

HSBC Consumer Relief - Third Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	33	\$1,649,903	\$49,997	\$42,014	\$39,485	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	4	\$128,578	\$32,145	\$34,913	\$12,525	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
- 3) 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 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.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	100,250	\$9,300,351,462	89.35%	88.18%
b	DLQ (30-59)	4,070	\$404,506,107	3.63%	3.84%
c	DLQ (60-179)	2,863	\$274,303,926	2.55%	2.60%
d	DLQ (180+)	1,340	\$121,341,067	1.19%	1.15%
e	Bankruptcy	2,222	\$234,527,281	1.98%	2.22%
f	Foreclosure	1,450	\$212,009,373	1.29%	2.01%
g	Total Active Portfolio	112,195	\$10,547,039,216	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	46,666	\$1,557,513,157	88.44%	87.50%
b	DLQ (30-59)	1,759	\$62,190,991	3.33%	3.49%
c	DLQ (60-179)	1,847	\$62,865,053	3.50%	3.53%
d	DLQ (180+)	337	\$12,673,048	0.64%	0.71%
e	Bankruptcy	2,080	\$78,795,589	3.94%	4.43%
f	Foreclosure	79	\$5,984,339	0.15%	0.34%
g	Total Active Portfolio	52,768	\$1,780,022,178	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Third Quarter 2016 - Alabama

STATE: ALABAMA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - Alabama

STATE: ALABAMA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,566	\$105,364,062	88.08%	88.90%
b	DLQ (30-59)	65	\$3,877,672	3.66%	3.27%
c	DLQ (60-179)	51	\$3,197,111	2.87%	2.70%
d	DLQ (180+)	21	\$1,181,092	1.18%	1.00%
e	Bankruptcy	68	\$4,410,282	3.82%	3.72%
f	Foreclosure	7	\$492,722	0.39%	0.42%
g	Total Active Portfolio	1,778	\$118,522,941	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	579	\$16,391,983	87.07%	88.16%
b	DLQ (30-59)	29	\$548,540	4.36%	2.95%
c	DLQ (60-179)	14	\$384,038	2.11%	2.07%
d	DLQ (180+)	3	\$81,040	0.45%	0.44%
e	Bankruptcy	39	\$1,152,024	5.86%	6.20%
f	Foreclosure	1	\$35,235	0.15%	0.19%
g	Total Active Portfolio	665	\$18,592,859	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Alaska

STATE: ALASKA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
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3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
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DEFINITIONS:

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HSBC Servicing Performance - Third Quarter 2016 - Alaska

STATE: ALASKA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	25	\$3,824,954	92.59%	97.02%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	1	\$4,557	3.70%	0.12%
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$113,077	3.70%	2.87%
g	Total Active Portfolio	27	\$3,942,587	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	55	\$2,233,879	94.83%	91.44%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$56,830	1.72%	2.33%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$52,214	1.72%	2.14%
f	Foreclosure	1	\$100,130	1.72%	4.10%
g	Total Active Portfolio	58	\$2,443,053	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Arizona

STATE: ARIZONA

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

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A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
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D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
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3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$76,485	\$76,485	\$76,485	-	-	-
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4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
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C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

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HSBC Servicing Performance - Third Quarter 2016 - Arizona

STATE: ARIZONA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,420	\$156,976,243	91.20%	89.88%
b	DLQ (30-59)	44	\$5,143,828	2.83%	2.95%
c	DLQ (60-179)	44	\$5,836,695	2.83%	3.34%
d	DLQ (180+)	14	\$1,653,899	0.90%	0.95%
e	Bankruptcy	23	\$3,201,780	1.48%	1.83%
f	Foreclosure	12	\$1,829,823	0.77%	1.05%
g	Total Active Portfolio	1,557	\$174,642,267	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	741	\$29,022,975	89.06%	89.09%
b	DLQ (30-59)	19	\$671,708	2.28%	2.06%
c	DLQ (60-179)	36	\$1,367,107	4.33%	4.20%
d	DLQ (180+)	9	\$379,488	1.08%	1.16%
e	Bankruptcy	26	\$1,108,889	3.13%	3.40%
f	Foreclosure	1	\$27,678	0.12%	0.08%
g	Total Active Portfolio	832	\$32,577,845	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Arkansas

STATE: ARKANSAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Arkansas

STATE: ARKANSAS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	281	\$19,146,956	91.83%	90.96%
b	DLQ (30-59)	7	\$445,718	2.29%	2.12%
c	DLQ (60-179)	7	\$609,780	2.29%	2.90%
d	DLQ (180+)	3	\$142,992	0.98%	0.68%
e	Bankruptcy	8	\$703,545	2.61%	3.34%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	306	\$21,048,990	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	47	\$1,343,864	88.68%	87.05%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	2	\$87,078	3.77%	5.64%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$112,921	7.55%	7.31%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	53	\$1,543,862	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - California

STATE: CALIFORNIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$284,347	\$94,782	\$92,308	\$18,773	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - California

STATE: CALIFORNIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,220	\$828,337,391	91.79%	90.13%
b	DLQ (30-59)	157	\$31,843,243	2.76%	3.46%
c	DLQ (60-179)	106	\$17,142,416	1.86%	1.87%
d	DLQ (180+)	52	\$7,910,351	0.91%	0.86%
e	Bankruptcy	101	\$21,227,244	1.78%	2.31%
f	Foreclosure	51	\$12,590,136	0.90%	1.37%
g	Total Active Portfolio	5,687	\$919,050,781	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,524	\$187,207,525	89.26%	87.63%
b	DLQ (30-59)	122	\$6,790,076	3.09%	3.18%
c	DLQ (60-179)	119	\$7,136,535	3.01%	3.34%
d	DLQ (180+)	21	\$1,317,521	0.53%	0.62%
e	Bankruptcy	152	\$10,299,210	3.85%	4.82%
f	Foreclosure	10	\$874,629	0.25%	0.41%
g	Total Active Portfolio	3,948	\$213,625,498	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Colorado

STATE: COLORADO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Colorado

STATE: COLORADO

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	954	\$121,381,802	91.91%	91.61%
b	DLQ (30-59)	22	\$2,734,803	2.12%	2.06%
c	DLQ (60-179)	17	\$1,870,486	1.64%	1.41%
d	DLQ (180+)	9	\$626,420	0.87%	0.47%
e	Bankruptcy	33	\$5,364,131	3.18%	4.05%
f	Foreclosure	3	\$521,282	0.29%	0.39%
g	Total Active Portfolio	1,038	\$132,498,924	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,128	\$39,558,234	88.82%	88.03%
b	DLQ (30-59)	37	\$1,508,100	2.91%	3.36%
c	DLQ (60-179)	39	\$1,287,349	3.07%	2.86%
d	DLQ (180+)	3	\$113,327	0.24%	0.25%
e	Bankruptcy	62	\$2,414,421	4.88%	5.37%
f	Foreclosure	1	\$58,251	0.08%	0.13%
g	Total Active Portfolio	1,270	\$44,939,682	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Connecticut

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
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4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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HSBC Servicing Performance - Third Quarter 2016 - Connecticut

STATE: CONNECTICUT

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,062	\$144,636,843	88.28%	86.04%
b	DLQ (30-59)	44	\$8,109,915	3.66%	4.82%
c	DLQ (60-179)	46	\$7,509,680	3.82%	4.47%
d	DLQ (180+)	19	\$2,329,446	1.58%	1.39%
e	Bankruptcy	12	\$2,022,019	1.00%	1.20%
f	Foreclosure	20	\$3,499,446	1.66%	2.08%
g	Total Active Portfolio	1,203	\$168,107,350	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	829	\$31,219,347	88.85%	87.26%
b	DLQ (30-59)	34	\$1,353,715	3.64%	3.78%
c	DLQ (60-179)	40	\$1,618,323	4.29%	4.52%
d	DLQ (180+)	7	\$293,897	0.75%	0.82%
e	Bankruptcy	20	\$1,139,245	2.14%	3.18%
f	Foreclosure	3	\$151,728	0.32%	0.42%
g	Total Active Portfolio	933	\$35,776,255	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Delaware

STATE: DELAWARE

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	583	\$68,556,690	86.76%	84.95%
b	DLQ (30-59)	32	\$3,910,546	4.76%	4.85%
c	DLQ (60-179)	20	\$2,708,116	2.98%	3.36%
d	DLQ (180+)	3	\$189,963	0.45%	0.24%
e	Bankruptcy	19	\$2,921,740	2.83%	3.62%
f	Foreclosure	15	\$2,413,221	2.23%	2.99%
g	Total Active Portfolio	672	\$80,700,277	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	350	\$14,013,726	88.16%	88.23%
b	DLQ (30-59)	10	\$398,189	2.52%	2.51%
c	DLQ (60-179)	12	\$447,946	3.02%	2.82%
d	DLQ (180+)	2	\$76,390	0.50%	0.48%
e	Bankruptcy	21	\$875,865	5.29%	5.51%
f	Foreclosure	2	\$71,275	0.50%	0.45%
g	Total Active Portfolio	397	\$15,883,392	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - District of Columbia

STATE: DISTRICT OF COLUMBIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	16	\$801,129	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	16	\$801,129	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	12	\$370,604	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	12	\$370,604	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Florida

STATE: FLORIDA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	4	\$165,539	\$41,385	\$43,382	\$23,664	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Florida

STATE: FLORIDA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,135	\$629,140,497	91.10%	89.90%
b	DLQ (30-59)	181	\$19,180,048	2.69%	2.74%
c	DLQ (60-179)	125	\$13,847,058	1.86%	1.98%
d	DLQ (180+)	45	\$4,642,774	0.67%	0.66%
e	Bankruptcy	108	\$13,519,552	1.60%	1.93%
f	Foreclosure	140	\$19,473,081	2.08%	2.78%
g	Total Active Portfolio	6,734	\$699,803,010	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,884	\$106,653,048	90.35%	88.90%
b	DLQ (30-59)	81	\$3,212,026	2.54%	2.68%
c	DLQ (60-179)	106	\$4,442,205	3.32%	3.70%
d	DLQ (180+)	9	\$331,935	0.28%	0.28%
e	Bankruptcy	107	\$5,007,467	3.35%	4.17%
f	Foreclosure	5	\$325,046	0.16%	0.27%
g	Total Active Portfolio	3,192	\$119,971,726	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Georgia

STATE: **GEORGIA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$63,123	\$31,562	\$31,562	\$30,576	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: GEORGIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,708	\$321,043,201	89.01%	88.03%
b	DLQ (30-59)	151	\$15,519,271	3.62%	4.26%
c	DLQ (60-179)	104	\$10,866,711	2.50%	2.98%
d	DLQ (180+)	55	\$4,322,971	1.32%	1.19%
e	Bankruptcy	132	\$10,875,574	3.17%	2.98%
f	Foreclosure	16	\$2,062,570	0.38%	0.57%
g	Total Active Portfolio	4,166	\$364,690,298	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,991	\$58,438,423	86.38%	86.37%
b	DLQ (30-59)	83	\$2,633,878	3.60%	3.89%
c	DLQ (60-179)	79	\$2,070,390	3.43%	3.06%
d	DLQ (180+)	17	\$541,972	0.74%	0.80%
e	Bankruptcy	135	\$3,976,132	5.86%	5.88%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	2,305	\$67,660,796	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Hawaii

STATE: HAWAII

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Hawaii

STATE: HAWAII

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	236	\$41,401,184	89.39%	86.45%
b	DLQ (30-59)	5	\$1,159,129	1.89%	2.42%
c	DLQ (60-179)	6	\$1,160,998	2.27%	2.42%
d	DLQ (180+)	1	\$351,537	0.38%	0.73%
e	Bankruptcy	4	\$1,229,718	1.52%	2.57%
f	Foreclosure	12	\$2,585,360	4.55%	5.40%
g	Total Active Portfolio	264	\$47,887,925	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	132	\$8,373,348	89.19%	85.86%
b	DLQ (30-59)	5	\$361,211	3.38%	3.70%
c	DLQ (60-179)	2	\$133,634	1.35%	1.37%
d	DLQ (180+)	2	\$266,662	1.35%	2.73%
e	Bankruptcy	4	\$385,096	2.70%	3.95%
f	Foreclosure	3	\$232,841	2.03%	2.39%
g	Total Active Portfolio	148	\$9,752,792	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Idaho

STATE: IDAHO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Idaho

STATE: IDAHO

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	495	\$40,332,376	88.71%	88.48%
b	DLQ (30-59)	25	\$2,113,579	4.48%	4.64%
c	DLQ (60-179)	18	\$1,522,065	3.23%	3.34%
d	DLQ (180+)	7	\$518,862	1.25%	1.14%
e	Bankruptcy	7	\$640,754	1.25%	1.41%
f	Foreclosure	6	\$457,930	1.08%	1.00%
g	Total Active Portfolio	558	\$45,585,566	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	282	\$8,046,519	92.46%	90.42%
b	DLQ (30-59)	6	\$234,712	1.97%	2.64%
c	DLQ (60-179)	5	\$133,661	1.64%	1.50%
d	DLQ (180+)	7	\$150,489	2.30%	1.69%
e	Bankruptcy	4	\$160,147	1.31%	1.80%
f	Foreclosure	1	\$173,952	0.33%	1.95%
g	Total Active Portfolio	305	\$8,899,480	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$125,888	\$62,944	\$62,944	\$20,214	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - Illinois

STATE: ILLINOIS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,259	\$288,890,852	87.94%	86.48%
b	DLQ (30-59)	152	\$15,300,085	4.10%	4.58%
c	DLQ (60-179)	111	\$11,414,880	3.00%	3.42%
d	DLQ (180+)	50	\$3,192,687	1.35%	0.96%
e	Bankruptcy	90	\$9,744,179	2.43%	2.92%
f	Foreclosure	44	\$5,526,244	1.19%	1.65%
g	Total Active Portfolio	3,706	\$334,068,927	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,733	\$55,556,312	87.30%	86.64%
b	DLQ (30-59)	62	\$2,117,172	3.12%	3.30%
c	DLQ (60-179)	76	\$2,331,793	3.83%	3.64%
d	DLQ (180+)	10	\$224,413	0.50%	0.35%
e	Bankruptcy	103	\$3,812,168	5.19%	5.95%
f	Foreclosure	1	\$81,101	0.05%	0.13%
g	Total Active Portfolio	1,985	\$64,122,959	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Indiana

STATE: INDIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: INDIANA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,036	\$302,241,578	88.88%	88.36%
b	DLQ (30-59)	166	\$13,154,722	3.66%	3.85%
c	DLQ (60-179)	137	\$10,369,370	3.02%	3.03%
d	DLQ (180+)	39	\$2,923,205	0.86%	0.85%
e	Bankruptcy	125	\$9,825,247	2.75%	2.87%
f	Foreclosure	38	\$3,553,736	0.84%	1.04%
g	Total Active Portfolio	4,541	\$342,067,857	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,336	\$32,149,524	88.13%	87.42%
b	DLQ (30-59)	52	\$1,234,360	3.43%	3.36%
c	DLQ (60-179)	54	\$1,454,273	3.56%	3.95%
d	DLQ (180+)	5	\$101,737	0.33%	0.28%
e	Bankruptcy	69	\$1,835,218	4.55%	4.99%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,516	\$36,775,112	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Iowa

STATE: IOWA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Iowa

STATE: IOWA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	602	\$42,679,866	93.77%	93.54%
b	DLQ (30-59)	13	\$900,819	2.02%	1.97%
c	DLQ (60-179)	13	\$913,747	2.02%	2.00%
d	DLQ (180+)	4	\$304,782	0.62%	0.67%
e	Bankruptcy	4	\$253,686	0.62%	0.56%
f	Foreclosure	6	\$573,194	0.93%	1.26%
g	Total Active Portfolio	642	\$45,626,094	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	314	\$7,669,307	89.97%	89.38%
b	DLQ (30-59)	15	\$457,697	4.30%	5.33%
c	DLQ (60-179)	15	\$336,548	4.30%	3.92%
d	DLQ (180+)	2	\$24,284	0.57%	0.28%
e	Bankruptcy	3	\$92,389	0.86%	1.08%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	349	\$8,580,226	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Kansas

STATE: KANSAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$12,295	\$12,295	\$12,295	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - Kansas

STATE: KANSAS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,227	\$84,924,833	89.69%	88.61%
b	DLQ (30-59)	50	\$3,707,325	3.65%	3.87%
c	DLQ (60-179)	36	\$2,453,506	2.63%	2.56%
d	DLQ (180+)	16	\$1,064,663	1.17%	1.11%
e	Bankruptcy	30	\$2,833,774	2.19%	2.96%
f	Foreclosure	9	\$856,039	0.66%	0.89%
g	Total Active Portfolio	1,368	\$95,840,141	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	423	\$10,388,132	88.31%	86.49%
b	DLQ (30-59)	16	\$576,497	3.34%	4.80%
c	DLQ (60-179)	15	\$288,036	3.13%	2.40%
d	DLQ (180+)	3	\$63,362	0.63%	0.53%
e	Bankruptcy	22	\$695,022	4.59%	5.79%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	479	\$12,011,049	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Kentucky

STATE: KENTUCKY

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Kentucky

STATE: KENTUCKY

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,801	\$137,099,041	90.05%	90.10%
b	DLQ (30-59)	57	\$4,152,910	2.85%	2.73%
c	DLQ (60-179)	54	\$3,381,292	2.70%	2.22%
d	DLQ (180+)	24	\$1,497,677	1.20%	0.98%
e	Bankruptcy	39	\$3,442,366	1.95%	2.26%
f	Foreclosure	25	\$2,589,043	1.25%	1.70%
g	Total Active Portfolio	2,000	\$152,162,330	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	556	\$13,790,402	86.07%	84.92%
b	DLQ (30-59)	25	\$677,834	3.87%	4.17%
c	DLQ (60-179)	20	\$600,176	3.10%	3.70%
d	DLQ (180+)	4	\$90,039	0.62%	0.55%
e	Bankruptcy	39	\$998,658	6.04%	6.15%
f	Foreclosure	2	\$81,388	0.31%	0.50%
g	Total Active Portfolio	646	\$16,238,498	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Louisiana

STATE: LOUISIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Louisiana

STATE: LOUISIANA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,335	\$98,050,627	87.20%	87.77%
b	DLQ (30-59)	79	\$5,552,624	5.16%	4.97%
c	DLQ (60-179)	43	\$2,661,867	2.81%	2.38%
d	DLQ (180+)	16	\$981,448	1.05%	0.88%
e	Bankruptcy	45	\$3,361,031	2.94%	3.01%
f	Foreclosure	13	\$1,110,647	0.85%	0.99%
g	Total Active Portfolio	1,531	\$111,718,244	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	418	\$10,382,867	84.79%	83.06%
b	DLQ (30-59)	20	\$733,924	4.06%	5.87%
c	DLQ (60-179)	23	\$514,413	4.67%	4.11%
d	DLQ (180+)	5	\$91,017	1.01%	0.73%
e	Bankruptcy	27	\$778,836	5.48%	6.23%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	493	\$12,501,057	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Maine

STATE: MAINE

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	481	\$47,284,899	87.77%	86.41%
b	DLQ (30-59)	19	\$1,816,125	3.47%	3.32%
c	DLQ (60-179)	21	\$2,052,959	3.83%	3.75%
d	DLQ (180+)	10	\$1,173,775	1.82%	2.14%
e	Bankruptcy	4	\$393,938	0.73%	0.72%
f	Foreclosure	13	\$2,000,429	2.37%	3.66%
g	Total Active Portfolio	548	\$54,722,124	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	238	\$7,627,921	87.82%	84.81%
b	DLQ (30-59)	7	\$246,297	2.58%	2.74%
c	DLQ (60-179)	12	\$465,391	4.43%	5.17%
d	DLQ (180+)	2	\$88,071	0.74%	0.98%
e	Bankruptcy	12	\$566,522	4.43%	6.30%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	271	\$8,994,201	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Maryland

STATE: MARYLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$27,285	\$27,285	\$27,285	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - Maryland

STATE: MARYLAND

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,201	\$317,263,279	90.17%	89.15%
b	DLQ (30-59)	89	\$14,377,108	3.65%	4.04%
c	DLQ (60-179)	65	\$9,168,222	2.66%	2.58%
d	DLQ (180+)	31	\$5,512,588	1.27%	1.55%
e	Bankruptcy	25	\$3,764,389	1.02%	1.06%
f	Foreclosure	30	\$5,798,858	1.23%	1.63%
g	Total Active Portfolio	2,441	\$355,884,444	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,219	\$53,136,915	86.76%	85.68%
b	DLQ (30-59)	59	\$2,707,270	4.20%	4.37%
c	DLQ (60-179)	69	\$3,071,864	4.91%	4.95%
d	DLQ (180+)	22	\$905,348	1.57%	1.46%
e	Bankruptcy	34	\$2,024,533	2.42%	3.26%
f	Foreclosure	2	\$169,922	0.14%	0.27%
g	Total Active Portfolio	1,405	\$62,015,853	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Massachusetts

STATE: MASSACHUSETTS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Massachusetts

STATE: MASSACHUSETTS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,265	\$193,568,702	89.21%	88.04%
b	DLQ (30-59)	49	\$8,541,887	3.46%	3.88%
c	DLQ (60-179)	36	\$5,536,324	2.54%	2.52%
d	DLQ (180+)	23	\$3,793,890	1.62%	1.73%
e	Bankruptcy	24	\$4,884,658	1.69%	2.22%
f	Foreclosure	21	\$3,543,480	1.48%	1.61%
g	Total Active Portfolio	1,418	\$219,868,941	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,117	\$50,189,916	87.81%	87.51%
b	DLQ (30-59)	60	\$2,505,127	4.72%	4.37%
c	DLQ (60-179)	54	\$2,394,094	4.25%	4.17%
d	DLQ (180+)	7	\$435,138	0.55%	0.76%
e	Bankruptcy	32	\$1,618,358	2.52%	2.82%
f	Foreclosure	2	\$209,631	0.16%	0.37%
g	Total Active Portfolio	1,272	\$57,352,265	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Michigan

STATE: MICHIGAN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$2,079	\$2,079	\$2,079	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$37,497	\$37,497	\$37,497	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Michigan

STATE: MICHIGAN

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,423	\$308,463,956	90.13%	90.17%
b	DLQ (30-59)	127	\$11,817,420	3.34%	3.45%
c	DLQ (60-179)	116	\$9,272,270	3.05%	2.71%
d	DLQ (180+)	48	\$4,002,353	1.26%	1.17%
e	Bankruptcy	76	\$7,703,308	2.00%	2.25%
f	Foreclosure	8	\$849,840	0.21%	0.25%
g	Total Active Portfolio	3,798	\$342,109,147	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,959	\$53,979,182	88.84%	87.77%
b	DLQ (30-59)	60	\$1,723,643	2.72%	2.80%
c	DLQ (60-179)	69	\$1,945,881	3.13%	3.16%
d	DLQ (180+)	11	\$307,859	0.50%	0.50%
e	Bankruptcy	106	\$3,544,296	4.81%	5.76%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	2,205	\$61,500,860	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Minnesota

STATE: MINNESOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Minnesota

STATE: MINNESOTA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,129	\$158,365,202	90.32%	89.76%
b	DLQ (30-59)	43	\$5,613,111	3.44%	3.18%
c	DLQ (60-179)	28	\$4,511,575	2.24%	2.56%
d	DLQ (180+)	18	\$2,964,669	1.44%	1.68%
e	Bankruptcy	29	\$4,496,981	2.32%	2.55%
f	Foreclosure	3	\$473,332	0.24%	0.27%
g	Total Active Portfolio	1,250	\$176,424,871	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	774	\$29,189,108	90.74%	89.80%
b	DLQ (30-59)	22	\$771,101	2.58%	2.37%
c	DLQ (60-179)	20	\$1,079,076	2.34%	3.32%
d	DLQ (180+)	9	\$368,134	1.06%	1.13%
e	Bankruptcy	28	\$1,096,568	3.28%	3.37%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	853	\$32,503,987	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Mississippi

STATE: MISSISSIPPI

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Mississippi

STATE: MISSISSIPPI

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	532	\$33,279,817	87.79%	87.44%
b	DLQ (30-59)	36	\$2,377,817	5.94%	6.25%
c	DLQ (60-179)	16	\$971,870	2.64%	2.55%
d	DLQ (180+)	9	\$557,993	1.49%	1.47%
e	Bankruptcy	11	\$737,261	1.82%	1.94%
f	Foreclosure	2	\$134,298	0.33%	0.35%
g	Total Active Portfolio	606	\$38,059,056	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	146	\$3,439,197	87.43%	86.04%
b	DLQ (30-59)	3	\$84,287	1.80%	2.11%
c	DLQ (60-179)	10	\$160,971	5.99%	4.03%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	8	\$312,755	4.79%	7.82%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	167	\$3,997,210	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Missouri

STATE: MISSOURI

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$102,232	\$34,077	\$45,062	\$16,172	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Missouri

STATE: MISSOURI

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,821	\$220,698,475	90.36%	89.61%
b	DLQ (30-59)	120	\$9,995,521	3.84%	4.06%
c	DLQ (60-179)	70	\$5,739,844	2.24%	2.33%
d	DLQ (180+)	41	\$3,823,893	1.31%	1.55%
e	Bankruptcy	61	\$5,029,661	1.95%	2.04%
f	Foreclosure	9	\$1,006,268	0.29%	0.41%
g	Total Active Portfolio	3,122	\$246,293,662	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,107	\$26,862,798	89.13%	87.58%
b	DLQ (30-59)	34	\$1,093,386	2.74%	3.56%
c	DLQ (60-179)	51	\$1,214,545	4.11%	3.96%
d	DLQ (180+)	5	\$100,581	0.40%	0.33%
e	Bankruptcy	45	\$1,400,089	3.62%	4.56%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,242	\$30,671,400	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Montana

STATE: MONTANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
- Line item 3b)** Deeds in Lieu Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate transactions in which borrower deeds the residence to Servicer/investor in lieu of foreclosure.

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

HSBC Servicing Performance - Third Quarter 2016 - Montana

STATE: MONTANA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	224	\$20,180,050	92.18%	91.59%
b	DLQ (30-59)	4	\$280,195	1.65%	1.27%
c	DLQ (60-179)	8	\$924,123	3.29%	4.19%
d	DLQ (180+)	2	\$57,283	0.82%	0.26%
e	Bankruptcy	2	\$301,265	0.82%	1.37%
f	Foreclosure	3	\$288,935	1.23%	1.31%
g	Total Active Portfolio	243	\$22,031,850	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	129	\$4,185,099	90.21%	89.19%
b	DLQ (30-59)	8	\$334,081	5.59%	7.12%
c	DLQ (60-179)	4	\$116,381	2.80%	2.48%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	2	\$57,004	1.40%	1.21%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	143	\$4,692,565	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Nebraska

STATE: NEBRASKA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Nebraska

STATE: NEBRASKA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	639	\$48,224,767	90.90%	91.06%
b	DLQ (30-59)	33	\$2,675,332	4.69%	5.05%
c	DLQ (60-179)	10	\$740,494	1.42%	1.40%
d	DLQ (180+)	5	\$150,291	0.71%	0.28%
e	Bankruptcy	15	\$1,088,493	2.13%	2.06%
f	Foreclosure	1	\$80,477	0.14%	0.15%
g	Total Active Portfolio	703	\$52,959,854	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	273	\$6,372,520	89.22%	88.24%
b	DLQ (30-59)	8	\$324,852	2.61%	4.50%
c	DLQ (60-179)	13	\$242,239	4.25%	3.35%
d	DLQ (180+)	1	\$21,738	0.33%	0.30%
e	Bankruptcy	11	\$260,716	3.59%	3.61%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	306	\$7,222,065	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Nevada

STATE: NEVADA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$3,356	\$3,356	\$3,356	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Nevada

STATE: NEVADA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	447	\$62,395,896	89.40%	87.27%
b	DLQ (30-59)	15	\$2,505,193	3.00%	3.50%
c	DLQ (60-179)	7	\$1,126,336	1.40%	1.58%
d	DLQ (180+)	8	\$1,267,288	1.60%	1.77%
e	Bankruptcy	13	\$2,213,181	2.60%	3.10%
f	Foreclosure	10	\$1,988,408	2.00%	2.78%
g	Total Active Portfolio	500	\$71,496,302	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	309	\$14,041,567	88.54%	88.05%
b	DLQ (30-59)	13	\$489,530	3.72%	3.07%
c	DLQ (60-179)	7	\$260,337	2.01%	1.63%
d	DLQ (180+)	2	\$76,294	0.57%	0.48%
e	Bankruptcy	17	\$1,049,062	4.87%	6.58%
f	Foreclosure	1	\$31,258	0.29%	0.20%
g	Total Active Portfolio	349	\$15,948,048	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - New Hampshire

STATE: **NEW HAMPSHIRE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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HSBC Servicing Performance - Third Quarter 2016 - New Hampshire

STATE: NEW HAMPSHIRE

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	633	\$86,109,851	90.82%	90.10%
b	DLQ (30-59)	23	\$3,615,662	3.30%	3.78%
c	DLQ (60-179)	12	\$1,697,681	1.72%	1.78%
d	DLQ (180+)	7	\$1,211,792	1.00%	1.27%
e	Bankruptcy	12	\$1,749,559	1.72%	1.83%
f	Foreclosure	10	\$1,181,738	1.43%	1.24%
g	Total Active Portfolio	697	\$95,566,283	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	461	\$16,727,930	88.31%	86.54%
b	DLQ (30-59)	20	\$850,841	3.83%	4.40%
c	DLQ (60-179)	20	\$802,609	3.83%	4.15%
d	DLQ (180+)	4	\$108,251	0.77%	0.56%
e	Bankruptcy	17	\$839,820	3.26%	4.34%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	522	\$19,329,451	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$244,024	\$81,341	\$45,346	\$56,714	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - New Jersey

STATE: NEW JERSEY

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,797	\$245,124,213	83.04%	80.42%
b	DLQ (30-59)	103	\$17,017,714	4.76%	5.58%
c	DLQ (60-179)	80	\$12,080,798	3.70%	3.96%
d	DLQ (180+)	32	\$3,614,515	1.48%	1.19%
e	Bankruptcy	63	\$9,781,797	2.91%	3.21%
f	Foreclosure	89	\$17,198,771	4.11%	5.64%
g	Total Active Portfolio	2,164	\$304,817,808	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,167	\$48,211,343	85.31%	83.61%
b	DLQ (30-59)	51	\$2,085,091	3.73%	3.62%
c	DLQ (60-179)	65	\$2,361,767	4.75%	4.10%
d	DLQ (180+)	12	\$797,659	0.88%	1.38%
e	Bankruptcy	65	\$3,294,799	4.75%	5.71%
f	Foreclosure	8	\$911,596	0.58%	1.58%
g	Total Active Portfolio	1,368	\$57,662,256	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - New Mexico

STATE: **NEW MEXICO**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - New Mexico

STATE: NEW MEXICO

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	733	\$62,615,398	90.05%	89.82%
b	DLQ (30-59)	42	\$3,372,560	5.16%	4.84%
c	DLQ (60-179)	18	\$1,451,896	2.21%	2.08%
d	DLQ (180+)	3	\$247,243	0.37%	0.35%
e	Bankruptcy	8	\$852,966	0.98%	1.22%
f	Foreclosure	10	\$1,171,222	1.23%	1.68%
g	Total Active Portfolio	814	\$69,711,284	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	258	\$8,588,101	89.90%	89.35%
b	DLQ (30-59)	13	\$404,591	4.53%	4.21%
c	DLQ (60-179)	10	\$410,081	3.48%	4.27%
d	DLQ (180+)	2	\$52,171	0.70%	0.54%
e	Bankruptcy	4	\$156,378	1.39%	1.63%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	287	\$9,611,322	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$150,430	\$150,430	\$150,430	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - New York

STATE: NEW YORK

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,336	\$670,663,977	86.56%	82.10%
b	DLQ (30-59)	318	\$35,793,037	3.75%	4.38%
c	DLQ (60-179)	225	\$22,791,412	2.65%	2.79%
d	DLQ (180+)	180	\$20,052,244	2.12%	2.45%
e	Bankruptcy	124	\$11,994,284	1.46%	1.47%
f	Foreclosure	292	\$55,567,697	3.45%	6.80%
g	Total Active Portfolio	8,475	\$816,862,651	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,246	\$121,874,096	88.62%	87.58%
b	DLQ (30-59)	140	\$5,329,893	3.82%	3.83%
c	DLQ (60-179)	145	\$5,040,037	3.96%	3.62%
d	DLQ (180+)	22	\$1,246,632	0.60%	0.90%
e	Bankruptcy	98	\$4,501,311	2.68%	3.23%
f	Foreclosure	12	\$1,160,024	0.33%	0.83%
g	Total Active Portfolio	3,663	\$139,151,994	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - North Carolina

STATE: NORTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - North Carolina

STATE: NORTH CAROLINA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,126	\$315,207,479	89.06%	88.57%
b	DLQ (30-59)	205	\$16,147,052	4.42%	4.54%
c	DLQ (60-179)	125	\$10,139,834	2.70%	2.85%
d	DLQ (180+)	53	\$3,547,643	1.14%	1.00%
e	Bankruptcy	92	\$7,728,245	1.99%	2.17%
f	Foreclosure	32	\$3,133,781	0.69%	0.88%
g	Total Active Portfolio	4,633	\$355,904,034	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,722	\$47,258,989	86.88%	86.81%
b	DLQ (30-59)	79	\$2,204,532	3.99%	4.05%
c	DLQ (60-179)	74	\$2,105,254	3.73%	3.87%
d	DLQ (180+)	15	\$236,471	0.76%	0.43%
e	Bankruptcy	91	\$2,568,210	4.59%	4.72%
f	Foreclosure	1	\$66,882	0.05%	0.12%
g	Total Active Portfolio	1,982	\$54,440,338	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - North Dakota

STATE: NORTH DAKOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - North Dakota

STATE: NORTH DAKOTA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18	\$1,674,886	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	18	\$1,674,886	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	16	\$480,755	94.12%	96.70%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$16,391	5.88%	3.30%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	17	\$497,146	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Ohio

STATE: OHIO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$103,810	\$34,603	\$41,978	\$10,455	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$46,458	\$46,458	\$46,458	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Ohio

STATE: OHIO

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,263	\$577,153,738	89.71%	89.49%
b	DLQ (30-59)	294	\$23,566,682	3.63%	3.65%
c	DLQ (60-179)	195	\$15,139,486	2.41%	2.35%
d	DLQ (180+)	96	\$5,860,155	1.19%	0.91%
e	Bankruptcy	176	\$15,987,825	2.17%	2.48%
f	Foreclosure	72	\$7,210,819	0.89%	1.12%
g	Total Active Portfolio	8,096	\$644,918,705	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,114	\$71,648,610	88.54%	88.30%
b	DLQ (30-59)	99	\$2,520,117	2.81%	3.11%
c	DLQ (60-179)	110	\$2,297,188	3.13%	2.83%
d	DLQ (180+)	29	\$881,081	0.82%	1.09%
e	Bankruptcy	165	\$3,794,850	4.69%	4.68%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	3,517	\$81,141,846	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
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- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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HSBC Servicing Performance - Third Quarter 2016 - Oregon

STATE: OREGON

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	852	\$99,981,526	89.78%	89.03%
b	DLQ (30-59)	29	\$3,434,114	3.06%	3.06%
c	DLQ (60-179)	19	\$1,868,081	2.00%	1.66%
d	DLQ (180+)	7	\$624,344	0.74%	0.56%
e	Bankruptcy	18	\$2,502,312	1.90%	2.23%
f	Foreclosure	24	\$3,890,788	2.53%	3.46%
g	Total Active Portfolio	949	\$112,301,165	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	642	\$26,564,661	88.67%	88.34%
b	DLQ (30-59)	24	\$995,098	3.31%	3.31%
c	DLQ (60-179)	27	\$1,087,931	3.73%	3.62%
d	DLQ (180+)	2	\$42,373	0.28%	0.14%
e	Bankruptcy	26	\$1,190,528	3.59%	3.96%
f	Foreclosure	3	\$188,919	0.41%	0.63%
g	Total Active Portfolio	724	\$30,069,510	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$59,225	\$29,613	\$29,613	\$344	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: PENNSYLVANIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,934	\$608,065,653	88.08%	86.99%
b	DLQ (30-59)	370	\$29,486,889	4.11%	4.22%
c	DLQ (60-179)	270	\$19,224,074	3.00%	2.75%
d	DLQ (180+)	126	\$8,699,442	1.40%	1.24%
e	Bankruptcy	124	\$11,585,137	1.38%	1.66%
f	Foreclosure	184	\$21,923,715	2.04%	3.14%
g	Total Active Portfolio	9,008	\$698,984,910	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,623	\$78,585,720	88.64%	87.63%
b	DLQ (30-59)	113	\$3,818,138	3.82%	4.26%
c	DLQ (60-179)	103	\$2,980,935	3.48%	3.32%
d	DLQ (180+)	21	\$592,487	0.71%	0.66%
e	Bankruptcy	91	\$3,215,549	3.08%	3.59%
f	Foreclosure	8	\$483,633	0.27%	0.54%
g	Total Active Portfolio	2,959	\$89,676,462	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Rhode Island

STATE: RHODE ISLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Rhode Island

STATE: RHODE ISLAND

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	223	\$31,048,663	84.15%	78.23%
b	DLQ (30-59)	8	\$1,595,440	3.02%	4.02%
c	DLQ (60-179)	11	\$2,131,695	4.15%	5.37%
d	DLQ (180+)	14	\$3,060,146	5.28%	7.71%
e	Bankruptcy	3	\$417,850	1.13%	1.05%
f	Foreclosure	6	\$1,435,707	2.26%	3.62%
g	Total Active Portfolio	265	\$39,689,502	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	161	\$6,760,242	89.94%	89.96%
b	DLQ (30-59)	5	\$190,398	2.79%	2.53%
c	DLQ (60-179)	7	\$277,881	3.91%	3.70%
d	DLQ (180+)	1	\$29,572	0.56%	0.39%
e	Bankruptcy	5	\$256,412	2.79%	3.41%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	179	\$7,514,505	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - South Carolina

STATE: SOUTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$3,538	\$3,538	\$3,538	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - South Carolina

STATE: SOUTH CAROLINA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,235	\$165,030,199	89.87%	88.61%
b	DLQ (30-59)	88	\$6,630,523	3.54%	3.56%
c	DLQ (60-179)	54	\$3,745,355	2.17%	2.01%
d	DLQ (180+)	24	\$1,604,247	0.97%	0.86%
e	Bankruptcy	44	\$3,787,899	1.77%	2.03%
f	Foreclosure	42	\$5,450,189	1.69%	2.93%
g	Total Active Portfolio	2,487	\$186,248,411	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	719	\$17,917,533	89.21%	87.79%
b	DLQ (30-59)	30	\$888,247	3.72%	4.35%
c	DLQ (60-179)	27	\$820,994	3.35%	4.02%
d	DLQ (180+)	5	\$148,050	0.62%	0.73%
e	Bankruptcy	24	\$596,506	2.98%	2.92%
f	Foreclosure	1	\$38,836	0.12%	0.19%
g	Total Active Portfolio	806	\$20,410,166	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - South Dakota

STATE: **SOUTH DAKOTA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - South Dakota

STATE: SOUTH DAKOTA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	167	\$12,087,860	93.82%	91.00%
b	DLQ (30-59)	4	\$536,697	2.25%	4.04%
c	DLQ (60-179)	1	\$140,899	0.56%	1.06%
d	DLQ (180+)	3	\$272,553	1.69%	2.05%
e	Bankruptcy	2	\$209,143	1.12%	1.57%
f	Foreclosure	1	\$36,379	0.56%	0.27%
g	Total Active Portfolio	178	\$13,283,532	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	68	\$1,480,424	88.31%	85.23%
b	DLQ (30-59)	3	\$63,808	3.90%	3.67%
c	DLQ (60-179)	3	\$90,835	3.90%	5.23%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$101,892	3.90%	5.87%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	77	\$1,736,959	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Tennessee

STATE: TENNESSEE

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Tennessee

STATE: **TENNESSEE**

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,647	\$206,043,704	89.21%	89.03%
b	DLQ (30-59)	104	\$9,105,048	3.51%	3.93%
c	DLQ (60-179)	67	\$5,182,379	2.26%	2.24%
d	DLQ (180+)	15	\$1,118,394	0.51%	0.48%
e	Bankruptcy	121	\$8,908,993	4.08%	3.85%
f	Foreclosure	13	\$1,064,781	0.44%	0.46%
g	Total Active Portfolio	2,967	\$231,423,297	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	944	\$19,444,118	86.37%	86.26%
b	DLQ (30-59)	34	\$709,132	3.11%	3.15%
c	DLQ (60-179)	33	\$676,745	3.02%	3.00%
d	DLQ (180+)	8	\$172,925	0.73%	0.77%
e	Bankruptcy	74	\$1,538,545	6.77%	6.83%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,093	\$22,541,466	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Texas

STATE: TEXAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$15,745	\$15,745	\$15,745	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Texas

STATE: TEXAS

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,926	\$339,783,310	91.81%	91.89%
b	DLQ (30-59)	263	\$12,123,260	3.49%	3.28%
c	DLQ (60-179)	166	\$8,471,922	2.20%	2.29%
d	DLQ (180+)	67	\$2,026,147	0.89%	0.55%
e	Bankruptcy	84	\$4,812,980	1.11%	1.30%
f	Foreclosure	38	\$2,573,882	0.50%	0.70%
g	Total Active Portfolio	7,544	\$369,791,501	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,271	\$44,698,653	89.98%	89.93%
b	DLQ (30-59)	79	\$1,571,120	3.13%	3.16%
c	DLQ (60-179)	82	\$1,548,893	3.25%	3.12%
d	DLQ (180+)	9	\$201,707	0.36%	0.41%
e	Bankruptcy	82	\$1,658,002	3.25%	3.34%
f	Foreclosure	1	\$25,014	0.04%	0.05%
g	Total Active Portfolio	2,524	\$49,703,389	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Utah

STATE: **UTAH**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Utah

STATE: UTAH

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	352	\$42,551,388	90.26%	89.80%
b	DLQ (30-59)	13	\$1,583,395	3.33%	3.34%
c	DLQ (60-179)	12	\$1,624,305	3.08%	3.43%
d	DLQ (180+)	4	\$529,380	1.03%	1.12%
e	Bankruptcy	9	\$1,097,786	2.31%	2.32%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	390	\$47,386,255	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	340	\$11,420,872	87.40%	83.74%
b	DLQ (30-59)	13	\$470,595	3.34%	3.45%
c	DLQ (60-179)	11	\$475,909	2.83%	3.49%
d	DLQ (180+)	5	\$290,496	1.29%	2.13%
e	Bankruptcy	19	\$930,691	4.88%	6.82%
f	Foreclosure	1	\$50,235	0.26%	0.37%
g	Total Active Portfolio	389	\$13,638,797	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Vermont

STATE: VERMONT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Third Quarter 2016 - Vermont

STATE: VERMONT

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	111	\$10,876,138	78.17%	77.41%
b	DLQ (30-59)	12	\$1,191,548	8.45%	8.48%
c	DLQ (60-179)	6	\$657,589	4.23%	4.68%
d	DLQ (180+)	4	\$209,432	2.82%	1.49%
e	Bankruptcy	3	\$445,218	2.11%	3.17%
f	Foreclosure	6	\$670,224	4.23%	4.77%
g	Total Active Portfolio	142	\$14,050,148	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	50	\$1,304,893	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	50	\$1,304,893	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$155,878	\$77,939	\$77,939	\$21,209	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$32,328	\$32,328	\$32,328	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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HSBC Servicing Performance - Third Quarter 2016 - Virginia

STATE: VIRGINIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,077	\$482,921,390	88.92%	88.26%
b	DLQ (30-59)	196	\$24,624,271	4.27%	4.50%
c	DLQ (60-179)	129	\$16,590,267	2.81%	3.03%
d	DLQ (180+)	45	\$5,727,097	0.98%	1.05%
e	Bankruptcy	122	\$15,150,380	2.66%	2.77%
f	Foreclosure	16	\$2,117,839	0.35%	0.39%
g	Total Active Portfolio	4,585	\$547,131,244	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,443	\$59,163,910	86.15%	85.70%
b	DLQ (30-59)	70	\$2,890,234	4.18%	4.19%
c	DLQ (60-179)	68	\$3,034,367	4.06%	4.40%
d	DLQ (180+)	16	\$621,486	0.96%	0.90%
e	Bankruptcy	76	\$3,242,698	4.54%	4.70%
f	Foreclosure	2	\$82,281	0.12%	0.12%
g	Total Active Portfolio	1,675	\$69,034,976	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$31,402	\$31,402	\$31,402	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Third Quarter 2016 - Washington

STATE: WASHINGTON

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,771	\$214,043,439	91.48%	91.18%
b	DLQ (30-59)	38	\$4,375,531	1.96%	1.86%
c	DLQ (60-179)	33	\$4,582,039	1.70%	1.95%
d	DLQ (180+)	23	\$2,298,353	1.19%	0.98%
e	Bankruptcy	32	\$4,118,375	1.65%	1.75%
f	Foreclosure	39	\$5,325,118	2.01%	2.27%
g	Total Active Portfolio	1,936	\$234,742,855	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,206	\$48,688,820	90.20%	89.35%
b	DLQ (30-59)	37	\$1,497,282	2.77%	2.75%
c	DLQ (60-179)	40	\$1,536,267	2.99%	2.82%
d	DLQ (180+)	7	\$518,377	0.52%	0.95%
e	Bankruptcy	43	\$1,992,870	3.22%	3.66%
f	Foreclosure	4	\$259,778	0.30%	0.48%
g	Total Active Portfolio	1,337	\$54,493,394	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - West Virginia

STATE: WEST VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Third Quarter 2016 - West Virginia

STATE: WEST VIRGINIA

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	877	\$52,755,139	86.83%	84.47%
b	DLQ (30-59)	49	\$3,477,656	4.85%	5.57%
c	DLQ (60-179)	35	\$2,420,330	3.47%	3.88%
d	DLQ (180+)	21	\$1,279,349	2.08%	2.05%
e	Bankruptcy	20	\$1,805,082	1.98%	2.89%
f	Foreclosure	8	\$717,056	0.79%	1.15%
g	Total Active Portfolio	1,010	\$62,454,612	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	141	\$3,823,983	85.98%	86.76%
b	DLQ (30-59)	9	\$220,638	5.49%	5.01%
c	DLQ (60-179)	5	\$122,529	3.05%	2.78%
d	DLQ (180+)	5	\$120,229	3.05%	2.73%
e	Bankruptcy	4	\$120,216	2.44%	2.73%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	164	\$4,407,595	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Wisconsin

STATE: WISCONSIN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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HSBC Servicing Performance - Third Quarter 2016 - Wisconsin

STATE: WISCONSIN

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,112	\$109,704,698	88.11%	87.85%
b	DLQ (30-59)	59	\$5,796,881	4.68%	4.64%
c	DLQ (60-179)	30	\$3,005,681	2.38%	2.41%
d	DLQ (180+)	12	\$795,963	0.95%	0.64%
e	Bankruptcy	34	\$3,743,397	2.69%	3.00%
f	Foreclosure	15	\$1,828,637	1.19%	1.46%
g	Total Active Portfolio	1,262	\$124,875,257	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	869	\$27,059,982	88.49%	86.50%
b	DLQ (30-59)	30	\$1,257,381	3.05%	4.02%
c	DLQ (60-179)	30	\$1,039,497	3.05%	3.32%
d	DLQ (180+)	4	\$135,369	0.41%	0.43%
e	Bankruptcy	47	\$1,696,628	4.79%	5.42%
f	Foreclosure	2	\$93,075	0.20%	0.30%
g	Total Active Portfolio	982	\$31,281,932	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.

HSBC Consumer Relief - Third Quarter 2016 - Wyoming

STATE: WYOMING

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
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HSBC Servicing Performance - Third Quarter 2016 - Wyoming

STATE: WYOMING

Template 1: Servicing Performance - Third Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	139	\$13,089,429	91.45%	90.21%
b	DLQ (30-59)	4	\$590,537	2.63%	4.07%
c	DLQ (60-179)	5	\$382,590	3.29%	2.64%
d	DLQ (180+)	1	\$166,084	0.66%	1.14%
e	Bankruptcy	-	-	-	-
f	Foreclosure	3	\$281,023	1.97%	1.94%
g	Total Active Portfolio	152	\$14,509,662	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	72	\$2,475,373	90.00%	88.74%
b	DLQ (30-59)	3	\$121,367	3.75%	4.35%
c	DLQ (60-179)	4	\$180,848	5.00%	6.48%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$11,789	1.25%	0.42%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	80	\$2,789,377	100.00%	100.00%

NOTES:

1. Template 1a and 1b includes Servicing Performance for the Total Servicer Portfolio.
2. Delinquency is based on MBA methodology.
3. Template 1a and 1b line items a-f are mutually exclusive (e.g. all loans in bankruptcy are included in Bankruptcy, line e, regardless of delinquency status. "Bankruptcy" refers to borrowers in pending bankruptcy cases).
4. Any differences in adding are due to rounding.