

SunTrust Consumer Relief – Program to Date – National Totals

STATE: **NATIONAL TOTALS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	689	\$85,751,664	\$124,458	\$91,060	\$123,267	\$460	33.63%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	220	\$5,915,322	\$26,888	\$18,421	\$31,485	\$290	47.18%
B	Completed 2nd Lien Extinguishments	8,213	\$460,460,736	\$56,065	\$39,406	\$59,145	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3,120	\$303,580,508	\$97,301	\$65,948	\$120,313	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	200	\$12,936,253	\$64,681	\$38,159	\$93,796	-	-
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)	187	\$374,948	\$2,005	\$1,500	\$3,031	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	341	\$2,100,044	\$6,158	\$5,525	\$6,683	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	5	\$1,414,000	\$282,800	\$325,000	\$76,725	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2,440	\$121,207	-	-	-	-	-
B	Refinances Completed – 1st Liens	848	\$224,746	2.27%	2.40%	0.76%	\$171	11.99%
C	Refinances Completed – 2nd Liens	827	\$36,857	3.32%	3.00%	1.38%	\$89	27.02%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties. 4) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4,475	\$153,490	\$136,600	\$76,048			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3,198	\$124,495	\$116,855	\$56,055			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$164,537	\$164,537	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	7,674	\$141,408	\$127,645	\$69,898			

DEFINITIONS:

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

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed – 1st Liens represents eligible loans refinanced with reduced rates.
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SunTrust Consumer Relief – Program to Date – Alabama

STATE: ALABAMA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$70,755	\$70,755	\$70,755	-	\$159	15.90%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	2	\$41,447	\$20,723	\$20,723	\$18,902	\$236	48.18%
B	Completed 2nd Lien Extinguishments	45	\$2,045,044	\$45,445	\$27,536	\$49,479	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	13	\$698,756	\$53,750	\$49,277	\$31,275	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$568,455	\$284,228	\$284,228	\$366,698	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	5	\$75,640	-	-	-	-	-
B	Refinances Completed – 1st Liens	4	\$135,625	2.25%	2.40%	0.45%	\$111	12.97%
C	Refinances Completed – 2nd Liens	1	\$43,357	2.38%	2.38%	-	\$81	21.95%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	40	\$119,128	\$122,140	\$41,502			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$136,943	\$112,355	\$58,833			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	49	\$122,400	\$117,533	\$44,999			

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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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SunTrust Consumer Relief – Program to Date – Alaska

STATE: **ALASKA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$21,522	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

STATE: ARIZONA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$674,772	\$168,693	\$156,736	\$124,968	\$774	36.28%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$18,032	\$18,032	\$18,032	-	\$131	44.32%
B	Completed 2nd Lien Extinguishments	87	\$5,006,806	\$57,549	\$44,000	\$47,459	-	-
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	54	\$4,019,037	\$74,427	\$56,784	\$62,596	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$88,122	\$44,061	\$44,061	\$7,030	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	3	\$4,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	11	\$75,140	\$6,831	\$4,966	\$9,340	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	64	\$50,287	-	-	-	-	-
B	Refinances Completed – 1st Liens	6	\$366,182	2.05%	2.15%	0.51%	\$91	4.49%
C	Refinances Completed – 2nd Liens	46	\$29,812	3.72%	3.25%	1.69%	\$85	30.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	19	\$135,920	\$117,837	\$48,495			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	29	\$120,628	\$119,900	\$38,641			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	48	\$126,682	\$118,869	\$42,980			

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SunTrust Consumer Relief – Program to Date – Arkansas

STATE: **ARKANSAS**

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

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A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	11	\$338,962	\$30,815	\$25,741	\$25,618	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3	\$73,356	\$24,452	\$29,623	\$11,685	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$1,690	\$1,690	\$1,690	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,000	\$3,000	\$3,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$123,586	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$123,234	2.90%	2.90%	-	\$207	23.47%
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	42	\$93,282	\$80,888	\$40,395			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$89,672	\$94,952	\$31,300			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	51	\$92,645	\$83,460	\$38,687			

DEFINITIONS:

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

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

SunTrust Consumer Relief - Program to Date - California

STATE: CALIFORNIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	27	\$3,947,538	\$146,205	\$131,253	\$63,452	\$573	28.60%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	3	\$113,030	\$37,677	\$29,918	\$21,457	\$228	32.77%
B	Completed 2nd Lien Extinguishments	444	\$40,318,581	\$90,808	\$77,165	\$61,376	-	-
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	253	\$30,730,783	\$121,466	\$102,154	\$85,809	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	5	\$429,392	\$85,878	\$77,568	\$52,309	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	29	\$78,153	\$2,695	\$1,500	\$4,818	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	77	\$474,104	\$6,157	\$6,000	\$4,467	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	112	\$113,628	-	-	-	-	-
B	Refinances Completed - 1st Liens	17	\$384,483	1.93%	1.60%	0.94%	\$93	4.32%
C	Refinances Completed - 2nd Liens	59	\$52,807	3.44%	3.13%	1.21%	\$129	27.29%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	6	\$219,781	\$192,200	\$103,482			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	43	\$209,993	\$195,000	\$76,269			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	49	\$211,192	\$195,000	\$78,841			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Colorado

STATE: COLORADO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$151,810	\$151,810	\$151,810	-	\$581	47.04%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	47	\$2,162,553	\$46,012	\$31,203	\$44,373	-	-
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	20	\$2,725,928	\$136,296	\$35,835	\$443,553	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	5	\$46,603	\$9,321	\$5,603	\$11,678	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	3	\$37,017	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	1	\$72,213	4.13%	4.13%	-	\$251	34.84%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	45	\$181,344	\$166,920	\$87,083			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	23	\$158,328	\$151,210	\$57,378			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	68	\$173,559	\$158,621	\$78,623			

DEFINITIONS:

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

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$104,317	\$52,159	\$52,159	\$20,974	\$288	25.12%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	82	\$4,657,991	\$56,805	\$45,809	\$43,960	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	23	\$2180,018	\$94,783	\$70,754	\$72,473	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$33,826	\$33,826	\$33,826	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	4	\$15,398	\$3,850	\$3,949	\$2,188	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	10	\$41,308	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	8	\$56,268	3.22%	2.88%	1.17%	\$80	17.86%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	20	\$168,447	\$137,905	\$70,495			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	3	\$103,360	\$94,900	\$40,613			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	23	\$159,957	\$135,401	\$70,315			

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SunTrust Consumer Relief – Program to Date – Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$438,619	\$146,206	\$122,617	\$106,210	\$495	33.47%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	21	\$1,262,889	\$60,138	\$58,297	\$43,804	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$1,366,594	\$227,766	\$95,553	\$338,064	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$53,192	\$26,596	\$26,596	\$18,749	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$23,524	\$11,762	\$11,762	\$11,650	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	8	\$121,396	-	-	-	-	-
B	Refinances Completed – 1st Liens	3	\$174,842	2.77%	2.50%	0.74%	\$221	19.66%
C	Refinances Completed – 2nd Liens	1	\$53,034	2.38%	2.38%	-	\$73	17.20%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – District of Columbia

STATE: DISTRICT OF COLUMBIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	6	\$717,124	\$119,521	\$112,144	\$70,707	\$480	29.61%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	2	\$27,306	\$13,653	\$13,653	\$1,845	(\$30)	(16.83%)
B	Completed 2nd Lien Extinguishments	45	\$3,644,211	\$80,982	\$72,817	\$51,527	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$261,855	\$65,464	\$60,006	\$43,341	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,422	\$1,422	\$1,422	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	10	\$184,279	-	-	-	-	-
B	Refinances Completed – 1st Liens	3	\$331,556	2.17%	2.10%	0.21%	(\$362)	(18.98%)
C	Refinances Completed – 2nd Liens	2	\$32,478	6.63%	6.63%	2.30%	\$137	38.58%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	66	\$283,393	\$290,100	\$88,284			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	20	\$252,401	\$257,943	\$97,677			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	86	\$276,185	\$278,021	\$90,919			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Florida

STATE: **FLORIDA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	278	\$38,124,937	\$137,140	\$107,429	\$115,017	\$475	36.85%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	72	\$2,179,633	\$30,273	\$17,881	\$35,341	\$446	55.77%
B	Completed 2nd Lien Extinguishments	2,896	\$183,123,585	\$63,233	\$43,793	\$70,159	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1,204	\$135,451,813	\$112,502	\$77,945	\$142,092	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	65	\$5,050,926	\$77,707	\$46,900	\$98,912	-	-
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)	67	\$158,279	\$2,362	\$1,500	\$3,640	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	84	\$472,075	\$5,620	\$6,000	\$4,726	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	2	\$685,000	\$342,500	\$342,500	\$3,536	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	907	\$124,346	-	-	-	-	-
B	Refinances Completed – 1st Liens	281	\$248,969	2.38%	2.50%	0.71%	\$241	14.87%
C	Refinances Completed – 2nd Liens	330	\$34,063	3.15%	3.00%	0.98%	\$85	27.51%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	148	\$111,016	\$105,826	\$49,727			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	773	\$106,890	\$101,234	\$44,047			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	921	\$107,553	\$101,780	\$45,005			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Georgia

STATE: **GEORGIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	111	\$10,697,917	\$96,378	\$53,528	\$132,934	\$411	34.53%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	36	\$989,967	\$27,499	\$10,799	\$49,593	\$215	40.11%
B	Completed 2nd Lien Extinguishments	1,110	\$45,966,454	\$41,411	\$33,301	\$37,564	-	-
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	412	\$28,090,686	\$68,181	\$48,337	\$78,712	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	29	\$1,677,845	\$57,857	\$31,561	\$78,217	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	19	\$25,418	\$1,338	\$1,500	\$464	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	32	\$167,621	\$5,238	\$3,842	\$3,829	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	1	\$174,000	\$174,000	\$174,000	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	641	\$118,889	-	-	-	-	-
B	Refinances Completed – 1st Liens	304	\$157,683	2.20%	2.30%	0.77%	\$106	10.51%
C	Refinances Completed – 2nd Liens	135	\$28,023	3.65%	3.00%	1.96%	\$72	27.81%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	229	\$123,835	\$122,000	\$46,261			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	831	\$124,076	\$122,735	\$40,079			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1,060	\$124,024	\$122,735	\$41,470			

DEFINITIONS:

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

STATE: **HAWAII**

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

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

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Idaho

STATE: IDAHO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	18	\$680,115	\$37,784	\$35,269	\$15,047	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$252,427	\$42,071	\$26,397	\$29,684	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	2	\$3,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$539,784	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$280,000	1.80%	1.80%	-	\$64	4.14%
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	28	\$117,735	\$118,290	\$33,568			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$134,728	\$106,907	\$67,553			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	32	\$119,859	\$115,698	\$38,153			

DEFINITIONS:

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

SunTrust Consumer Relief - Program to Date - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	17	\$2,110,857	\$124,168	\$115,398	\$71,015	\$437	34.71%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	111	\$5,354,319	\$48,237	\$41,051	\$32,154	-	-
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	53	\$3,981,992	\$75,132	\$61,658	\$61,739	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$81,902	\$27,301	\$22,008	\$29,280	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	5	\$6,257	\$1,251	\$1,500	\$433	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	8	\$38,201	\$4,775	\$6,000	\$2,607	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	36	\$54,074	-	-	-	-	-
B	Refinances Completed - 1st Liens	3	\$253,336	2.83%	2.90%	0.70%	\$213	13.91%
C	Refinances Completed - 2nd Liens	27	\$34,388	3.57%	3.25%	1.22%	\$91	28.63%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	42	\$108,933	\$106,031	\$40,169			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	84	\$96,453	\$83,330	\$45,609			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	126	\$100,613	\$90,912	\$44,106			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Indiana

STATE: INDIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$274,598	\$137,299	\$137,299	\$132,513	\$681	33.90%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	29	\$607,866	\$20,961	\$15,640	\$12,975	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	8	\$355,224	\$44,403	\$19,058	\$52,582	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$29,317	\$29,317	\$29,317	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$5,000	\$5,000	\$5,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	17	\$101,568	\$108,000	\$31,046			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	15	\$85,343	\$82,400	\$25,544			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	32	\$93,962	\$92,601	\$29,322			

DEFINITIONS:

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SunTrust Consumer Relief – Program to Date – Iowa

STATE: **IOWA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	23	\$519,597	\$22,591	\$19,541	\$9,344	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$129,205	\$25,841	\$26,844	\$16,660	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$23,798	\$23,798	\$23,798	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$500	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,000	\$3,000	\$3,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$78,093	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	1	\$35,685	3.13%	3.13%	-	\$85	26.50%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	73	\$111,434	\$105,520	\$37,271			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	90	\$116,664	\$112,734	\$42,863			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	163	\$114,321	\$108,022	\$40,417			

DEFINITIONS:

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

- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed – 1st Liens represents eligible loans refinanced with reduced rates.
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SunTrust Consumer Relief - Program to Date - Kansas

STATE: KANSAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	11	\$517,962	\$47,087	\$17,298	\$47,311	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	9	\$233,230	\$25,914	\$25,143	\$14,580	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$51,410	\$17,137	\$18,419	\$4,829	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	1	\$510,213	2.10%	2.10%	-	\$935	26.21%
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	89	\$95,153	\$92,185	\$33,791			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	35	\$90,657	\$85,470	\$31,020			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	124	\$93,884	\$88,830	\$32,970			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Kentucky

STATE: KENTUCKY

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$405,148	\$202,574	\$202,574	\$232,162	\$873	60.34%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	24	\$611,177	\$25,466	\$23,925	\$13,638	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$99,281	\$24,820	\$22,492	\$22,566	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$68,308	\$34,154	\$34,154	\$11,740	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	5	\$123,681	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$83,133	3.90%	3.90%	-	\$193	29.64%
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	15	\$106,955	\$99,900	\$32,340			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	4	\$87,084	\$90,460	\$15,591			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	19	\$102,771	\$99,200	\$30,385			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Louisiana

STATE: LOUISIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$272,409	\$90,803	\$78,770	\$36,234	\$339	31.59%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	9	\$340,554	\$37,839	\$29,734	\$19,900	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$60,884	\$10,147	\$10,112	\$3,783	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	63	\$112,660	\$107,438	\$33,680			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	39	\$110,446	\$103,098	\$41,400			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	102	\$111,813	\$105,533	\$36,639			

DEFINITIONS:

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SunTrust Consumer Relief – Program to Date – Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$367,770	\$122,590	\$141,459	\$39,242	\$492	36.46%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	22	\$839,827	\$38,174	\$35,630	\$19,092	-	-
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	16	\$1,218,584	\$76,162	\$60,334	\$54,335	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	4	\$122,371	\$30,593	\$31,742	\$18,677	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$500	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$6,567	\$3,284	\$3,284	\$401	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	2	\$20,308	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	1	\$20,232	2.50%	2.50%	-	\$35	22.39%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.

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

SunTrust Consumer Relief – Program to Date – Maryland

STATE: **MARYLAND**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	32	\$5,289,286	\$165,290	\$125,924	\$142,965	\$572	27.02%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	23	\$673,642	\$29,289	\$25,106	\$20,484	\$409	52.84%
B	Completed 2nd Lien Extinguishments	524	\$35,583,760	\$67,908	\$52,136	\$56,986	-	-
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	198	\$21,541,125	\$108,794	\$88,188	\$87,363	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	9	\$644,531	\$71,615	\$65,800	\$39,490	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	14	\$20,900	\$1,493	\$1,500	\$27	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	18	\$170,762	\$9,487	\$6,000	\$16,307	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	105	\$205,666	-	-	-	-	-
B	Refinances Completed – 1st Liens	38	\$375,766	2.02%	1.95%	0.67%	\$111	5.13%
C	Refinances Completed – 2nd Liens	33	\$60,510	2.96%	2.63%	0.94%	\$125	24.53%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	831	\$201,204	\$191,468	\$74,260			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	163	\$180,620	\$176,739	\$67,862			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	994	\$197,828	\$190,000	\$73,612			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Massachusetts

STATE: MASSACHUSETTS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$191,269	\$95,635	\$95,635	\$46,995	\$390	32.33%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	48	\$2,613,953	\$54,457	\$44,601	\$42,472	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	15	\$1,763,365	\$117,558	\$69,539	\$100,887	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$39,206	\$39,206	\$39,206	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	4	\$15,500	\$3,875	\$3,750	\$1,750	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	1	\$43,471	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	3	\$39,851	3.21%	3.00%	0.96%	\$107	29.86%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	8	\$249,331	\$247,728	\$93,253			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	6	\$203,591	\$184,156	\$71,625			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	14	\$229,728	\$203,745	\$84,897			

DEFINITIONS:

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SunTrust Consumer Relief - Program to Date - Michigan

STATE: MICHIGAN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	10	\$819,433	\$81,943	\$63,636	\$65,991	\$248	33.60%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	73	\$1,953,346	\$26,758	\$24,064	\$13,213	-	-
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	16	\$729,163	\$45,573	\$49,363	\$22,209	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$7,919	\$3,960	\$3,960	\$2,886	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	102	\$51,044	-	-	-	-	-
B	Refinances Completed - 1st Liens	14	\$121,235	2.46%	2.60%	0.93%	\$164	18.17%
C	Refinances Completed - 2nd Liens	44	\$27,273	3.28%	3.13%	0.86%	\$61	25.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	15	\$82,382	\$77,075	\$35,588			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	17	\$58,726	\$61,858	\$23,492			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	32	\$69,815	\$67,212	\$31,633			

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SunTrust Consumer Relief – Program to Date – Minnesota

STATE: MINNESOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$471,240	\$157,080	\$55,521	\$196,798	\$264	20.57%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	22	\$862,553	\$39,207	\$33,097	\$22,906	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	13	\$927,643	\$71,357	\$60,385	\$41,656	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$6,393	\$3,196	\$3,196	\$278	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	7	\$43,041	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	2	\$21,883	3.38%	3.38%	1.41%	\$44	23.48%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	82	\$140,953	\$136,050	\$60,464			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	22	\$135,084	\$130,927	\$49,002			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	104	\$139,712	\$136,050	\$58,055			

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

SunTrust Consumer Relief – Program to Date – Mississippi

STATE: **MISSISSIPPI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	19	\$517,090	\$27,215	\$24,688	\$15,848	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$57,245	\$57,245	\$57,245	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,347	\$3,347	\$3,347	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	4	\$58,338	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	1	\$18,651	3.25%	3.25%	-	\$38	24.09%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	17	\$124,358	\$125,504	\$39,214			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	17	\$124,358	\$125,504	\$39,214			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
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SunTrust Consumer Relief – Program to Date – Missouri

STATE: **MISSOURI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$88,761	\$44,380	\$44,380	\$13,324	\$303	47.45%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	36	\$926,392	\$25,733	\$20,845	\$18,819	-	-
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	25	\$956,394	\$38,256	\$36,218	\$24,682	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$83,688	\$27,896	\$29,031	\$18,765	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	4	\$11,490	\$2,872	\$3,000	\$1,416	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$509,086	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	1	\$24,554	2.13%	2.13%	-	\$42	20.81%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	200	\$105,561	\$99,400	\$34,610			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	55	\$85,886	\$75,392	\$27,762			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	255	\$101,317	\$93,279	\$34,177			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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SunTrust Consumer Relief – Program to Date – Montana

STATE: **MONTANA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$455,933	\$455,933	\$455,933	–	\$1,774	38.09%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	–	–	–	–	–	–	–
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	–	–	–	–	–	–	–
B	Completed 2nd Lien Extinguishments	4	\$156,042	\$39,010	\$40,208	\$10,778	–	–
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$426,713	\$213,356	\$213,356	\$50,300	–	–
B	Deeds in Lieu Completed/Deficiency Forgiven	–	–	–	–	–	–	–
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	–	–	–	–	–	–	–
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	–	–	–	–	–	–	–
C	Forbearance for Unemployed Borrowers	–	–	–	–	–	–	–
D	Deficiency Waivers	–	–	–	–	–	–	–
E	Forgiveness of Principal Associated with a Property When No Foreclosure	–	–	–	–	–	–	–
F	Cash Costs Paid by Servicer for Demolition of Property	–	–	–	–	–	–	–
G	REO Properties Donated	–	–	–	–	–	–	–
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$24,787	–	–	–	–	–
B	Refinances Completed – 1st Liens	–	–	–	–	–	–	–
C	Refinances Completed – 2nd Liens	1	\$24,528	3.25%	3.25%	–	\$68	30.19%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	93	\$145,220	\$142,250	\$48,286			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	6	\$93,247	\$86,000	\$45,995			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	–	–	–	–			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	99	\$142,070	\$140,000	\$49,518			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Nebraska

STATE: **NEBRASKA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$16,362	\$16,362	\$16,362	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$72,050	\$36,025	\$36,025	\$33,754	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$2,500	\$2,500	\$2,500	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	50	\$113,042	\$111,935	\$32,917			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	7	\$78,235	\$76,961	\$23,912			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	57	\$108,767	\$105,454	\$33,796			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Nevada

STATE: **NEVADA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	7	\$1,236,283	\$176,612	\$129,587	\$124,567	\$510	30.72%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	38	\$2,613,251	\$68,770	\$54,060	\$58,481	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	36	\$4,637,003	\$128,806	\$118,799	\$85,390	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	3	\$4,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	4	\$10,500	\$2,625	\$3,000	\$750	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	21	\$38,168	-	-	-	-	-
B	Refinances Completed – 1st Liens	3	\$311,627	2.93%	2.90%	0.06%	\$550	23.79%
C	Refinances Completed – 2nd Liens	7	\$46,007	3.75%	3.00%	1.82%	\$137	31.16%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	14	\$149,743	\$148,227	\$37,870			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	14	\$149,743	\$148,227	\$37,870			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – New Hampshire

STATE: **NEW HAMPSHIRE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$284,844	\$142,422	\$142,422	\$30,353	\$434	34.71%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	6	\$450,061	\$75,010	\$48,078	\$77,772	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	6	\$446,121	\$74,354	\$63,602	\$56,323	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$38,589	\$38,589	\$38,589	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$15,276	\$7,638	\$7,638	\$9,188	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2	\$105,503	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	2	\$105,053	4.69%	4.69%	2.74%	\$250	27.06%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	3	\$151,722	\$186,000	\$59,429			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	2	\$145,452	\$145,452	\$5,448			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$149,214	\$149,305	\$42,250			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	13	\$2,014,837	\$154,987	\$145,190	\$109,104	\$579	35.79%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	72	\$5,637,838	\$78,303	\$64,312	\$55,210	-	-
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	33	\$4,599,210	\$139,370	\$125,415	\$83,939	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	7	\$358,885	\$51,269	\$42,209	\$36,071	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	4	\$6,000	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$17,637	\$5,879	\$6,000	\$2,266	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	10	\$93,499	-	-	-	-	-
B	Refinances Completed – 1st Liens	4	\$461,490	2.18%	1.95%	1.33%	\$696	22.51%
C	Refinances Completed – 2nd Liens	5	\$47,223	2.75%	2.63%	0.29%	\$81	21.13%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	23	\$174,823	\$153,174	\$62,549			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	5	\$129,611	\$134,900	\$33,166			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	28	\$166,750	\$151,683	\$60,512			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – New Mexico

STATE: **NEW MEXICO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$25,142	\$25,142	\$25,142	-	\$68	19.59%
B	Completed 2nd Lien Extinguishments	58	\$2,498,365	\$43,075	\$30,569	\$43,128	-	-
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	16	\$944,457	\$59,029	\$48,582	\$47,794	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$50,138	\$16,713	\$21,579	\$8,631	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	5	\$25,670	\$5,134	\$4,990	\$2,733	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	5	\$45,275	5.93%	3.63%	3.50%	\$158	34.33%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	9	\$145,344	\$150,130	\$33,954			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$142,139	\$124,503	\$55,554			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	18	\$143,741	\$142,865	\$44,695			

DEFINITIONS:

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SunTrust Consumer Relief – Program to Date – New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	6	\$1,081,271	\$180,212	\$162,600	\$112,867	\$776	34.61%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	175	\$16,176,613	\$92,438	\$76,821	\$68,653	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	21	\$3,443,819	\$163,991	\$113,361	\$147,764	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$54,136	\$27,068	\$27,068	\$36,723	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$500	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$3,000	\$3,000	\$3,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	10	\$205,084	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$374,134	3.00%	3.00%	-	\$675	24.35%
C	Refinances Completed – 2nd Liens	9	\$49,939	2.85%	2.63%	0.58%	\$110	25.64%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	77	\$95,804	\$91,676	\$30,638			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	20	\$132,004	\$75,473	\$108,881			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	97	\$103,268	\$89,710	\$57,499			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – North Carolina

STATE: **NORTH CAROLINA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	37	\$4,940,603	\$133,530	\$54,712	\$177,034	\$564	32.18%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	16	\$194,318	\$12,145	\$8,169	\$7,881	\$91	32.37%
B	Completed 2nd Lien Extinguishments	558	\$22,547,725	\$40,408	\$25,630	\$56,634	-	-
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	96	\$8,828,904	\$91,968	\$44,923	\$106,032	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	10	\$778,715	\$77,872	\$27,273	\$148,133	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	10	\$38,994	\$3,899	\$3,000	\$2,947	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	45	\$183,246	-	-	-	-	-
B	Refinances Completed – 1st Liens	22	\$318,966	2.55%	2.65%	0.83%	\$370	17.08%
C	Refinances Completed – 2nd Liens	11	\$48,601	2.52%	2.38%	0.26%	\$76	20.05%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	333	\$133,534	\$125,840	\$51,993			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	121	\$110,780	\$106,200	\$42,977			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	454	\$127,470	\$121,774	\$50,714			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – North Dakota

STATE: **NORTH DAKOTA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$28,749	\$28,749	\$28,749	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	21	\$155,289	\$146,285	\$43,095			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	21	\$155,289	\$146,285	\$43,095			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed – 1st Liens represents eligible loans refinanced with reduced rates.
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- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Consumer Relief – Program to Date – Ohio

STATE: **OHIO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	10	\$683,992	\$68,399	\$71,262	\$27,296	\$285	40.10%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	66	\$1,398,828	\$21,194	\$18,247	\$10,728	-	-
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	25	\$1,181,896	\$47,276	\$45,075	\$24,562	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	4	\$123,772	\$30,943	\$27,462	\$14,859	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	5	\$5,294	\$1,059	\$1,294	\$517	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$27,477	\$9,159	\$6,000	\$6,095	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	5	\$15,451	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$137,007	1.00%	1.00%	-	\$(54)	(8.09%)
C	Refinances Completed – 2nd Liens	2	\$21,395	4.94%	4.94%	3.80%	\$77	34.53%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	48	\$98,923	\$95,669	\$24,790			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	90	\$81,218	\$78,687	\$26,920			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	138	\$87,376	\$84,463	\$27,445			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$432,224	\$144,075	\$93,810	\$148,525	\$405	31.62%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	87	\$4,849,957	\$55,747	\$44,494	\$36,701	-	-
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	31	\$2,017,540	\$65,082	\$44,000	\$72,900	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	5	\$32,871	\$6,574	\$6,000	\$5,484	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	16	\$211,239	-	-	-	-	-
B	Refinances Completed – 1st Liens	2	\$591,293	2.50%	2.50%	-	\$533	14.05%
C	Refinances Completed – 2nd Liens	8	\$39,444	3.06%	2.94%	0.62%	\$78	23.60%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	10	\$168,077	\$172,566	\$69,675			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	9	\$217,135	\$213,750	\$33,011			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	19	\$191,315	\$206,625	\$59,540			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	8	\$793,081	\$99,135	\$69,298	\$105,538	\$338	43.04%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$15,916	\$15,916	\$15,916	-	\$241	54.10%
B	Completed 2nd Lien Extinguishments	60	\$2,191,159	\$36,519	\$26,970	\$29,611	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	26	\$1,423,395	\$54,746	\$43,122	\$34,297	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	4	\$135,363	\$33,841	\$42,104	\$18,476	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	4	\$4,000	\$1,000	\$1,000	\$577	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$6,000	\$6,000	\$6,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	8	\$71,102	-	-	-	-	-
B	Refinances Completed – 1st Liens	2	\$653,292	1.50%	1.50%	0.57%	\$515	12.92%
C	Refinances Completed – 2nd Liens	4	\$39,741	2.88%	2.88%	0.51%	\$105	28.75%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	147	\$110,307	\$105,600	\$47,572			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	31	\$92,403	\$89,351	\$37,933			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	178	\$107,189	\$99,406	\$46,444			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Rhode Island

STATE: RHODE ISLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	6	\$270,600	\$45,100	\$26,582	\$34,526	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	4	\$404,600	\$101,150	\$86,259	\$46,218	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$1,500	\$1,500	\$1,500	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	1	\$720,000	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	10	\$153,023	\$139,809	\$41,795			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	7	\$144,761	\$143,355	\$39,449			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	17	\$149,621	\$142,154	\$39,796			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – South Carolina

STATE: SOUTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	25	\$3,999,821	\$159,993	\$88,669	\$209,166	\$383	26.60%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	8	\$108,740	\$13,593	\$12,238	\$8,046	\$675	75.52%
B	Completed 2nd Lien Extinguishments	192	\$9,395,871	\$48,937	\$32,222	\$56,635	-	-
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	66	\$8,401,791	\$127,300	\$57,508	\$223,633	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	9	\$1,473,848	\$163,761	\$95,508	\$182,763	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	4	\$15,356	\$3,839	\$2,678	\$3,300	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	9	\$100,301	\$11,145	\$6,000	\$8,136	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	1	\$325,000	\$325,000	\$325,000	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	66	\$141,560	-	-	-	-	-
B	Refinances Completed – 1st Liens	43	\$190,500	2.33%	2.50%	0.64%	\$214	16.59%
C	Refinances Completed – 2nd Liens	10	\$21,184	3.49%	2.69%	2.41%	\$48	26.07%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	63	\$119,368	\$110,200	\$52,524			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	142	\$141,175	\$136,900	\$51,652			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	205	\$134,473	\$130,591	\$52,765			

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

SunTrust Consumer Relief – Program to Date – South Dakota

STATE: SOUTH DAKOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	5	\$235,287	\$47,057	\$22,276	\$47,119	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$21,644	\$21,644	\$21,644	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	31	\$132,837	\$125,949	\$57,266			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	68	\$132,747	\$128,203	\$42,354			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	99	\$132,775	\$128,155	\$47,226			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Tennessee

STATE: **TENNESSEE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	29	\$1,066,235	\$36,767	\$28,573	\$22,548	\$223	36.45%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	17	\$438,256	\$25,780	\$19,198	\$23,703	\$79	19.39%
B	Completed 2nd Lien Extinguishments	305	\$11,182,719	\$36,665	\$22,871	\$63,546	-	-
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	48	\$1,835,615	\$38,242	\$27,858	\$39,593	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	5	\$247,645	\$49,529	\$31,416	\$72,069	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	2	\$11,306	\$5,653	\$5,653	\$5,873	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$43,863	\$21,932	\$21,932	\$28,895	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	70	\$121,671	-	-	-	-	-
B	Refinances Completed – 1st Liens	35	\$140,073	2.49%	2.50%	0.81%	\$155	16.34%
C	Refinances Completed – 2nd Liens	9	\$19,948	3.81%	2.75%	2.20%	\$55	28.25%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	166	\$122,942	\$115,713	\$48,057			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	39	\$109,939	\$104,000	\$48,574			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	205	\$120,468	\$114,950	\$48,307			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Texas

STATE: **TEXAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$359,444	\$89,861	\$93,958	\$34,385	\$757	34.76%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	58	\$1,755,066	\$30,260	\$25,237	\$18,218	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	8	\$205,056	\$25,632	\$15,036	\$25,386	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$52,602	\$52,602	\$52,602	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	5	\$221,793	-	-	-	-	-
B	Refinances Completed – 1st Liens	3	\$360,454	2.43%	2.50%	1.10%	\$187	8.73%
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	218	\$104,952	\$96,224	\$40,851			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	47	\$111,925	\$106,769	\$35,511			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	265	\$106,189	\$97,983	\$39,982			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Utah

STATE: **UTAH**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$35,383	\$35,383	\$35,383	-	\$136	16.86%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	20	\$1,056,057	\$52,803	\$39,294	\$54,828	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	11	\$562,501	\$51,136	\$56,671	\$21,660	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$103,366	\$103,366	\$103,366	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	2	\$1,608	\$804	\$804	\$984	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$20,613	\$6,871	\$7,000	\$3,695	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	2	\$108,874	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$108,597	2.10%	2.10%	-	\$49	8.22%
C	Refinances Completed – 2nd Liens	1	\$78,123	2.38%	2.38%	-	\$147	22.38%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	50	\$157,280	\$158,055	\$58,642			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	49	\$145,157	\$137,727	\$51,628			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	99	\$151,280	\$142,450	\$55,336			

DEFINITIONS:

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

SunTrust Consumer Relief – Program to Date – Vermont

STATE: VERMONT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$60,321	\$30,160	\$30,160	\$3,304	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Consumer Relief – Program to Date – Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	25	\$1,843,988	\$73,760	\$59,899	\$58,692	\$364	26.89%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	38	\$1,089,892	\$28,681	\$22,812	\$19,777	\$126	27.56%
B	Completed 2nd Lien Extinguishments	575	\$28,743,121	\$49,988	\$39,666	\$40,423	-	-
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	269	\$21,984,879	\$81,728	\$62,967	\$76,469	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	17	\$424,147	\$24,950	\$20,170	\$18,039	-	-
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	\$12,141	\$1,349	\$1,500	\$332	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	25	\$111,021	\$4,441	\$4,000	\$2,299	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	1	\$230,000	\$230,000	\$230,000	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	128	\$128,686	-	-	-	-	-
B	Refinances Completed – 1st Liens	46	\$301,954	1.97%	2.10%	0.78%	\$65	3.81%
C	Refinances Completed – 2nd Liens	41	\$55,065	2.88%	2.50%	1.00%	\$123	25.27%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	837	\$196,889	\$178,400	\$84,294			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	197	\$164,209	\$148,117	\$77,210			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	1	\$164,537	\$164,537	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	1,035	\$190,637	\$172,000	\$83,906			

DEFINITIONS:

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

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

SunTrust Consumer Relief - Program to Date - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$846,701	\$282,234	\$139,189	\$252,492	\$784	27.62%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	102	\$6,502,296	\$63,748	\$50,893	\$58,635	-	-
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	34	\$3,545,921	\$104,292	\$63,095	\$122,704	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$60,771	\$60,771	\$60,771	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	3	\$4,315	\$1,438	\$1,500	\$107	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	4	\$27,038	\$6,760	\$6,500	\$3,516	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	12	\$212,088	-	-	-	-	-
B	Refinances Completed - 1st Liens	7	\$425,931	2.21%	2.40%	0.41%	\$58	2.32%
C	Refinances Completed - 2nd Liens	9	\$49,113	2.88%	2.88%	0.66%	\$104	24.60%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	44	\$184,213	\$179,325	\$92,605			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	20	\$158,662	\$166,479	\$70,191			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	64	\$176,228	\$169,375	\$86,496			

DEFINITIONS:

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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
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SunTrust Consumer Relief – Program to Date – West Virginia

STATE: WEST VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$133,108	\$66,554	\$66,554	\$58,203	\$266	23.75%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	21	\$707,077	\$33,670	\$25,341	\$27,097	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	3	\$257,352	\$85,784	\$64,650	\$45,834	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$16,171	\$16,171	\$16,171	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	5	\$26,985	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	2	\$39,740	3.31%	3.31%	1.15%	\$90	25.94%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	4	\$111,047	\$96,445	\$67,037			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	1	\$60,877	\$60,877	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	5	\$101,013	\$68,400	\$62,240			

DEFINITIONS:

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SunTrust Consumer Relief – Program to Date – Wisconsin

STATE: **WISCONSIN**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	3	\$247,322	\$82,441	\$82,388	\$29,408	\$658	21.43%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	25	\$1,011,972	\$40,479	\$30,706	\$35,613	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	5	\$191,741	\$38,348	\$39,946	\$17,534	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$38,432	\$19,216	\$19,216	\$13,093	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$500	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$1,829	\$1,829	\$1,829	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	4	\$19,603	-	-	-	-	-
B	Refinances Completed – 1st Liens	1	\$206,730	1.80%	1.80%	-	\$273	21.85%
C	Refinances Completed – 2nd Liens	5	\$25,831	4.63%	3.38%	2.53%	\$86	33.30%
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	65	\$122,195	\$110,670	\$46,225			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	8	\$104,751	\$104,800	\$28,706			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	73	\$120,283	\$110,670	\$44,828			

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

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

SunTrust Consumer Relief – Program to Date – Wyoming

STATE: **WYOMING**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$68,010	\$34,005	\$34,005	\$16,573	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$37,737	\$18,868	\$18,868	\$19,023	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed – 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed – 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	27	\$199,600	\$174,676	\$68,437			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	15	\$185,112	\$173,291	\$32,978			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	42	\$194,426	\$173,983	\$58,231			

DEFINITIONS:

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