

SunTrust Consumer Relief - Fourth Quarter 2015 - National Totals

STATE: **NATIONAL TOTALS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	20	\$1,625,583	\$81,279	\$33,888	\$115,813	\$317	24.55%
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	\$58,525	\$19,508	\$13,720	\$15,787	\$38	12.78%
B	Completed 2nd Lien Extinguishments	304	\$18,412,151	\$60,566	\$44,629	\$59,652	-	-
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	131	\$10,582,079	\$80,779	\$57,109	\$80,429	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	100	\$5,534,356	\$55,344	\$30,879	\$95,614	-	-
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)	27	\$72,316	\$2,678	\$1,425	\$3,808	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	13	\$153,766	\$11,828	\$6,000	\$11,953	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties. 4) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
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 Servicing Performance - Fourth Quarter 2015 - National Totals

STATE: NATIONAL TOTALS

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	842,322	\$149,193,504,415	97.66%	97.79%
b	DLQ (30-59)	8,185	\$1,171,559,985	0.95%	0.77%
c	DLQ (60-179)	3,674	\$593,208,036	0.43%	0.39%
d	DLQ (180+)	1,707	\$370,975,382	0.20%	0.24%
e	Bankruptcy	4,118	\$627,700,452	0.48%	0.41%
f	Foreclosure	2,518	\$612,244,913	0.29%	0.40%
g	Total Active Portfolio	862,524	\$152,569,193,183	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	204,812	\$8,543,516,156	97.32%	96.24%
b	DLQ (30-59)	1,289	\$65,988,896	0.61%	0.74%
c	DLQ (60-179)	765	\$45,398,105	0.36%	0.51%
d	DLQ (180+)	192	\$18,283,013	0.09%	0.21%
e	Bankruptcy	3,232	\$180,614,873	1.54%	2.03%
f	Foreclosure	168	\$23,555,359	0.08%	0.27%
g	Total Active Portfolio	210,458	\$8,877,356,402	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Alabama

STATE: ALABAMA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	3	\$92,265	\$30,755	\$20,280	\$26,173	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$24,933	\$24,933	\$24,933	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

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SunTrust Servicing Performance - Fourth Quarter 2015 - Alabama

STATE: ALABAMA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,395	\$1,247,697,645	96.96%	97.31%
b	DLQ (30-59)	106	\$12,861,647	1.22%	1.00%
c	DLQ (60-179)	39	\$5,883,121	0.45%	0.46%
d	DLQ (180+)	24	\$3,497,079	0.28%	0.27%
e	Bankruptcy	60	\$5,991,469	0.69%	0.47%
f	Foreclosure	34	\$6,240,263	0.39%	0.49%
g	Total Active Portfolio	8,658	\$1,282,171,223	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,094	\$31,725,846	97.16%	97.19%
b	DLQ (30-59)	17	\$383,704	1.51%	1.18%
c	DLQ (60-179)	6	\$146,608	0.53%	0.45%
d	DLQ (180+)	2	\$84,957	0.18%	0.26%
e	Bankruptcy	7	\$302,545	0.62%	0.93%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,126	\$32,643,660	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Alaska

STATE: ALASKA

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

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A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
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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	-	-	-	-	-	-	-
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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)	-	-	-	-	-	-	-
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C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
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SunTrust Servicing Performance - Fourth Quarter 2015 - Alaska

STATE: **ALASKA**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	88	\$20,419,357	96.70%	95.71%
b	DLQ (30-59)	1	\$165,524	1.10%	0.78%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	1	\$288,950	1.10%	1.35%
e	Bankruptcy	1	\$459,999	1.10%	2.16%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	91	\$21,333,830	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3	\$169,524	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	3	\$169,524	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
 - 2. Delinquency is based on MBA methodology.
 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
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SunTrust Consumer Relief - Fourth Quarter 2015 - Arizona

STATE: ARIZONA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	4	\$179,800	\$44,950	\$42,186	\$28,791	-	-
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	\$161,745	\$32,349	\$31,638	\$18,025	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Arizona

STATE: ARIZONA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,685	\$1,800,717,540	97.54%	97.44%
b	DLQ (30-59)	102	\$15,151,391	0.93%	0.82%
c	DLQ (60-179)	62	\$11,563,825	0.57%	0.63%
d	DLQ (180+)	17	\$4,120,802	0.16%	0.22%
e	Bankruptcy	64	\$11,918,587	0.58%	0.64%
f	Foreclosure	25	\$4,514,972	0.23%	0.24%
g	Total Active Portfolio	10,955	\$1,847,987,116	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	636	\$27,663,310	96.07%	94.55%
b	DLQ (30-59)	9	\$490,136	1.36%	1.68%
c	DLQ (60-179)	9	\$455,453	1.36%	1.56%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$647,782	1.21%	2.21%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	662	\$29,256,682	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Arkansas

STATE: **ARKANSAS**

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Arkansas

STATE: **ARKANSAS**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,836	\$526,527,199	98.06%	98.50%
b	DLQ (30-59)	37	\$4,332,670	0.95%	0.81%
c	DLQ (60-179)	8	\$1,063,651	0.20%	0.20%
d	DLQ (180+)	2	\$138,490	0.05%	0.03%
e	Bankruptcy	18	\$1,721,830	0.46%	0.32%
f	Foreclosure	11	\$773,645	0.28%	0.14%
g	Total Active Portfolio	3,912	\$534,557,485	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	182	\$4,497,341	98.38%	96.46%
b	DLQ (30-59)	1	\$30,631	0.54%	0.66%
c	DLQ (60-179)	1	\$36,233	0.54%	0.78%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$98,107	0.54%	2.10%
g	Total Active Portfolio	185	\$4,662,312	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - California

STATE: CALIFORNIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$322,611	\$322,611	\$322,611	-	\$985	21.76%
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	10	\$1,284,692	\$128,469	\$91,392	\$100,121	-	-
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	\$689,765	\$114,961	\$68,403	\$111,474	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$231,186	\$77,062	\$77,568	\$15,135	-	-
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	\$17,347	\$8,673	\$8,673	\$10,145	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	2	\$9,000	\$4,500	\$4,500	\$2,121	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - California

STATE: CALIFORNIA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	37,853	\$11,825,184,033	98.17%	97.77%
b	DLQ (30-59)	233	\$76,322,795	0.60%	0.63%
c	DLQ (60-179)	112	\$42,416,759	0.29%	0.35%
d	DLQ (180+)	101	\$41,658,384	0.26%	0.34%
e	Bankruptcy	192	\$78,579,867	0.50%	0.65%
f	Foreclosure	66	\$30,921,795	0.17%	0.26%
g	Total Active Portfolio	38,557	\$12,095,083,632	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,481	\$186,539,992	95.31%	94.72%
b	DLQ (30-59)	34	\$2,751,894	1.31%	1.40%
c	DLQ (60-179)	20	\$1,244,207	0.77%	0.63%
d	DLQ (180+)	12	\$776,716	0.46%	0.39%
e	Bankruptcy	54	\$5,497,004	2.07%	2.79%
f	Foreclosure	2	\$128,882	0.08%	0.07%
g	Total Active Portfolio	2,603	\$196,938,695	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Colorado

STATE: COLORADO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$40,832	\$40,832	\$40,832	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
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- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled service members, or families of deceased service members.
- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Colorado

STATE: COLORADO

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	10,696	\$2,269,926,128	98.31%	98.38%
b	DLQ (30-59)	65	\$10,357,316	0.60%	0.45%
c	DLQ (60-179)	30	\$6,447,175	0.28%	0.28%
d	DLQ (180+)	24	\$7,024,631	0.22%	0.30%
e	Bankruptcy	41	\$8,270,886	0.38%	0.36%
f	Foreclosure	24	\$5,330,263	0.22%	0.23%
g	Total Active Portfolio	10,880	\$2,307,356,399	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	338	\$12,736,587	95.21%	94.46%
b	DLQ (30-59)	8	\$447,404	2.25%	3.32%
c	DLQ (60-179)	3	\$116,509	0.85%	0.86%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	5	\$170,291	1.41%	1.26%
f	Foreclosure	1	\$12,373	0.28%	0.09%
g	Total Active Portfolio	355	\$13,483,164	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Connecticut

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$119,527	\$119,527	\$119,527	-	-	-
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)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

STATE: CONNECTICUT

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,440	\$952,454,558	96.80%	96.33%
b	DLQ (30-59)	46	\$8,919,260	1.00%	0.90%
c	DLQ (60-179)	24	\$4,736,525	0.52%	0.48%
d	DLQ (180+)	20	\$4,022,530	0.44%	0.41%
e	Bankruptcy	11	\$3,808,842	0.24%	0.39%
f	Foreclosure	46	\$14,777,906	1.00%	1.49%
g	Total Active Portfolio	4,587	\$988,719,621	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	328	\$14,283,766	94.80%	95.50%
b	DLQ (30-59)	9	\$296,494	2.60%	1.98%
c	DLQ (60-179)	6	\$210,190	1.73%	1.41%
d	DLQ (180+)	2	\$62,542	0.58%	0.42%
e	Bankruptcy	1	\$103,477	0.29%	0.69%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	346	\$14,956,470	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$63,609	\$63,609	\$63,609	-	-	-
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	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	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

STATE: **DELAWARE**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,118	\$605,319,777	98.02%	98.10%
b	DLQ (30-59)	30	\$4,803,680	0.94%	0.78%
c	DLQ (60-179)	10	\$1,795,298	0.31%	0.29%
d	DLQ (180+)	5	\$1,239,532	0.16%	0.20%
e	Bankruptcy	3	\$212,239	0.09%	0.03%
f	Foreclosure	15	\$3,659,364	0.47%	0.59%
g	Total Active Portfolio	3,181	\$617,029,890	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	138	\$6,141,583	94.52%	91.80%
b	DLQ (30-59)	1	\$48,288	0.68%	0.72%
c	DLQ (60-179)	2	\$106,451	1.37%	1.59%
d	DLQ (180+)	1	\$184,832	0.68%	2.76%
e	Bankruptcy	4	\$209,276	2.74%	3.13%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	146	\$6,690,429	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

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

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

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,429	\$1,818,348,187	98.30%	98.45%
b	DLQ (30-59)	38	\$12,581,442	0.69%	0.68%
c	DLQ (60-179)	16	\$4,465,345	0.29%	0.24%
d	DLQ (180+)	7	\$2,226,489	0.13%	0.12%
e	Bankruptcy	3	\$370,847	0.05%	0.02%
f	Foreclosure	30	\$8,976,545	0.54%	0.49%
g	Total Active Portfolio	5,523	\$1,846,968,856	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,549	\$99,381,901	98.47%	98.40%
b	DLQ (30-59)	6	\$252,759	0.38%	0.25%
c	DLQ (60-179)	5	\$258,649	0.32%	0.26%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	10	\$710,883	0.64%	0.70%
f	Foreclosure	3	\$389,098	0.19%	0.39%
g	Total Active Portfolio	1,573	\$100,993,290	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Florida

STATE: **FLORIDA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$145,927	\$36,482	\$32,690	\$24,999	\$138	32.89%
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	1	\$13,720	\$13,720	\$13,720	-	\$89	33.34%
B	Completed 2nd Lien Extinguishments	208	\$12,621,217	\$60,679	\$44,961	\$52,960	-	-
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	48	\$4,913,159	\$102,357	\$75,260	\$88,553	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	25	\$1,526,257	\$61,050	\$32,377	\$124,461	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	8	\$22,089	\$2,761	\$1,500	\$2,983	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	3	\$19,200	\$6,400	\$6,000	\$693	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Florida

STATE: **FLORIDA**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	140,624	\$20,399,694,992	97.62%	96.90%
b	DLQ (30-59)	1,108	\$158,033,591	0.77%	0.75%
c	DLQ (60-179)	509	\$81,820,298	0.35%	0.39%
d	DLQ (180+)	253	\$68,324,036	0.18%	0.32%
e	Bankruptcy	789	\$124,175,972	0.55%	0.59%
f	Foreclosure	763	\$219,263,260	0.53%	1.04%
g	Total Active Portfolio	144,046	\$21,051,312,148	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	55,293	\$2,517,045,141	97.25%	95.71%
b	DLQ (30-59)	257	\$14,270,974	0.45%	0.54%
c	DLQ (60-179)	176	\$11,416,828	0.31%	0.43%
d	DLQ (180+)	64	\$10,062,415	0.11%	0.38%
e	Bankruptcy	973	\$60,703,660	1.71%	2.31%
f	Foreclosure	95	\$16,287,797	0.17%	0.62%
g	Total Active Portfolio	56,858	\$2,629,786,815	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Georgia

STATE: GEORGIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$202,127	\$50,532	\$35,095	\$52,583	\$300	27.32%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	20	\$857,663	\$42,883	\$46,074	\$21,495	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	17	\$1,039,316	\$61,136	\$41,064	\$68,496	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	16	\$962,218	\$60,139	\$30,312	\$77,181	-	-
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	\$1,000	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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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 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 Servicing Performance - Fourth Quarter 2015 - Georgia

STATE: **GEORGIA**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	97,571	\$15,354,993,552	96.82%	97.15%
b	DLQ (30-59)	1,360	\$186,919,011	1.35%	1.18%
c	DLQ (60-179)	612	\$93,147,446	0.61%	0.59%
d	DLQ (180+)	275	\$46,349,691	0.27%	0.29%
e	Bankruptcy	779	\$98,490,552	0.77%	0.62%
f	Foreclosure	178	\$26,339,170	0.18%	0.17%
g	Total Active Portfolio	100,775	\$15,806,239,421	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	37,259	\$1,404,142,897	97.46%	96.99%
b	DLQ (30-59)	225	\$9,775,163	0.59%	0.68%
c	DLQ (60-179)	124	\$5,572,764	0.32%	0.38%
d	DLQ (180+)	29	\$1,371,021	0.08%	0.09%
e	Bankruptcy	586	\$26,198,069	1.53%	1.81%
f	Foreclosure	8	\$598,916	0.02%	0.04%
g	Total Active Portfolio	38,231	\$1,447,658,829	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Hawaii

STATE: **HAWAII**

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Hawaii

STATE: HAWAII

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	772	\$239,494,021	99.61%	99.62%
b	DLQ (30-59)	2	\$665,452	0.26%	0.28%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$259,325	0.13%	0.11%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	775	\$240,418,798	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	-	-	-	-
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	-	-	-	-

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Idaho

STATE: IDAHO

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

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

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Idaho

STATE: IDAHO

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,171	\$514,266,270	98.82%	98.93%
b	DLQ (30-59)	21	\$2,690,899	0.65%	0.52%
c	DLQ (60-179)	6	\$930,131	0.19%	0.18%
d	DLQ (180+)	3	\$372,096	0.09%	0.07%
e	Bankruptcy	3	\$418,480	0.09%	0.08%
f	Foreclosure	5	\$1,149,080	0.16%	0.22%
g	Total Active Portfolio	3,209	\$519,826,956	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	108	\$3,770,399	99.08%	98.66%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$51,058	0.92%	1.34%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	109	\$3,821,457	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$29,253	\$29,253	\$29,253	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$1,028	\$1,028	\$1,028	-	-	-
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	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Illinois

STATE: ILLINOIS

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15,169	\$2,937,138,910	97.86%	98.12%
b	DLQ (30-59)	131	\$20,189,417	0.85%	0.67%
c	DLQ (60-179)	56	\$8,462,670	0.36%	0.28%
d	DLQ (180+)	37	\$8,058,040	0.24%	0.27%
e	Bankruptcy	55	\$8,958,325	0.35%	0.30%
f	Foreclosure	52	\$10,701,556	0.34%	0.36%
g	Total Active Portfolio	15,500	\$2,993,508,918	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	603	\$22,045,772	95.41%	94.82%
b	DLQ (30-59)	16	\$835,621	2.53%	3.59%
c	DLQ (60-179)	5	\$105,759	0.79%	0.45%
d	DLQ (180+)	4	\$106,038	0.63%	0.46%
e	Bankruptcy	4	\$157,928	0.63%	0.68%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	632	\$23,251,119	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Indiana

STATE: INDIANA

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Indiana

STATE: INDIANA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,976	\$828,679,770	97.68%	98.34%
b	DLQ (30-59)	69	\$6,782,959	1.13%	0.80%
c	DLQ (60-179)	27	\$2,756,239	0.44%	0.33%
d	DLQ (180+)	8	\$689,092	0.13%	0.08%
e	Bankruptcy	23	\$2,330,090	0.38%	0.28%
f	Foreclosure	15	\$1,470,656	0.25%	0.17%
g	Total Active Portfolio	6,118	\$842,708,806	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	188	\$4,478,568	95.92%	93.57%
b	DLQ (30-59)	3	\$78,117	1.53%	1.63%
c	DLQ (60-179)	2	\$42,975	1.02%	0.90%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$186,509	1.53%	3.90%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	196	\$4,786,168	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Iowa

STATE: **IOWA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$32,800	\$32,800	\$32,800	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$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	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Iowa

STATE: IOWA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,845	\$683,073,069	97.68%	98.30%
b	DLQ (30-59)	60	\$5,900,097	1.21%	0.85%
c	DLQ (60-179)	23	\$2,427,750	0.46%	0.35%
d	DLQ (180+)	6	\$635,489	0.12%	0.09%
e	Bankruptcy	9	\$1,046,635	0.18%	0.15%
f	Foreclosure	17	\$1,801,010	0.34%	0.26%
g	Total Active Portfolio	4,960	\$694,884,050	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	105	\$2,561,780	93.75%	87.80%
b	DLQ (30-59)	3	\$50,408	2.68%	1.73%
c	DLQ (60-179)	1	\$7,605	0.89%	0.26%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$297,835	2.68%	10.21%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	112	\$2,917,628	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Kansas

STATE: KANSAS

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

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

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - Kansas

STATE: KANSAS

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,585	\$1,111,580,316	98.00%	98.23%
b	DLQ (30-59)	86	\$9,327,831	0.98%	0.82%
c	DLQ (60-179)	31	\$3,208,749	0.35%	0.28%
d	DLQ (180+)	4	\$552,230	0.05%	0.05%
e	Bankruptcy	37	\$4,183,844	0.42%	0.37%
f	Foreclosure	17	\$2,720,724	0.19%	0.24%
g	Total Active Portfolio	8,760	\$1,131,573,694	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	113	\$3,406,536	94.17%	92.03%
b	DLQ (30-59)	2	\$192,107	1.67%	5.19%
c	DLQ (60-179)	1	\$17,882	0.83%	0.48%
d	DLQ (180+)	1	\$9,873	0.83%	0.27%
e	Bankruptcy	3	\$74,978	2.50%	2.03%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	120	\$3,701,376	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Kentucky

STATE: KENTUCKY

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$54,296	\$27,148	\$27,148	\$38,393	-	-
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/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - Kentucky

STATE: KENTUCKY

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,069	\$512,132,883	97.55%	97.89%
b	DLQ (30-59)	46	\$4,458,102	1.10%	0.85%
c	DLQ (60-179)	20	\$2,102,530	0.48%	0.40%
d	DLQ (180+)	8	\$684,409	0.19%	0.13%
e	Bankruptcy	17	\$1,448,368	0.41%	0.28%
f	Foreclosure	11	\$2,365,356	0.26%	0.45%
g	Total Active Portfolio	4,171	\$523,191,650	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	167	\$3,459,658	94.35%	94.63%
b	DLQ (30-59)	7	\$103,011	3.95%	2.82%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	2	\$51,926	1.13%	1.42%
e	Bankruptcy	1	\$41,451	0.56%	1.13%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	177	\$3,656,046	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Louisiana

STATE: LOUISIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$30,619	\$30,619	\$30,619	-	-	-
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	\$9,693	\$9,693	\$9,693	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
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- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Louisiana

STATE: LOUISIANA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,875	\$1,037,253,091	98.31%	98.76%
b	DLQ (30-59)	55	\$7,112,827	0.92%	0.68%
c	DLQ (60-179)	15	\$2,288,510	0.25%	0.22%
d	DLQ (180+)	7	\$925,019	0.12%	0.09%
e	Bankruptcy	19	\$2,231,550	0.32%	0.21%
f	Foreclosure	5	\$475,616	0.08%	0.05%
g	Total Active Portfolio	5,976	\$1,050,286,614	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	42	\$1,256,399	91.30%	94.51%
b	DLQ (30-59)	1	\$29,213	2.17%	2.20%
c	DLQ (60-179)	2	\$14,708	4.35%	1.11%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$29,037	2.17%	2.18%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	46	\$1,329,358	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$147,027	\$147,027	\$147,027	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$26,412	\$26,412	\$26,412	-	-	-
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	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Maine

STATE: MAINE

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,329	\$206,384,870	92.48%	93.03%
b	DLQ (30-59)	26	\$3,357,364	1.81%	1.51%
c	DLQ (60-179)	15	\$2,329,107	1.04%	1.05%
d	DLQ (180+)	6	\$658,025	0.42%	0.30%
e	Bankruptcy	8	\$1,144,017	0.56%	0.52%
f	Foreclosure	53	\$7,980,677	3.69%	3.60%
g	Total Active Portfolio	1,437	\$221,854,060	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	102	\$3,496,784	90.27%	91.04%
b	DLQ (30-59)	4	\$94,668	3.54%	2.46%
c	DLQ (60-179)	5	\$160,026	4.42%	4.17%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$89,453	1.77%	2.33%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	113	\$3,840,930	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Maryland

STATE: **MARYLAND**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$34,049	\$34,049	\$34,049	-	\$102	32.56%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	1	\$37,373	\$37,373	\$37,373	-	\$69	13.00%
B	Completed 2nd Lien Extinguishments	8	\$320,838	\$40,105	\$29,779	\$32,996	-	-
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	\$908,421	\$100,936	\$62,553	\$110,462	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	7	\$458,992	\$65,570	\$65,800	\$36,697	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	1	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$24,455	\$24,455	\$24,455	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Maryland

STATE: MARYLAND

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	48,158	\$11,678,731,165	98.12%	98.13%
b	DLQ (30-59)	389	\$83,983,920	0.79%	0.71%
c	DLQ (60-179)	176	\$46,597,075	0.36%	0.39%
d	DLQ (180+)	89	\$22,589,986	0.18%	0.19%
e	Bankruptcy	123	\$28,314,191	0.25%	0.24%
f	Foreclosure	144	\$41,009,920	0.29%	0.34%
g	Total Active Portfolio	49,079	\$11,901,226,256	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	16,942	\$887,675,801	97.23%	96.06%
b	DLQ (30-59)	109	\$7,108,272	0.63%	0.77%
c	DLQ (60-179)	72	\$5,800,275	0.41%	0.63%
d	DLQ (180+)	18	\$1,573,947	0.10%	0.17%
e	Bankruptcy	260	\$18,770,221	1.49%	2.03%
f	Foreclosure	24	\$3,115,652	0.14%	0.34%
g	Total Active Portfolio	17,425	\$924,044,168	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$62,404	\$62,404	\$62,404	-	\$251	20.79%
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	1	\$40,770	\$40,770	\$40,770	-	-	-
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	\$20,341	\$20,341	\$20,341	-	-	-
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	\$1,500	\$1,500	\$1,500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
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D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - Massachusetts

STATE: MASSACHUSETTS

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,266	\$2,023,178,573	98.00%	98.00%
b	DLQ (30-59)	67	\$15,089,938	0.79%	0.73%
c	DLQ (60-179)	27	\$6,296,360	0.32%	0.30%
d	DLQ (180+)	17	\$5,205,962	0.20%	0.25%
e	Bankruptcy	13	\$3,130,594	0.15%	0.15%
f	Foreclosure	45	\$11,543,114	0.53%	0.56%
g	Total Active Portfolio	8,435	\$2,064,444,540	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	333	\$15,555,844	94.87%	93.73%
b	DLQ (30-59)	11	\$631,704	3.13%	3.81%
c	DLQ (60-179)	3	\$117,298	0.85%	0.71%
d	DLQ (180+)	3	\$209,432	0.85%	1.26%
e	Bankruptcy	1	\$82,791	0.28%	0.50%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	351	\$16,597,069	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Michigan

STATE: MICHIGAN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$20,151	\$20,151	\$20,151	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Michigan

STATE: MICHIGAN

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,137	\$532,390,926	96.46%	96.94%
b	DLQ (30-59)	66	\$7,361,907	1.54%	1.34%
c	DLQ (60-179)	32	\$3,496,916	0.75%	0.64%
d	DLQ (180+)	9	\$1,037,266	0.21%	0.19%
e	Bankruptcy	32	\$3,781,996	0.75%	0.69%
f	Foreclosure	13	\$1,129,201	0.30%	0.21%
g	Total Active Portfolio	4,289	\$549,198,213	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	647	\$17,167,549	97.44%	97.95%
b	DLQ (30-59)	7	\$142,040	1.05%	0.81%
c	DLQ (60-179)	7	\$166,190	1.05%	0.95%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$16,714	0.15%	0.10%
f	Foreclosure	2	\$34,683	0.30%	0.20%
g	Total Active Portfolio	664	\$17,527,176	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Minnesota

STATE: MINNESOTA

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

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

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Minnesota

STATE: MINNESOTA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,717	\$1,516,529,821	98.46%	98.64%
b	DLQ (30-59)	54	\$9,535,233	0.69%	0.62%
c	DLQ (60-179)	21	\$3,293,641	0.27%	0.21%
d	DLQ (180+)	13	\$1,996,354	0.17%	0.13%
e	Bankruptcy	18	\$3,611,547	0.23%	0.23%
f	Foreclosure	15	\$2,416,691	0.19%	0.16%
g	Total Active Portfolio	7,838	\$1,537,383,287	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	189	\$7,230,110	95.94%	95.19%
b	DLQ (30-59)	5	\$267,095	2.54%	3.52%
c	DLQ (60-179)	1	\$54,000	0.51%	0.71%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$44,599	1.02%	0.59%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	197	\$7,595,804	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Mississippi

STATE: MISSISSIPPI

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

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

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
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- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Mississippi

STATE: MISSISSIPPI

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,869	\$252,791,990	96.19%	96.73%
b	DLQ (30-59)	32	\$3,620,232	1.65%	1.39%
c	DLQ (60-179)	18	\$1,840,449	0.93%	0.70%
d	DLQ (180+)	8	\$990,481	0.41%	0.38%
e	Bankruptcy	8	\$1,185,537	0.41%	0.45%
f	Foreclosure	8	\$917,009	0.41%	0.35%
g	Total Active Portfolio	1,943	\$261,345,698	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	261	\$7,241,330	97.03%	96.71%
b	DLQ (30-59)	1	\$56,292	0.37%	0.75%
c	DLQ (60-179)	1	\$36,249	0.37%	0.48%
d	DLQ (180+)	2	\$40,791	0.74%	0.54%
e	Bankruptcy	4	\$112,658	1.49%	1.50%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	269	\$7,487,318	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Missouri

STATE: **MISSOURI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$56,923	\$56,923	\$56,923	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$127,129	\$63,564	\$63,564	\$21,632	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$8,589	\$8,589	\$8,589	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Missouri

STATE: MISSOURI

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	11,853	\$1,667,049,618	97.65%	98.11%
b	DLQ (30-59)	115	\$13,328,546	0.95%	0.78%
c	DLQ (60-179)	66	\$6,823,718	0.54%	0.40%
d	DLQ (180+)	19	\$2,280,552	0.16%	0.13%
e	Bankruptcy	58	\$6,320,170	0.48%	0.37%
f	Foreclosure	27	\$3,398,943	0.22%	0.20%
g	Total Active Portfolio	12,138	\$1,699,201,546	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	310	\$7,597,837	94.80%	95.06%
b	DLQ (30-59)	8	\$160,218	2.45%	2.00%
c	DLQ (60-179)	2	\$54,727	0.61%	0.68%
d	DLQ (180+)	1	\$10,999	0.31%	0.14%
e	Bankruptcy	6	\$169,307	1.83%	2.12%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	327	\$7,993,088	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Montana

STATE: MONTANA

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Montana

STATE: MONTANA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,525	\$956,486,142	98.94%	98.99%
b	DLQ (30-59)	24	\$4,561,274	0.43%	0.47%
c	DLQ (60-179)	17	\$2,547,914	0.30%	0.26%
d	DLQ (180+)	1	\$148,462	0.02%	0.02%
e	Bankruptcy	10	\$1,287,618	0.18%	0.13%
f	Foreclosure	7	\$1,235,254	0.13%	0.13%
g	Total Active Portfolio	5,584	\$966,266,663	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	71	\$2,379,341	92.21%	92.37%
b	DLQ (30-59)	4	\$152,905	5.19%	5.94%
c	DLQ (60-179)	1	\$7,692	1.30%	0.30%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$36,045	1.30%	1.40%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	77	\$2,575,984	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Nebraska

STATE: **NEBRASKA**

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Nebraska

STATE: **NEBRASKA**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,012	\$513,260,736	98.55%	98.71%
b	DLQ (30-59)	32	\$3,808,694	0.79%	0.73%
c	DLQ (60-179)	7	\$933,606	0.17%	0.18%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	16	\$1,516,599	0.39%	0.29%
f	Foreclosure	4	\$433,288	0.10%	0.08%
g	Total Active Portfolio	4,071	\$519,952,923	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	83	\$1,725,069	96.51%	95.79%
b	DLQ (30-59)	2	\$53,962	2.33%	3.00%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$21,875	1.16%	1.21%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	86	\$1,800,906	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Nevada

STATE: **NEVADA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	2	\$382,631	\$191,316	\$191,316	\$259,115	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Nevada

STATE: NEVADA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,960	\$361,276,441	96.89%	95.34%
b	DLQ (30-59)	8	\$1,308,060	0.40%	0.35%
c	DLQ (60-179)	7	\$1,171,463	0.35%	0.31%
d	DLQ (180+)	16	\$4,280,245	0.79%	1.13%
e	Bankruptcy	12	\$2,815,195	0.59%	0.74%
f	Foreclosure	20	\$8,072,899	0.99%	2.13%
g	Total Active Portfolio	2,023	\$378,924,303	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	100	\$4,517,525	93.46%	93.38%
b	DLQ (30-59)	2	\$69,799	1.87%	1.44%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	2	\$122,001	1.87%	2.52%
e	Bankruptcy	3	\$128,674	2.80%	2.66%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	107	\$4,838,000	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$228,395	\$228,395	\$228,395	-	-	-
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	\$23,590	\$23,590	\$23,590	-	-	-
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	\$14,135	\$14,135	\$14,135	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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SunTrust Servicing Performance - Fourth Quarter 2015 - New Hampshire

STATE: **NEW HAMPSHIRE**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,528	\$521,037,428	98.48%	98.35%
b	DLQ (30-59)	14	\$3,073,172	0.55%	0.58%
c	DLQ (60-179)	7	\$1,419,404	0.27%	0.27%
d	DLQ (180+)	5	\$951,143	0.19%	0.18%
e	Bankruptcy	5	\$1,081,292	0.19%	0.20%
f	Foreclosure	8	\$2,196,441	0.31%	0.41%
g	Total Active Portfolio	2,567	\$529,758,879	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	73	\$3,140,436	93.59%	93.14%
b	DLQ (30-59)	2	\$137,194	2.56%	4.07%
c	DLQ (60-179)	2	\$75,695	2.56%	2.24%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$18,400	1.28%	0.55%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	78	\$3,371,726	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$33,727	\$33,727	\$33,727	-	\$214	31.83%
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
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	\$63,407	\$63,407	\$63,407	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	3	\$118,591	\$39,530	\$42,209	\$8,014	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - New Jersey

STATE: **NEW JERSEY**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,007	\$1,985,103,374	97.84%	97.42%
b	DLQ (30-59)	55	\$14,052,394	0.67%	0.69%
c	DLQ (60-179)	22	\$5,473,183	0.27%	0.27%
d	DLQ (180+)	17	\$5,917,650	0.21%	0.29%
e	Bankruptcy	13	\$4,607,943	0.16%	0.23%
f	Foreclosure	70	\$22,495,364	0.86%	1.10%
g	Total Active Portfolio	8,184	\$2,037,649,910	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	284	\$16,880,659	96.60%	95.18%
b	DLQ (30-59)	3	\$113,114	1.02%	0.64%
c	DLQ (60-179)	2	\$105,902	0.68%	0.60%
d	DLQ (180+)	2	\$290,118	0.68%	1.64%
e	Bankruptcy	2	\$231,425	0.68%	1.30%
f	Foreclosure	1	\$113,373	0.34%	0.64%
g	Total Active Portfolio	294	\$17,734,590	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$206,301	\$103,151	\$103,151	\$119,709	-	-
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	\$98,528	\$49,264	\$49,264	\$21,582	-	-
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	1	\$6,000	\$6,000	\$6,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
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DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - New Mexico

STATE: **NEW MEXICO**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,324	\$783,354,599	96.68%	96.25%
b	DLQ (30-59)	62	\$8,522,924	1.13%	1.05%
c	DLQ (60-179)	29	\$4,601,308	0.53%	0.57%
d	DLQ (180+)	15	\$2,392,479	0.27%	0.29%
e	Bankruptcy	11	\$1,648,146	0.20%	0.20%
f	Foreclosure	66	\$13,332,852	1.20%	1.64%
g	Total Active Portfolio	5,507	\$813,852,309	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	387	\$12,238,370	96.27%	92.79%
b	DLQ (30-59)	6	\$286,736	1.49%	2.17%
c	DLQ (60-179)	7	\$614,172	1.74%	4.66%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$50,655	0.50%	0.38%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	402	\$13,189,933	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$62,678	\$62,678	\$62,678	-	-	-
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	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	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - New York

STATE: **NEW YORK**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,783	\$1,309,944,065	93.79%	92.94%
b	DLQ (30-59)	144	\$20,830,918	1.99%	1.48%
c	DLQ (60-179)	68	\$12,030,752	0.94%	0.85%
d	DLQ (180+)	50	\$14,778,267	0.69%	1.05%
e	Bankruptcy	48	\$7,668,484	0.66%	0.54%
f	Foreclosure	139	\$44,161,885	1.92%	3.13%
g	Total Active Portfolio	7,232	\$1,409,414,371	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	308	\$20,320,592	95.36%	93.77%
b	DLQ (30-59)	5	\$390,913	1.55%	1.80%
c	DLQ (60-179)	6	\$590,752	1.86%	2.73%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$368,376	1.24%	1.70%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	323	\$21,670,633	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - North Carolina

STATE: **NORTH CAROLINA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	4	\$541,009	\$135,252	\$44,107	\$210,460	\$418	22.84%
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	\$7,432	\$7,432	\$7,432	-	\$(43)	(40.54%)
B	Completed 2nd Lien Extinguishments	12	\$388,667	\$32,389	\$24,501	\$40,865	-	-
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	\$245,660	\$61,415	\$33,972	\$73,680	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	7	\$625,596	\$89,371	\$28,844	\$177,767	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - North Carolina

STATE: NORTH CAROLINA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	66,607	\$10,461,281,738	97.52%	97.90%
b	DLQ (30-59)	707	\$85,003,267	1.04%	0.80%
c	DLQ (60-179)	303	\$39,584,057	0.44%	0.37%
d	DLQ (180+)	163	\$28,119,435	0.24%	0.26%
e	Bankruptcy	374	\$46,999,811	0.55%	0.44%
f	Foreclosure	144	\$25,029,894	0.21%	0.23%
g	Total Active Portfolio	68,298	\$10,686,018,201	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	20,026	\$672,682,719	97.27%	96.24%
b	DLQ (30-59)	146	\$7,043,127	0.71%	1.01%
c	DLQ (60-179)	73	\$3,521,811	0.35%	0.50%
d	DLQ (180+)	11	\$715,600	0.05%	0.10%
e	Bankruptcy	324	\$14,298,310	1.57%	2.05%
f	Foreclosure	9	\$687,615	0.04%	0.10%
g	Total Active Portfolio	20,589	\$698,949,182	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - North Dakota

STATE: NORTH DAKOTA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,386	\$267,562,277	99.35%	99.43%
b	DLQ (30-59)	6	\$1,136,259	0.43%	0.42%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$156,074	0.07%	0.06%
f	Foreclosure	2	\$229,174	0.14%	0.09%
g	Total Active Portfolio	1,395	\$269,083,783	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1	\$27,065	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1	\$27,065	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Ohio

STATE: OHIO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$46,459	\$46,459	\$46,459	-	-	-
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	2	\$96,815	\$48,407	\$48,407	\$21,629	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$51,863	\$51,863	\$51,863	-	-	-
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	\$1,794	\$897	\$897	\$562	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offers/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
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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/Offers/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Ohio

STATE: OHIO

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,447	\$964,404,632	95.54%	96.41%
b	DLQ (30-59)	139	\$13,613,030	1.78%	1.36%
c	DLQ (60-179)	55	\$5,699,868	0.71%	0.57%
d	DLQ (180+)	29	\$3,107,310	0.37%	0.31%
e	Bankruptcy	59	\$5,859,044	0.76%	0.59%
f	Foreclosure	66	\$7,652,951	0.85%	0.77%
g	Total Active Portfolio	7,795	\$1,000,336,835	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	386	\$9,668,944	93.69%	94.02%
b	DLQ (30-59)	6	\$180,128	1.46%	1.75%
c	DLQ (60-179)	4	\$105,123	0.97%	1.02%
d	DLQ (180+)	3	\$50,701	0.73%	0.49%
e	Bankruptcy	12	\$248,094	2.91%	2.41%
f	Foreclosure	1	\$31,344	0.24%	0.30%
g	Total Active Portfolio	412	\$10,284,334	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$54,881	\$54,881	\$54,881	-	-	-
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	\$102,980	\$102,980	\$102,980	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Oregon

STATE: OREGON

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,946	\$1,250,145,060	98.01%	97.75%
b	DLQ (30-59)	34	\$6,775,592	0.56%	0.53%
c	DLQ (60-179)	17	\$3,921,994	0.28%	0.31%
d	DLQ (180+)	8	\$1,773,152	0.13%	0.14%
e	Bankruptcy	25	\$4,898,960	0.41%	0.38%
f	Foreclosure	37	\$11,430,960	0.61%	0.89%
g	Total Active Portfolio	6,067	\$1,278,945,718	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	644	\$30,364,797	98.32%	95.53%
b	DLQ (30-59)	3	\$197,290	0.46%	0.62%
c	DLQ (60-179)	6	\$1,108,057	0.92%	3.49%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$114,958	0.31%	0.36%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	655	\$31,785,102	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	2	\$131,214	\$65,607	\$65,607	\$63,135	-	-
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	\$114,555	\$57,277	\$57,277	\$60,737	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$46,282	\$23,141	\$23,141	\$23,791	-	-
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	\$1,000	\$500	\$500	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Pennsylvania

STATE: PENNSYLVANIA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18,737	\$2,941,660,327	98.27%	98.35%
b	DLQ (30-59)	136	\$18,292,872	0.71%	0.61%
c	DLQ (60-179)	65	\$8,500,165	0.34%	0.28%
d	DLQ (180+)	25	\$4,709,410	0.13%	0.16%
e	Bankruptcy	47	\$7,514,499	0.25%	0.25%
f	Foreclosure	57	\$10,321,680	0.30%	0.35%
g	Total Active Portfolio	19,067	\$2,990,998,953	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	611	\$21,282,182	95.92%	95.68%
b	DLQ (30-59)	10	\$443,855	1.57%	2.00%
c	DLQ (60-179)	6	\$185,846	0.94%	0.84%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	9	\$276,042	1.41%	1.24%
f	Foreclosure	1	\$55,479	0.16%	0.25%
g	Total Active Portfolio	637	\$22,243,405	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	1	\$88,543	\$88,543	\$88,543	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
- Line item 5b)** Refinances Completed - 1st Liens represents eligible loans refinanced with reduced rates.
- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Rhode Island

STATE: RHODE ISLAND

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	718	\$142,066,929	97.29%	97.70%
b	DLQ (30-59)	10	\$1,691,226	1.36%	1.16%
c	DLQ (60-179)	4	\$548,663	0.54%	0.38%
d	DLQ (180+)	2	\$318,387	0.27%	0.22%
e	Bankruptcy	1	\$215,470	0.14%	0.15%
f	Foreclosure	3	\$574,463	0.41%	0.40%
g	Total Active Portfolio	738	\$145,415,137	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	25	\$1,331,357	86.21%	93.11%
b	DLQ (30-59)	2	\$55,823	6.90%	3.90%
c	DLQ (60-179)	1	\$31,575	3.45%	2.21%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$11,146	3.45%	0.78%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	29	\$1,429,902	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - South Carolina

STATE: SOUTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$30,920	\$30,920	\$30,920	-	\$146	16.34%
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	4	\$236,001	\$59,000	\$20,797	\$83,162	-	-
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	\$79,516	\$39,758	\$39,758	\$47,857	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	5	\$757,305	\$151,461	\$95,508	\$192,302	-	-
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	\$12,356	\$6,178	\$6,178	\$3,284	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$6,000	\$6,000	\$6,000	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

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SunTrust Servicing Performance - Fourth Quarter 2015 - South Carolina

STATE: SOUTH CAROLINA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28,002	\$4,860,148,970	97.97%	98.12%
b	DLQ (30-59)	245	\$32,370,336	0.86%	0.65%
c	DLQ (60-179)	142	\$26,242,202	0.50%	0.53%
d	DLQ (180+)	91	\$18,767,621	0.32%	0.38%
e	Bankruptcy	69	\$7,497,859	0.24%	0.15%
f	Foreclosure	33	\$8,305,112	0.12%	0.17%
g	Total Active Portfolio	28,582	\$4,953,332,100	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,222	\$211,370,956	97.95%	97.29%
b	DLQ (30-59)	40	\$1,606,383	0.63%	0.74%
c	DLQ (60-179)	20	\$1,102,963	0.31%	0.51%
d	DLQ (180+)	6	\$241,018	0.09%	0.11%
e	Bankruptcy	59	\$2,282,123	0.93%	1.05%
f	Foreclosure	5	\$662,542	0.08%	0.30%
g	Total Active Portfolio	6,352	\$217,265,984	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

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

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

DEFINITIONS:

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SunTrust Servicing Performance - Fourth Quarter 2015 - South Dakota

STATE: SOUTH DAKOTA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,739	\$531,319,284	98.50%	98.57%
b	DLQ (30-59)	28	\$3,639,237	0.74%	0.68%
c	DLQ (60-179)	10	\$1,472,865	0.26%	0.27%
d	DLQ (180+)	3	\$330,256	0.08%	0.06%
e	Bankruptcy	8	\$997,161	0.21%	0.19%
f	Foreclosure	8	\$1,246,190	0.21%	0.23%
g	Total Active Portfolio	3,796	\$539,004,992	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	42	\$872,695	95.45%	94.21%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$53,607	4.55%	5.79%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	44	\$926,302	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Tennessee

STATE: **TENNESSEE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	1	\$20,293	\$20,293	\$20,293	-	\$112	21.63%
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	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	7	\$700,011	\$100,002	\$23,614	\$180,898	-	-
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	\$56,052	\$28,026	\$28,026	\$13,865	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	2	\$33,699	\$16,850	\$16,850	\$22,212	-	-
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	\$9,806	\$9,806	\$9,806	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
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6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
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- Line item 5a)** Refinance Solicitations/Offer/Approvals represents mortgages eligible for refinancing under section 5 of Exhibit I and section 9 of Exhibit D.
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- Line item 5c)** Refinances Completed - 2nd Liens represents eligible loans refinanced with reduced rates.
- Line item 6a)** Purchase-money mortgages for eligible first-time homebuyers
- Line item 6b)** Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas
- Line item 6c)** Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale
- Line item 6d)** Total purchase-money mortgages completed for (1) eligible first-time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, or (3) eligible homebuyers who previously lost a home to foreclosure or short sale

SunTrust Servicing Performance - Fourth Quarter 2015 - Tennessee

STATE: TENNESSEE

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	44,578	\$5,547,054,661	97.75%	98.11%
b	DLQ (30-59)	407	\$42,245,708	0.89%	0.75%
c	DLQ (60-179)	175	\$19,719,323	0.38%	0.35%
d	DLQ (180+)	51	\$7,122,231	0.11%	0.13%
e	Bankruptcy	339	\$29,866,692	0.74%	0.53%
f	Foreclosure	52	\$7,693,640	0.11%	0.14%
g	Total Active Portfolio	45,602	\$5,653,702,254	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15,466	\$545,414,979	97.65%	96.91%
b	DLQ (30-59)	83	\$3,913,508	0.52%	0.70%
c	DLQ (60-179)	36	\$1,704,339	0.23%	0.30%
d	DLQ (180+)	4	\$574,172	0.03%	0.10%
e	Bankruptcy	246	\$10,896,328	1.55%	1.94%
f	Foreclosure	3	\$297,127	0.02%	0.05%
g	Total Active Portfolio	15,838	\$562,800,452	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Texas

STATE: **TEXAS**

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

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

DEFINITIONS:

- Line item 1a)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications.
- Line item 1b)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.
- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
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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 Servicing Performance - Fourth Quarter 2015 - Texas

STATE: **TEXAS**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	29,346	\$5,506,256,510	98.47%	98.88%
b	DLQ (30-59)	245	\$33,587,817	0.82%	0.60%
c	DLQ (60-179)	97	\$12,822,709	0.33%	0.23%
d	DLQ (180+)	28	\$4,080,656	0.09%	0.07%
e	Bankruptcy	67	\$8,426,253	0.22%	0.15%
f	Foreclosure	20	\$3,417,474	0.07%	0.06%
g	Total Active Portfolio	29,803	\$5,568,591,420	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	945	\$26,023,952	96.23%	96.81%
b	DLQ (30-59)	20	\$378,299	2.04%	1.41%
c	DLQ (60-179)	7	\$191,810	0.71%	0.71%
d	DLQ (180+)	3	\$102,999	0.31%	0.38%
e	Bankruptcy	7	\$184,269	0.71%	0.69%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	982	\$26,881,329	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Utah

STATE: **UTAH**

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Utah

STATE: **UTAH**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,519	\$936,909,974	98.07%	98.57%
b	DLQ (30-59)	41	\$6,218,512	0.89%	0.65%
c	DLQ (60-179)	16	\$2,482,899	0.35%	0.26%
d	DLQ (180+)	4	\$1,086,321	0.09%	0.11%
e	Bankruptcy	25	\$3,522,769	0.54%	0.37%
f	Foreclosure	3	\$267,509	0.07%	0.03%
g	Total Active Portfolio	4,608	\$950,487,984	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	157	\$6,455,017	95.73%	97.34%
b	DLQ (30-59)	4	\$101,999	2.44%	1.54%
c	DLQ (60-179)	1	\$11,793	0.61%	0.18%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$62,842	1.22%	0.95%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	164	\$6,631,651	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Vermont

STATE: VERMONT

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

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

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Vermont

STATE: VERMONT

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	510	\$95,658,723	96.77%	97.78%
b	DLQ (30-59)	11	\$1,491,656	2.09%	1.52%
c	DLQ (60-179)	1	\$74,297	0.19%	0.08%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$233,124	0.38%	0.24%
f	Foreclosure	3	\$377,132	0.57%	0.39%
g	Total Active Portfolio	527	\$97,834,932	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	14	\$607,935	93.33%	94.42%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$35,945	6.67%	5.58%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	15	\$643,880	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	2	\$232,517	\$116,259	\$116,259	\$128,593	\$556	25.72%
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	11	\$608,050	\$55,277	\$43,927	\$36,204	-	-
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	\$944,036	\$62,936	\$59,935	\$32,537	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	9	\$223,740	\$24,860	\$28,843	\$11,697	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	2	\$1,925	\$963	\$963	\$654	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	1	\$4,167	\$4,167	\$4,167	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Virginia

STATE: VIRGINIA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	106,019	\$19,893,848,038	97.56%	98.17%
b	DLQ (30-59)	1,241	\$149,789,489	1.14%	0.74%
c	DLQ (60-179)	596	\$85,917,178	0.55%	0.42%
d	DLQ (180+)	198	\$39,217,246	0.18%	0.19%
e	Bankruptcy	505	\$73,726,988	0.46%	0.36%
f	Foreclosure	106	\$23,028,319	0.10%	0.11%
g	Total Active Portfolio	108,665	\$20,265,527,259	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	37,904	\$1,599,071,507	97.60%	96.43%
b	DLQ (30-59)	187	\$11,664,665	0.48%	0.70%
c	DLQ (60-179)	121	\$9,225,798	0.31%	0.56%
d	DLQ (180+)	19	\$1,611,123	0.05%	0.10%
e	Bankruptcy	593	\$35,657,119	1.53%	2.15%
f	Foreclosure	11	\$1,007,181	0.03%	0.06%
g	Total Active Portfolio	38,835	\$1,658,237,393	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	1	\$100,527	\$100,527	\$100,527	-	-	-
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	1	\$42,358	\$42,358	\$42,358	-	-	-
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)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Washington

STATE: WASHINGTON

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	19,559	\$4,469,617,297	99.04%	99.05%
b	DLQ (30-59)	76	\$16,361,691	0.38%	0.36%
c	DLQ (60-179)	28	\$5,291,866	0.14%	0.12%
d	DLQ (180+)	21	\$5,887,555	0.11%	0.13%
e	Bankruptcy	42	\$9,013,803	0.21%	0.20%
f	Foreclosure	22	\$6,451,164	0.11%	0.14%
g	Total Active Portfolio	19,748	\$4,512,623,376	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	888	\$43,515,188	97.26%	96.62%
b	DLQ (30-59)	10	\$450,352	1.10%	1.00%
c	DLQ (60-179)	6	\$300,454	0.66%	0.67%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$737,140	0.88%	1.64%
f	Foreclosure	1	\$35,191	0.11%	0.08%
g	Total Active Portfolio	913	\$45,038,324	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - West Virginia

STATE: WEST VIRGINIA

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,034	\$321,285,860	96.41%	96.35%
b	DLQ (30-59)	59	\$6,593,517	1.87%	1.98%
c	DLQ (60-179)	22	\$2,374,120	0.70%	0.71%
d	DLQ (180+)	7	\$784,620	0.22%	0.24%
e	Bankruptcy	19	\$1,733,917	0.60%	0.52%
f	Foreclosure	6	\$689,693	0.19%	0.21%
g	Total Active Portfolio	3,147	\$333,461,726	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	419	\$13,590,243	95.66%	96.48%
b	DLQ (30-59)	5	\$155,244	1.14%	1.10%
c	DLQ (60-179)	6	\$189,300	1.37%	1.34%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$150,803	1.83%	1.07%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	438	\$14,085,591	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Wisconsin

STATE: WISCONSIN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 1st Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed Forgiveness of pre 7/1/2013 Forbearance	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven	1	\$28,475	\$28,475	\$28,475	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500)	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers	-	-	-	-	-	-	-
D	Deficiency Waivers	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property	-	-	-	-	-	-	-
G	REO Properties Donated	-	-	-	-	-	-	-
5	Refinance Programs	# of Borrowers	Avg Loan Balance	Avg Rate Reduction	Median Rate Reduction	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Refinance Solicitations/Offer/Approvals	-	-	-	-	-	-	-
B	Refinances Completed - 1st Liens	-	-	-	-	-	-	-
C	Refinances Completed - 2nd Liens	-	-	-	-	-	-	-
6	Lending Programs	# of Borrowers	Avg Loan Balance	Median Loan Balance	Standard Deviation	NOTES: 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter. 2) Any differences in adding are due to rounding. 3) See attached definitions for a description of each line item.		
A	Purchase-money mortgages for eligible first-time homebuyers	-	-	-	-			
B	Purchase-money mortgages for eligible homebuyers in Hardest Hit Areas	-	-	-	-			
C	Purchase-money mortgages for eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			
D	Total purchase-money mortgages completed for (1) eligible first time homebuyers, (2) eligible homebuyers in Hardest Hit Areas, (3) eligible homebuyers who previously lost a home to foreclosure or short sale	-	-	-	-			

DEFINITIONS:

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

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

SunTrust Servicing Performance - Fourth Quarter 2015 - Wisconsin

STATE: **WISCONSIN**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,632	\$879,388,317	98.76%	98.82%
b	DLQ (30-59)	35	\$4,397,679	0.61%	0.49%
c	DLQ (60-179)	11	\$1,700,881	0.19%	0.19%
d	DLQ (180+)	3	\$554,998	0.05%	0.06%
e	Bankruptcy	16	\$1,967,676	0.28%	0.22%
f	Foreclosure	6	\$1,840,096	0.11%	0.21%
g	Total Active Portfolio	5,703	\$889,849,647	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	195	\$4,851,475	96.53%	95.98%
b	DLQ (30-59)	1	\$42,005	0.50%	0.83%
c	DLQ (60-179)	3	\$103,530	1.49%	2.05%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$57,442	1.49%	1.14%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	202	\$5,054,451	100.00%	100.00%

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

SunTrust Consumer Relief - Fourth Quarter 2015 - Wyoming

STATE: **WYOMING**

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

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

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SunTrust Servicing Performance - Fourth Quarter 2015 - Wyoming

STATE: **WYOMING**

Template 1: Servicing Performance - Fourth Quarter 2015					
1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,029	\$356,693,925	98.83%	98.86%
b	DLQ (30-59)	12	\$1,557,505	0.58%	0.43%
c	DLQ (60-179)	5	\$800,291	0.24%	0.22%
d	DLQ (180+)	2	\$601,897	0.10%	0.17%
e	Bankruptcy	2	\$446,649	0.10%	0.12%
f	Foreclosure	3	\$720,838	0.15%	0.20%
g	Total Active Portfolio	2,053	\$360,821,105	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	31	\$1,081,939	93.94%	95.64%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$19,474	3.03%	1.72%
d	DLQ (180+)	1	\$29,792	3.03%	2.63%
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	33	\$1,131,205	100.00%	100.00%

- NOTES:**
- 1. Template 1 includes Servicing Performance for the Total Servicer Portfolio.
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 - 3. Template 1 line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
 - 4. Any differences in adding are due to rounding.
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