – First Quarter 2016 – South Carolina

STATE: **SOUTH CAROLINA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 3 | \$58,145 | \$19,382 | \$14,649 | \$7,360 | \$120 | 12.18% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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.
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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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - South Carolina

STATE: SOUTH CAROLINA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 3,429 | \$267,502,158 | 90.38% | 89.06% |
| b | DLQ (30-59) | 132 | \$10,828,298 | 3.48% | 3.60% |
| c | DLQ (60-179) | 93 | \$7,237,625 | 2.45% | 2.41% |
| d | DLQ (180+) | 34 | \$2,771,181 | 0.90% | 0.92% |
| e | Bankruptcy | 52 | \$4,919,749 | 1.37% | 1.64% |
| f | Foreclosure | 54 | \$7,119,500 | 1.42% | 2.37% |
| g | Total Active Portfolio | 3,794 | \$300,378,511 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 837 | \$20,969,899 | 89.14% | 88.93% |
| b | DLQ (30-59) | 36 | \$917,393 | 3.83% | 3.89% |
| c | DLQ (60-179) | 34 | \$890,851 | 3.62% | 3.78% |
| d | DLQ (180+) | 5 | \$151,420 | 0.53% | 0.64% |
| e | Bankruptcy | 26 | \$610,881 | 2.77% | 2.59% |
| f | Foreclosure | 1 | \$38,836 | 0.11% | 0.16% |
| g | Total Active Portfolio | 939 | \$23,579,278 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief – First Quarter 2016 – South Dakota

STATE: **SOUTH DAKOTA**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - South Dakota

STATE: SOUTH DAKOTA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 246 | \$19,782,517 | 94.62% | 94.28% |
| b | DLQ (30-59) | 4 | \$399,919 | 1.54% | 1.91% |
| c | DLQ (60-179) | 5 | \$470,753 | 1.92% | 2.24% |
| d | DLQ (180+) | 3 | \$114,073 | 1.15% | 0.54% |
| e | Bankruptcy | 1 | \$144,175 | 0.38% | 0.69% |
| f | Foreclosure | 1 | \$70,940 | 0.38% | 0.34% |
| g | Total Active Portfolio | 260 | \$20,982,377 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 87 | \$1,924,113 | 91.58% | 89.01% |
| b | DLQ (30-59) | 1 | \$22,481 | 1.05% | 1.04% |
| c | DLQ (60-179) | 3 | \$82,480 | 3.16% | 3.82% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 4 | \$132,536 | 4.21% | 6.13% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 95 | \$2,161,609 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Tennessee

STATE: **TENNESSEE**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 8 | \$223,970 | \$27,996 | \$23,627 | \$14,171 | \$328 | 3712% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$24,347 | \$12,173 | \$12,173 | \$7,468 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Tennessee

STATE: **TENNESSEE**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 4,616 | \$382,985,714 | 89.49% | 89.92% |
| b | DLQ (30-59) | 136 | \$11,935,044 | 2.64% | 2.80% |
| c | DLQ (60-179) | 124 | \$9,634,345 | 2.40% | 2.26% |
| d | DLQ (180+) | 37 | \$3,496,296 | 0.72% | 0.82% |
| e | Bankruptcy | 223 | \$16,188,203 | 4.32% | 3.80% |
| f | Foreclosure | 22 | \$1,672,016 | 0.43% | 0.39% |
| g | Total Active Portfolio | 5,158 | \$425,911,617 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,126 | \$23,540,368 | 87.42% | 87.26% |
| b | DLQ (30-59) | 25 | \$609,818 | 1.94% | 2.26% |
| c | DLQ (60-179) | 37 | \$716,882 | 2.87% | 2.66% |
| d | DLQ (180+) | 10 | \$202,246 | 0.78% | 0.75% |
| e | Bankruptcy | 90 | \$1,906,905 | 6.99% | 7.07% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 1,288 | \$26,976,220 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Texas

STATE: **TEXAS**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Texas

STATE: TEXAS

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 10,579 | \$557,658,217 | 90.21% | 90.54% |
| b | DLQ (30-59) | 383 | \$20,032,859 | 3.27% | 3.25% |
| c | DLQ (60-179) | 286 | \$12,868,916 | 2.44% | 2.09% |
| d | DLQ (180+) | 148 | \$5,847,571 | 1.26% | 0.95% |
| e | Bankruptcy | 209 | \$11,676,033 | 1.78% | 1.90% |
| f | Foreclosure | 122 | \$7,839,702 | 1.04% | 1.27% |
| g | Total Active Portfolio | 11,727 | \$615,923,297 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,619 | \$52,014,246 | 90.44% | 89.64% |
| b | DLQ (30-59) | 86 | \$1,756,346 | 2.97% | 3.03% |
| c | DLQ (60-179) | 80 | \$1,665,378 | 2.76% | 2.87% |
| d | DLQ (180+) | 6 | \$236,804 | 0.21% | 0.41% |
| e | Bankruptcy | 103 | \$2,237,149 | 3.56% | 3.86% |
| f | Foreclosure | 2 | \$116,214 | 0.07% | 0.20% |
| g | Total Active Portfolio | 2,896 | \$58,026,138 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Utah

STATE: **UTAH**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Utah

STATE: UTAH

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 578 | \$73,164,349 | 90.45% | 90.28% |
| b | DLQ (30-59) | 18 | \$2,408,080 | 2.82% | 2.97% |
| c | DLQ (60-179) | 17 | \$1,997,355 | 2.66% | 2.46% |
| d | DLQ (180+) | 5 | \$391,676 | 0.78% | 0.48% |
| e | Bankruptcy | 19 | \$2,760,195 | 2.97% | 3.41% |
| f | Foreclosure | 2 | \$320,193 | 0.31% | 0.40% |
| g | Total Active Portfolio | 639 | \$81,041,848 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 403 | \$13,710,600 | 86.67% | 81.52% |
| b | DLQ (30-59) | 15 | \$592,923 | 3.23% | 3.53% |
| c | DLQ (60-179) | 21 | \$1,260,775 | 4.52% | 7.50% |
| d | DLQ (180+) | 3 | \$135,852 | 0.65% | 0.81% |
| e | Bankruptcy | 23 | \$1,118,236 | 4.95% | 6.65% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 465 | \$16,818,386 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Vermont

STATE: **VERMONT**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Vermont

STATE: VERMONT

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 159 | \$16,049,339 | 83.25% | 81.35% |
| b | DLQ (30-59) | 5 | \$753,714 | 2.62% | 3.82% |
| c | DLQ (60-179) | 5 | \$400,185 | 2.62% | 2.03% |
| d | DLQ (180+) | 6 | \$548,890 | 3.14% | 2.78% |
| e | Bankruptcy | 6 | \$778,032 | 3.14% | 3.94% |
| f | Foreclosure | 10 | \$1,198,574 | 5.24% | 6.08% |
| g | Total Active Portfolio | 191 | \$19,728,734 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 57 | \$1,556,257 | 98.28% | 98.24% |
| b | DLQ (30-59) | - | - | - | - |
| c | DLQ (60-179) | 1 | \$27,831 | 1.72% | 1.76% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | - | - | - | - |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 58 | \$1,584,088 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Virginia

STATE: VIRGINIA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 18 | \$429,987 | \$23,888 | \$21,860 | \$17,307 | \$247 | 22.85% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 5 | \$283,543 | \$56,709 | \$55,104 | \$7,665 | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 3 | \$151,376 | \$50,459 | \$63,699 | \$27,794 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Virginia

STATE: VIRGINIA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 6,502 | \$800,736,373 | 89.89% | 89.66% |
| b | DLQ (30-59) | 238 | \$28,777,256 | 3.29% | 3.22% |
| c | DLQ (60-179) | 159 | \$20,006,504 | 2.20% | 2.24% |
| d | DLQ (180+) | 75 | \$10,935,830 | 1.04% | 1.22% |
| e | Bankruptcy | 220 | \$26,776,704 | 3.04% | 3.00% |
| f | Foreclosure | 39 | \$5,812,256 | 0.54% | 0.65% |
| g | Total Active Portfolio | 7,233 | \$893,044,924 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,684 | \$68,949,734 | 87.62% | 86.96% |
| b | DLQ (30-59) | 71 | \$3,183,600 | 3.69% | 4.02% |
| c | DLQ (60-179) | 61 | \$2,304,022 | 3.17% | 2.91% |
| d | DLQ (180+) | 11 | \$625,874 | 0.57% | 0.79% |
| e | Bankruptcy | 90 | \$3,797,566 | 4.68% | 4.79% |
| f | Foreclosure | 5 | \$427,941 | 0.26% | 0.54% |
| g | Total Active Portfolio | 1,922 | \$79,288,737 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Washington

STATE: **WASHINGTON**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$4,038 | \$4,038 | \$4,038 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 1 | \$21,932 | \$21,932 | \$21,932 | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Washington

STATE: WASHINGTON

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 2,564 | \$328,737,575 | 90.00% | 89.74% |
| b | DLQ (30-59) | 53 | \$6,966,813 | 1.86% | 1.90% |
| c | DLQ (60-179) | 57 | \$6,397,656 | 2.00% | 1.75% |
| d | DLQ (180+) | 39 | \$5,414,317 | 1.37% | 1.48% |
| e | Bankruptcy | 62 | \$8,712,842 | 2.18% | 2.38% |
| f | Foreclosure | 74 | \$10,108,236 | 2.60% | 2.76% |
| g | Total Active Portfolio | 2,849 | \$366,337,439 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,390 | \$56,344,254 | 90.20% | 89.19% |
| b | DLQ (30-59) | 43 | \$1,502,430 | 2.79% | 2.38% |
| c | DLQ (60-179) | 34 | \$1,566,824 | 2.21% | 2.48% |
| d | DLQ (180+) | 10 | \$538,952 | 0.65% | 0.85% |
| e | Bankruptcy | 58 | \$2,770,280 | 3.76% | 4.39% |
| f | Foreclosure | 6 | \$449,703 | 0.39% | 0.71% |
| g | Total Active Portfolio | 1,541 | \$63,172,442 | 100.00% | 100.00% |

- NOTES:
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief – First Quarter 2016 – West Virginia

STATE: WEST VIRGINIA

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$22,688 | \$11,344 | \$11,344 | \$3,731 | \$367 | 42.72% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - West Virginia

STATE: WEST VIRGINIA

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,338 | \$86,693,972 | 89.02% | 88.11% |
| b | DLQ (30-59) | 64 | \$4,619,427 | 4.26% | 4.69% |
| c | DLQ (60-179) | 42 | \$2,610,783 | 2.79% | 2.65% |
| d | DLQ (180+) | 23 | \$1,609,809 | 1.53% | 1.64% |
| e | Bankruptcy | 23 | \$1,820,202 | 1.53% | 1.85% |
| f | Foreclosure | 13 | \$1,041,961 | 0.86% | 1.06% |
| g | Total Active Portfolio | 1,503 | \$98,396,154 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 172 | \$4,553,760 | 91.01% | 89.62% |
| b | DLQ (30-59) | 4 | \$173,331 | 2.12% | 3.41% |
| c | DLQ (60-179) | 3 | \$62,993 | 1.59% | 1.24% |
| d | DLQ (180+) | 3 | \$63,005 | 1.59% | 1.24% |
| e | Bankruptcy | 7 | \$228,180 | 3.70% | 4.49% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 189 | \$5,081,269 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1a and 1b 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.

HSBC Consumer Relief - First Quarter 2016 - Wisconsin

STATE: **WISCONSIN**

Template 2(a): Program and Customer Relief Performance - First Quarter 2016

| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | 2 | \$35,100 | \$17,550 | \$17,550 | \$1,000 | \$143 | 16.02% |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | 1 | \$104,469 | \$104,469 | \$104,469 | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | 2 | \$25,039 | \$12,519 | \$12,519 | \$12,249 | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** 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 servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Wisconsin

STATE: **WISCONSIN**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,824 | \$190,869,696 | 90.57% | 90.61% |
| b | DLQ (30-59) | 56 | \$5,657,740 | 2.78% | 2.69% |
| c | DLQ (60-179) | 42 | \$4,238,099 | 2.09% | 2.01% |
| d | DLQ (180+) | 20 | \$1,687,676 | 0.99% | 0.80% |
| e | Bankruptcy | 46 | \$5,170,025 | 2.28% | 2.45% |
| f | Foreclosure | 26 | \$3,017,072 | 1.29% | 1.43% |
| g | Total Active Portfolio | 2,014 | \$210,640,309 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 1,025 | \$32,330,463 | 89.68% | 88.78% |
| b | DLQ (30-59) | 21 | \$781,918 | 1.84% | 2.15% |
| c | DLQ (60-179) | 34 | \$1,224,476 | 2.97% | 3.36% |
| d | DLQ (180+) | 4 | \$113,613 | 0.35% | 0.31% |
| e | Bankruptcy | 57 | \$1,871,329 | 4.99% | 5.14% |
| f | Foreclosure | 2 | \$93,075 | 0.17% | 0.26% |
| g | Total Active Portfolio | 1,143 | \$36,414,874 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.

HSBC Consumer Relief - First Quarter 2016 - Wyoming

STATE: WYOMING

| Template 2(a): Program and Customer Relief Performance - First Quarter 2016 | | | | | | | | |
|---|--|----------------|------------------------------------|------------------------------|---------------------------------|--------------------|------------------------------------|-----------------------------------|
| 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 | Trials Offered/Approved ¹ | - | - | - | - | - | - | - |
| B | Trials Started ² | - | - | - | - | - | - | - |
| C | Completed 1st Lien Modification Forgiveness ³ | - | - | - | - | - | - | - |
| D | Completed Forgiveness of pre 7/1/2013 Forbearance ⁴ | - | - | - | - | - | - | - |
| 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 ⁵ | - | - | - | - | - | - | - |
| B | Completed 2nd Lien Extinguishments ⁶ | - | - | - | - | - | - | - |
| 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 | - | - | - | - | - | - | - |
| B | Deeds in Lieu Completed/Deficiency Forgiven ⁸ | - | - | - | - | - | - | - |
| 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) ⁹ | - | - | - | - | - | - | - |
| B | Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰ | - | - | - | - | - | - | - |
| C | Forbearance for Unemployed Borrowers ¹¹ | - | - | - | - | - | - | - |
| D | Deficiency Waivers ¹² | - | - | - | - | - | - | - |
| E | Forgiveness of Principal Associated with a Property When No Foreclosure ¹³ | - | - | - | - | - | - | - |
| F | Cash Costs Paid by Servicer for Demolition of Property ¹⁴ | - | - | - | - | - | - | - |
| G | REO Properties Donated ¹⁵ | - | - | - | - | - | - | - |

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - First Quarter 2016 - Wyoming

STATE: **WYOMING**

| Template 1: Servicing Performance - First Quarter 2016 | | | | | |
|--|------------------------|-----------------|---------------|----------------------|----------|
| 1a | 1st Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 210 | \$21,169,999 | 92.51% | 90.01% |
| b | DLQ (30-59) | 4 | \$552,532 | 1.76% | 2.35% |
| c | DLQ (60-179) | 7 | \$981,215 | 3.08% | 4.17% |
| d | DLQ (180+) | 3 | \$376,273 | 1.32% | 1.60% |
| e | Bankruptcy | 1 | \$77,997 | 0.44% | 0.33% |
| f | Foreclosure | 2 | \$360,982 | 0.88% | 1.53% |
| g | Total Active Portfolio | 227 | \$23,518,998 | 100.00% | 100.00% |
| 1b | 2nd Lien Portfolio | Number of Loans | Aggregate UPB | % by Number of Loans | % by UPB |
| a | Current (0-29) | 84 | \$2,750,414 | 87.50% | 85.04% |
| b | DLQ (30-59) | 4 | \$68,637 | 4.17% | 2.12% |
| c | DLQ (60-179) | 5 | \$229,025 | 5.21% | 7.08% |
| d | DLQ (180+) | - | - | - | - |
| e | Bankruptcy | 3 | \$186,236 | 3.13% | 5.76% |
| f | Foreclosure | - | - | - | - |
| g | Total Active Portfolio | 96 | \$3,234,312 | 100.00% | 100.00% |

- NOTES:**
- 1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Any differences in adding are due to rounding.