

# HSBC Consumer Relief - Program to Date - National Totals

STATE: NATIONAL TOTALS

Template 2(b): Program and Customer Relief Performance - Program to Date								
1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	4,859	\$193,178,628	\$39,757	\$29,262	\$34,270	\$509	40.12%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	1,599	\$15,972,967	\$9,989	\$6,995	\$10,348	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	3,357	\$232,747,303	\$69,332	\$59,464	\$50,717	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	2,301	\$100,604,209	\$43,722	\$35,881	\$35,330	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) The sum of the individual state amounts does not agree to the national total amount due to the fact that some jurisdictions are not parties.
- 4) See attached definitions for a description of each line item.

DEFINITIONS:

- Line item 1a) Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b) Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c) Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d) Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a) Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b) Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a) Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b) Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a) Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b) Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c) Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d) Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e) Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f) Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g) REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Alabama

STATE: **ALABAMA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	98	\$2,456,610	\$25,067	\$22,028	\$14,901	\$362	40.30%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	12	\$99,457	\$8,288	\$6,624	\$7,043	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	23	\$947,731	\$41,206	\$27,585	\$30,362	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	23	\$636,258	\$27,633	\$21,417	\$23,091	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Alaska

STATE: **ALASKA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	3	\$25,969	\$8,656	\$9,696	\$3,536	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	1	\$34,143	\$34,143	\$34,143	-	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Arizona

STATE: **ARIZONA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	63	\$2,476,204	\$39,305	\$27,589	\$29,994	\$490	35.91%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	10	\$132,440	\$13,244	\$9,116	\$10,700	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	102	\$6,817,384	\$66,837	\$64,562	\$35,060	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	30	\$1,164,202	\$38,807	\$33,826	\$30,163	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Arkansas

STATE: **ARKANSAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	12	\$290,324	\$24,194	\$20,219	\$16,275	\$347	38.21%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	5	\$61,211	\$12,242	\$10,839	\$7,459	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	4	\$141,198	\$35,299	\$31,737	\$19,210	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	13	\$406,940	\$31,303	\$23,990	\$25,477	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - California

STATE: **CALIFORNIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	195	\$13,394,759	\$68,691	\$55,515	\$49,711	\$832	37.57%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	74	\$1,136,155	\$15,353	\$13,091	\$13,390	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	460	\$46,622,291	\$101,353	\$90,837	\$66,401	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	73	\$6,810,605	\$93,296	\$85,375	\$56,712	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Colorado

STATE: **COLORADO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	29	\$1,013,037	\$34,932	\$26,137	\$19,578	\$668	47.84%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	19	\$318,338	\$16,755	\$12,384	\$15,947	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	62	\$2,298,091	\$37,066	\$33,550	\$27,611	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	18	\$580,598	\$32,255	\$25,712	\$24,265	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Connecticut

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	100	\$5,515,893	\$55,159	\$45,456	\$33,304	\$580	36.32%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	22	\$265,350	\$12,061	\$6,530	\$10,834	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	61	\$5,207,132	\$85,363	\$78,940	\$49,550	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	66	\$3,440,336	\$52,126	\$43,720	\$35,012	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	49	\$2,328,158	\$47,513	\$36,764	\$34,460	\$774	42.21%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	14	\$98,269	\$7,019	\$6,575	\$4,573	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	22	\$1,568,566	\$71,298	\$66,849	\$32,918	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	18	\$848,964	\$47,165	\$46,643	\$23,896	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - District of Columbia

STATE: **DISTRICT OF COLUMBIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	-	-	-	-	-	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	-	-	-	-	-	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Florida

STATE: **FLORIDA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	371	\$18,464,845	\$49,770	\$40,982	\$37,162	\$533	43.73%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	93	\$746,133	\$8,023	\$6,904	\$6,539	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	390	\$33,574,871	\$86,089	\$81,609	\$48,173	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	175	\$10,998,299	\$62,847	\$58,580	\$39,082	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Georgia

STATE: **GEORGIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	284	\$11,100,184	\$39,085	\$29,585	\$29,143	\$480	41.62%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	64	\$701,303	\$10,958	\$8,154	\$11,194	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	148	\$8,818,744	\$59,586	\$56,497	\$35,651	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	94	\$3,671,811	\$39,062	\$39,257	\$23,950	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Hawaii

STATE: **HAWAII**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	2	\$60,323	\$30,162	\$30,162	\$2,965	\$327	34.14%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	5	\$157,557	\$31,511	\$21,075	\$23,209	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	3	\$116,161	\$38,720	\$53,637	\$24,517	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	1	\$42,791	\$42,791	\$42,791	-	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Idaho

STATE: IDAHO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	14	\$379,447	\$27,103	\$24,603	\$16,788	\$587	48.50%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	8	\$43,253	\$5,407	\$5,282	\$3,186	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	17	\$729,955	\$42,939	\$36,829	\$25,577	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	18	\$687,086	\$38,171	\$37,803	\$27,488	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	170	\$9,630,799	\$56,652	\$44,114	\$48,005	\$599	43.28%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	55	\$494,430	\$8,990	\$5,904	\$7,996	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	118	\$9,366,396	\$79,376	\$74,076	\$45,888	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	122	\$6,335,114	\$51,927	\$46,503	\$36,511	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Indiana

STATE: INDIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	202	\$4,826,171	\$23,892	\$21,114	\$14,616	\$360	41.47%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	35	\$276,638	\$7,904	\$6,731	\$5,242	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	90	\$3,675,615	\$40,840	\$36,164	\$29,488	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	120	\$3,534,655	\$29,455	\$26,185	\$20,725	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - Iowa

STATE: **IOWA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	27	\$693,084	\$25,670	\$24,509	\$13,534	\$356	42.96%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	7	\$72,866	\$10,409	\$6,715	\$7,278	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	8	\$342,490	\$42,811	\$42,591	\$10,671	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	17	\$375,805	\$22,106	\$19,618	\$13,318	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Kansas

STATE: **KANSAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	46	\$970,495	\$21,098	\$17,538	\$13,993	\$315	38.40%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	8	\$43,381	\$5,423	\$6,075	\$3,595	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	28	\$1,076,731	\$38,455	\$36,970	\$17,082	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	26	\$542,064	\$20,849	\$18,415	\$14,878	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Kentucky

STATE: **KENTUCKY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	75	\$1,697,847	\$22,638	\$18,587	\$15,166	\$377	39.25%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	11	\$104,492	\$9,499	\$9,560	\$5,405	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	31	\$1,187,126	\$38,294	\$38,758	\$26,506	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	43	\$1,105,750	\$25,715	\$22,677	\$23,071	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Louisiana

STATE: **LOUISIANA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	60	\$1,594,562	\$26,576	\$22,838	\$18,102	\$381	37.55%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	21	\$203,535	\$9,692	\$5,363	\$8,720	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	10	\$215,258	\$21,526	\$20,290	\$14,296	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	23	\$734,497	\$31,935	\$26,643	\$23,353	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	23	\$1,021,378	\$44,408	\$44,041	\$31,830	\$520	39.91%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	16	\$137,946	\$8,622	\$5,443	\$11,024	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	7	\$316,981	\$45,283	\$31,795	\$31,525	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	13	\$517,997	\$39,846	\$35,130	\$30,997	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Maryland

STATE: **MARYLAND**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	156	\$9,968,941	\$63,903	\$56,378	\$41,972	\$768	40.58%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	39	\$522,484	\$13,397	\$8,423	\$12,267	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	122	\$12,600,665	\$103,284	\$103,904	\$61,976	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	83	\$5,533,052	\$66,663	\$57,220	\$42,718	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Massachusetts

STATE: **MASSACHUSETTS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	54	\$1,024,303	\$18,969	\$12,382	\$20,030	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	92	\$8,519,262	\$92,601	\$92,669	\$51,388	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	39	\$2,883,198	\$73,928	\$71,981	\$42,832	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Michigan

STATE: **MICHIGAN**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	211	\$8,651,276	\$41,001	\$34,823	\$25,856	\$490	43.75%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	35	\$239,579	\$6,845	\$4,851	\$5,607	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	136	\$7,916,509	\$58,210	\$50,849	\$31,119	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	121	\$5,547,977	\$45,851	\$39,747	\$29,394	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - Minnesota

STATE: MINNESOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	66	\$2,957,977	\$44,818	\$38,860	\$26,663	\$543	35.98%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	11	\$121,314	\$11,029	\$11,338	\$7,448	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	45	\$2,762,278	\$61,384	\$64,961	\$40,568	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	39	\$1,886,338	\$48,368	\$44,305	\$30,588	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Mississippi

STATE: **MISSISSIPPI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	44	\$1,167,248	\$26,528	\$18,705	\$20,820	\$424	44.51%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	12	\$76,570	\$6,381	\$6,229	\$3,260	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	10	\$290,895	\$29,089	\$24,277	\$16,598	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	12	\$261,680	\$21,807	\$17,491	\$14,916	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Missouri

STATE: **MISSOURI**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	139	\$3,970,362	\$28,564	\$22,572	\$20,678	\$395	39.92%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	21	\$106,897	\$5,090	\$3,472	\$5,945	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	99	\$4,958,639	\$50,087	\$47,596	\$26,296	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	90	\$2,903,123	\$32,257	\$29,023	\$21,166	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Montana

STATE: **MONTANA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	6	\$165,315	\$27,553	\$19,201	\$16,289	\$391	26.91%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	2	\$14,881	\$7,440	\$7,440	\$1,810	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	2	\$117,428	\$58,714	\$58,714	\$6,179	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	2	\$48,597	\$24,298	\$24,298	\$15,559	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Nebraska

STATE: **NEBRASKA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	26	\$701,092	\$26,965	\$19,455	\$25,277	\$532	47.58%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	11	\$115,293	\$10,481	\$7,731	\$9,125	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	19	\$664,457	\$34,971	\$32,671	\$20,024	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	17	\$435,491	\$25,617	\$17,291	\$21,853	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Nevada

STATE: **NEVADA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	24	\$1,015,579	\$42,316	\$34,633	\$23,936	\$492	36.38%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	3	\$42,365	\$14,122	\$4,329	\$13,879	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	65	\$5,699,997	\$87,692	\$85,098	\$44,391	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	11	\$1,095,566	\$99,597	\$83,976	\$46,840	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - New Hampshire

STATE: **NEW HAMPSHIRE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	45	\$2,591,492	\$57,589	\$51,628	\$39,210	\$625	34.96%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	-	-	-	-	-	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	33	\$2,186,882	\$66,269	\$62,831	\$38,394	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	17	\$969,871	\$57,051	\$54,490	\$29,696	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	121	\$9,440,427	\$78,020	\$63,922	\$58,391	\$684	36.42%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	75	\$750,648	\$10,009	\$6,932	\$10,744	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	88	\$7,676,077	\$87,228	\$84,055	\$55,888	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	44	\$3,201,543	\$72,762	\$71,690	\$42,555	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - New Mexico

STATE: **NEW MEXICO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	31	\$1,306,318	\$42,139	\$29,748	\$33,341	\$558	40.29%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	10	\$133,443	\$13,344	\$12,116	\$6,762	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	12	\$545,701	\$45,475	\$43,184	\$30,941	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	25	\$984,933	\$39,397	\$36,810	\$29,776	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	235	\$12,088,233	\$51,439	\$36,048	\$44,811	\$649	37.32%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	180	\$2,020,142	\$11,223	\$7,141	\$11,759	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	115	\$9,070,056	\$78,870	\$49,840	\$70,887	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	79	\$2,841,732	\$35,971	\$24,935	\$33,954	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - North Carolina

STATE: **NORTH CAROLINA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	301	\$7,128,941	\$23,684	\$20,227	\$16,605	\$409	40.41%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	67	\$605,981	\$9,044	\$7,471	\$7,553	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	70	\$2,503,606	\$35,766	\$33,690	\$20,790	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	78	\$2,347,575	\$30,097	\$25,760	\$22,885	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - North Dakota

STATE: **NORTH DAKOTA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	-	-	-	-	-	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	1	\$77,932	\$77,932	\$77,932	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	1	\$17,865	\$17,865	\$17,865	-	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Ohio

STATE: OHIO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	369	\$11,769,622	\$31,896	\$27,897	\$21,378	\$412	40.16%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	89	\$757,385	\$8,510	\$7,059	\$7,088	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	172	\$8,530,942	\$49,599	\$48,675	\$28,745	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	201	\$7,241,957	\$36,030	\$33,443	\$23,681	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	32	\$975,906	\$30,497	\$30,394	\$16,103	\$396	28.03%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	-	-	-	-	-	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	43	\$2,204,407	\$51,265	\$49,277	\$27,871	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	16	\$680,056	\$42,503	\$36,727	\$34,530	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	344	\$11,098,108	\$32,262	\$23,747	\$28,812	\$439	38.71%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	142	\$1,134,795	\$7,992	\$6,107	\$6,066	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	142	\$6,311,627	\$44,448	\$38,221	\$31,441	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	129	\$3,670,367	\$28,452	\$22,644	\$22,407	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Rhode Island

STATE: **RHODE ISLAND**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	21	\$1,449,311	\$69,015	\$73,303	\$33,019	\$607	34.61%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	2	\$31,806	\$15,903	\$15,903	\$10,464	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	20	\$1,704,342	\$85,217	\$82,074	\$49,388	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	9	\$570,847	\$63,427	\$79,743	\$31,198	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - South Carolina

STATE: **SOUTH CAROLINA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	126	\$3,078,281	\$24,431	\$19,538	\$16,734	\$381	40.48%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	33	\$353,481	\$10,712	\$7,267	\$16,436	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	27	\$1,364,292	\$50,529	\$36,863	\$46,485	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	49	\$1,826,322	\$37,272	\$27,656	\$36,026	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - South Dakota

STATE: **SOUTH DAKOTA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	1	\$2,786	\$2,786	\$2,786	-	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	1	\$16,520	\$16,520	\$16,520	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	1	\$111,699	\$111,699	\$111,699	-	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Tennessee

STATE: **TENNESSEE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	167	\$4,572,712	\$27,382	\$22,233	\$19,759	\$412	41.16%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	34	\$242,057	\$7,119	\$5,463	\$6,116	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	72	\$2,496,432	\$34,673	\$30,788	\$22,882	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	63	\$1,822,751	\$28,933	\$22,704	\$21,749	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Texas

STATE: **TEXAS**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	44	\$653,204	\$14,846	\$12,603	\$8,739	\$377	44.25%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	145	\$1,059,208	\$7,305	\$5,040	\$6,810	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	71	\$1,463,697	\$20,615	\$15,161	\$19,472	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	28	\$504,198	\$18,007	\$14,385	\$14,018	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Utah

STATE: **UTAH**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	12	\$473,949	\$39,496	\$44,560	\$22,885	\$590	29.80%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	6	\$81,184	\$13,531	\$4,064	\$14,829	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	34	\$1,690,947	\$49,734	\$42,895	\$29,909	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	6	\$162,702	\$27,117	\$23,098	\$23,092	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Vermont

STATE: **VERMONT**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	4	\$67,962	\$16,990	\$15,957	\$9,125	\$409	33.82%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	9	\$62,545	\$6,949	\$5,695	\$4,702	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	4	\$356,898	\$89,225	\$56,553	\$87,042	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	333	\$12,808,931	\$38,465	\$30,852	\$29,174	\$573	38.77%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	74	\$773,354	\$10,451	\$7,623	\$8,673	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	152	\$10,398,028	\$68,408	\$64,773	\$37,766	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	114	\$5,470,635	\$47,988	\$42,524	\$33,877	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	60	\$2,660,954	\$44,349	\$32,480	\$37,129	\$668	40.76%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	12	\$155,805	\$12,984	\$10,898	\$8,108	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	67	\$5,252,063	\$78,389	\$82,804	\$37,987	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	40	\$1,984,210	\$49,605	\$51,009	\$26,375	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.



# HSBC Consumer Relief - Program to Date - West Virginia

STATE: WEST VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	18	\$336,392	\$18,688	\$14,620	\$14,299	\$304	36.03%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	17	\$167,339	\$9,843	\$5,264	\$13,965	-	-
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 <sup>5</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	5	\$212,272	\$42,454	\$49,804	\$15,183	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	6	\$159,787	\$26,631	\$29,578	\$12,948	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Wisconsin

STATE: **WISCONSIN**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	70	\$3,282,608	\$46,894	\$37,187	\$29,050	\$550	43.32%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	16	\$149,270	\$9,329	\$7,489	\$7,258	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	32	\$1,788,181	\$55,881	\$55,474	\$26,621	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	54	\$1,920,159	\$35,559	\$31,472	\$27,532	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

# HSBC Consumer Relief - Program to Date - Wyoming

STATE: **WYOMING**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved <sup>1</sup>	-	-	-	-	-	-	-
B	Trials Started <sup>2</sup>	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness <sup>3</sup>	1	\$57,113	\$57,113	\$57,113	-	\$162	10.00%
D	Completed Forgiveness of pre 7/1/2013 Forbearance <sup>4</sup>	2	\$12,919	\$6,460	\$6,460	\$4,434	-	-
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 <sup>3</sup>	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments <sup>6</sup>	-	-	-	-	-	-	-
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 <sup>7</sup>	2	\$96,297	\$48,149	\$48,149	\$21,332	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven <sup>8</sup>	2	\$72,011	\$36,006	\$36,006	\$21,619	-	-
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) <sup>9</sup>	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien <sup>10</sup>	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers <sup>11</sup>	-	-	-	-	-	-	-
D	Deficiency Waivers <sup>12</sup>	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure <sup>13</sup>	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property <sup>14</sup>	-	-	-	-	-	-	-
G	REO Properties Donated <sup>15</sup>	-	-	-	-	-	-	-

## NOTES:

- 1) All line items in Template 2b represent cumulative Consumer Relief creditable activity reported from the program inception date of July 1, 2013 through the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) See attached definitions for a description of each line item.

## DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 2nd Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.