



UNITED STATES OF AMERICA
GOD WE TRUST

SIGTARP

OFFICE OF THE SPECIAL INSPECTOR GENERAL
FOR THE TROUBLED ASSET RELIEF PROGRAM

TO ADVANCE ECONOMIC STABILITY THROUGH TRANSPARENCY, COORDINATED OVERSIGHT, AND ROBUST ENFORCEMENT RELATED TO TARP

Quarterly Report to Congress
January 27, 2016

U.S. CAPITOL

MISSION

SIGTARP's mission is to advance economic stability through transparency, coordinated oversight, and robust enforcement related to TARP.

STATUTORY AUTHORITY

SIGTARP was established by Section 121 of the Emergency Economic Stabilization Act of 2008 ("EESA"), as amended by the Special Inspector General for the Troubled Asset Relief Program Act of 2009 ("SIGTARP Act"). Under EESA and the SIGTARP Act, the Special Inspector General has the duty, among other things, to conduct, supervise and coordinate audits and investigations of any actions taken under the Troubled Asset Relief Program ("TARP") or as deemed appropriate by the Special Inspector General. In carrying out those duties, SIGTARP has the authority set forth in Section 6 of the Inspector General Act of 1978, including the power to issue subpoenas.

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Message from the Special Inspector General for the Troubled Asset Relief Program ("SIGTARP")

This quarter, SIGTARP's investigations resulted in significant criminal prosecutions and civil fraud enforcement actions against bankers. Highlighted enforcement actions against bankers this quarter include: the first indictment of a TARP institution by the Department of Justice; SIGTARP's arrest of the former CEO of a bank still in TARP; the guilty plea of a TARP bank CEO; the conviction by a jury of a TARP bank chairman and his wife who was also a TARP bank senior officer; the conviction by a jury of a bank CEO for fraud involving a TARP application; the sentencing to prison of a TARP bank officer; the sentencing to prison of a bank CEO for fraud involving a TARP application; and the Securities and Exchange Commission's filing of fraud charges against 11 officers/directors of a failed TARP bank.

- Already, nearly 100 bankers investigated by SIGTARP have been the subject of a government criminal prosecution or civil fraud enforcement action. Of these nearly 100 bankers, 74 have been criminally charged (48 who were at TARP banks). These charges related to bankers' conduct leading up to and during the financial crisis.
- Already, 30 bank officials investigated by SIGTARP have been sentenced to prison, including 11 at banks that received TARP, and 19 officials at banks that applied unsuccessfully for TARP using fraudulent bank books.
- SIGTARP has been successful in finding the evidence needed to support conviction, resulting in a 99% conviction rate of criminally-charged defendants who were investigated by SIGTARP.

The conduct that SIGTARP investigates in many cases occurred at institutions of significant size and importance to the nation's financial system and economy, including:

- One of the largest auto manufacturers (General Motors) (deferred prosecution criminal conduct);
- The 17th largest bank in the nation and its subsidiary mortgage servicer participating in the HAMP program (SunTrust Banks, Inc. and SunTrust Mortgage Inc.) (DOJ non-prosecution agreement for criminal conduct);
- One of the largest mortgage lenders in the nation (Taylor, Bean & Whitaker) (criminal prosecution);
- Three global securities and investment companies/broker-dealers (Jefferies LLC, RBS Securities, Inc., Nomura Securities International) (criminal prosecution);
- One of the 25 largest banks in the nation, and the 3rd largest bank failure since the financial crisis with \$25 billion in assets at the time of its failure (Colonial Bank) (criminal prosecution);
- The largest national bank (JP Morgan Chase) related to its mortgage servicing (DOJ civil fraud);
- The second largest national bank (Bank of America)—(1) NYAG civil action against the bank, then-CEO and CFO related to the bank's merger with Merrill Lynch and additional TARP payments; (2) DOJ civil fraud action that went to trial; (3) DOJ civil fraud action resolved by DOJ;
- A bank with nearly \$11 billion in assets & branches in 6 countries (Wilmington Trust) (criminal prosecution);
- A bank with more than \$10 billion in assets when it failed with branches in the US, China and Taiwan – the 8th largest bank failure since the financial crisis (United Commercial Bank) (criminal prosecution);
- The 21st largest bank in the nation serving 15 regions (Fifth Third Bancorp) (SEC & DOJ civil).

Last month, SIGTARP alerted Treasury that the TARP's Hardest Hit Fund (HHF) was being abused in Indiana by funding the demolition of lived-in homes, instead of abandoned houses. SIGTARP also learned that Treasury found in its compliance reviews that 6 of the 7 largest mortgage servicers in HAMP had improperly terminated homeowners out of HAMP. Given that Treasury found this on a sample basis, SIGTARP has great concerns that other homeowners have been similarly mistreated. This law enforcement and these audits demonstrate that SIGTARP is up for the critical mission Congress gave us. I would be happy to have an opportunity to discuss SIGTARP's work with you.

Respectfully,

CHRISTY GOLDSMITH ROMERO
Special Inspector General

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EXECUTIVE SUMMARY

This quarter, SIGTARP's investigations resulted in significant criminal prosecutions and civil fraud enforcement actions against bankers. Highlighted enforcement actions against bankers this quarter include: the first indictment of a TARP institution by the Department of Justice; SIGTARP's arrest of the former CEO of a bank still in TARP; the guilty plea of a TARP bank CEO; the conviction by a federal jury after trial of a TARP bank chairman and his wife who was also a TARP bank senior officer; the conviction by a federal jury after trial of a bank CEO for fraud involving a TARP application; the sentencing to prison of a TARP bank senior officer; the sentencing to prison of a bank CEO for fraud involving a TARP applicationⁱ; and the Securities and Exchange Commission's filing of fraud charges against 11 officers and directors of a failed TARP bank.

Already, nearly 100 bankers investigated by SIGTARP have been the subject of a government criminal prosecution or civil fraud enforcement action by DOJ, state and local prosecutors, two state Attorneys General, and the SEC. These charges related to bankers' conduct leading up to and during the financial crisis.

- The total number of bankers/banks charged with a crime investigated by SIGTARP is 75 (74 individuals + 1 bank).
- DOJ agreed to defer prosecution for criminal conduct for 2 bankers who cooperated with the investigation.
- DOJ and the New York Attorney General have brought civil fraud charges against 3 former officers of Bank of America investigated by SIGTARP.
- The SEC has brought civil fraud charges against additional bankers (in addition to SEC actions against those criminally charged) investigated by SIGTARP.

Already, 30 bank officials investigated by SIGTARP have been sentenced to prison, including 11 officials at banks that received TARP. The remaining 19 officials were at banks that applied for TARP using fraudulent bank books, but did not receive TARP.

SIGTARP has been successful in finding the evidence needed to support conviction, resulting in a 99% conviction rate of criminally-charged defendants who were investigated by SIGTARP.

Enforcement Against TARP Bankers This Quarter

Since SIGTARP last reported to Congress in October, there has been significant enforcement through DOJ prosecutions and SEC enforcement resulting from SIGTARP's investigations of officials at banks that received TARP (and a TARP bank). As of this month, 48 of the 74 bankers investigated by SIGTARP who have been charged with a crime are (or were) TARP bank officials. One TARP bank has been charged with crimes investigated by SIGTARP, and SIGTARP found criminal

ⁱ This quarter, the former President and CEO of Gateway Bank was sentenced to prison for bank fraud conspiracy to hide the bank's high number of non-performing loans and repossessed assets during the financial crisis. With the TARP application pending, this bank CEO orchestrated a fraudulent sale of non-performing loans with the bank's own money, claiming it was to appease regulators who were concerned over these bad loans.

conduct by two TARP bank officers for whom DOJ deferred prosecution. Some have pled guilty. Others have gone to trial. Some have not yet been tried. And, 40 of their co-conspirators have also been charged with crimes. Highlights this quarter include:

- ***On January 6, 2016, SIGTARP's investigation resulted in the first indictment of a TARP institution—Wilmington Trust—for concealing past due loans.*** The indictment against the bank and four senior bank officials is based on their roles in concealing from the Federal Reserve, the SEC, and the investing public, the total quantity of past due loans on the bank's books from October 2009 through November 2010 (while the bank was in TARP). The indictment also charges the defendants with making false statements in securities filings and to agencies of the United States government, and refers to reporting requirements with both the SEC and Federal Reserve about the quantity of bank loans for which payment was past due for 90 days or more. Three other bank officers have pled guilty.
- ***In December, SIGTARP agents, FBI agents, and other law enforcement arrested former TARP bank President & CEO of Saigon National Bank Bill Lu along with 10 co-conspirators for racketeering in a narcotics trafficking and international money laundering scheme.*** The majority of the defendants arrested were in relation to Operation "Phantom Bank" named in a 109-page racketeering indictment. Other indictments were unsealed bringing the total number of defendants to 20. At the center of the schemes is the lead defendant Lu. The RICO count alleges that Lu and 5 other defendants were members of a criminal organization that was involved in narcotics trafficking and international money laundering in countries that included the United States, China, Cambodia, Liechtenstein, Mexico, and Switzerland. The indictment alleges that Lu used "his insider knowledge, position as an official at Saigon National Bank, and network of connections to promote and facilitate money laundering transaction involving members and associates of the enterprise." The conduct charged is during the time Lu was President and CEO of the bank and while the bank was in TARP. Saigon National Bank is still in TARP.
- ***On January 11, 2016, the SEC brought civil fraud charges resulting from a SIGTARP investigation against 11 officers and directors of failed TARP bank Superior Bank based on schemes to conceal the extent of loan losses as the bank was faltering in the wake of the financial crisis.*** Specifically, the SEC alleges that high-ranking officers and directors schemed to mislead investors and bank regulators by propping up the bank's financial condition through straw borrowers, bogus appraisals, and insider deals. The SEC alleges that the defendants took action to avoid impairment and the need to report ever increasing allowances for loan and lease losses, resulting in overstated net income by 99 percent for 2009 and 50 percent for 2010.

SIGTARP's investigations also resulted in major progress in DOJ's prosecutions of other TARP bankers in the last quarter including:

- ***The conviction by guilty plea of the President and CEO of TARP bank Tifton Bank for his role in a bank fraud scheme in which he hid underperforming and at-risk loans from the bank and the FDIC.*** The CEO was engaged in a long running scheme to mislead the bank and loan committees about bank loans, and hide past due loans from the FDIC. When the bank failed, there was a total loss to taxpayers of the \$3.8 million TARP investment plus more than \$50,000 in missed dividends.
- ***The sentencing to prison of a senior vice president at TARP bank Front Range Bank for embezzlement.***
- ***Resolution of civil fraud claims by DOJ including payment to the Government of approximately \$85 million by TARP bank Fifth Third Bancorp.*** The civil fraud claims (FIRREA and False Claim Act) involved false representations to HUD, before and during the time Fifth Third was bailed out in TARP, that residential mortgages the bank originated were of the quality required to be insured by HUD. The bank's false representations cost HUD millions of dollars.
- ***The resolution of DOJ civil fraud claims including the return of millions of dollars from the estate of the deceased CEO of TARP recipient One Financial for diverting TARP funds for personal use.***

Juries Convict Three Bankers This Quarter in Two SIGTARP Cases

SIGTARP supported two successful trials this quarter resulting in both juries returning guilty verdicts.

On December 17, 2015, a jury returned guilty verdicts for the chairman of failed TARP bank Premier Bank and his wife (senior officer and general counsel of Premier Bank), who SIGTARP investigated. These two TARP bankers were found guilty of defrauding First Midwest Bank, which was also a TARP bank, during the crisis by submitting false information to the bank in a workout agreement after they defaulted on an \$8 million loan they obtained in 2009 from First Midwest Bank.

This quarter, following a SIGTARP investigation, a jury convicted the CEO of TierOne Bank of crimes to hide \$100 million in losses. The crime included hiding what he referred to as the bank's "death spiral" due to bad loans, in a conspiracy that included applying for \$86 million in TARP with false bank books because as the CEO wrote, the bank would be "dead without TARP." The bank had aggressively expanded pre-crisis by making loans outside the Midwest to construction projects in Las Vegas and Florida. Testimony at trial revealed that the CEO presented one picture of the bank's health to regulators and for the TARP application, when the reality was that executives tallied \$60 million to \$70 million in hidden loan losses, written on a napkin. The trial also revealed that the CEO lied to shareholders saying that the bank decided against applying for TARP, when the reality was that the bank's regulators did not support the TARP application.

Enforcement Against Larger Institutions and/or Their Officials

Although SIGTARP investigates crime at TARP institutions of all sizes, the conduct that SIGTARP investigated in many of our cases occurred at institutions of significant size. These institutions are (or were in the case of a failed bank) important to the nation's financial system and economy. The criminal charges (or in one instance DOJ's non-prosecution agreement of criminal conduct found) arising out of SIGTARP's investigations include officials who worked at the following larger institutions:ⁱⁱ

- One of the largest auto manufacturers in the world (General Motors) (deferred prosecution);
- The 17th largest bank in the nation and its subsidiary mortgage servicer who participated in the HAMP program (SunTrust Banks, Inc. and SunTrust Mortgage Inc.) (DOJ non-prosecution agreement for criminal conduct);
- One of the largest mortgage lenders in the nation (Taylor, Bean & Whitaker);
- Three global securities and investment companies/broker-dealers (Jefferies LLC, RBS Securities, Inc., Nomura Securities International);
- One of the largest 25 banks in the nation, and the 3rd largest bank failure since the financial crisis with \$25 billion in assets at the time of its failure (Colonial Bank);
- A bank with nearly \$11 billion in assets and branches in 16 states and 6 foreign countries (Wilmington Trust) that was acquired by M&T Bank (which is the 30th largest bank in the nation);
- A bank that had more than \$10 billion in assets at the time of its failure with branches throughout the United States as well as China and Taiwan – the 8th largest bank failure since the financial crisis (United Commercial Bank);
- A bank that had more than \$3 billion in assets and was the second largest Alabama-based bank – the 26th largest bank failure since the financial crisis, and the largest bank failure in the nation in 2011 (Superior Bank);
- A bank that at one time had \$3.7 billion in assets – the largest bank failure in Nebraska history, and the 27th largest bank failure in the nation since the financial crisis (TierOne Bank);
- A bank that had more than \$2.6 billion in assets at the time of its failure – the 28th largest bank failure in the nation since the financial crisis (Orion Bank);
- A bank that currently has more than \$2.2 billion in assets (Anchor Bancorp Wisconsin, Inc.);
- A bank that had more than \$1 billion in assets at the time of its failure – the 59th largest bank failure in the nation since the financial crisis (Appalachian Community Bank);
- A bank that, by December 2009 had more than \$1.3 billion in assets with branches in Virginia and North Carolina, the largest bank failure in the history

ⁱⁱ Criminal charges are not evidence of guilt. A defendant is presumed innocent until proven guilty.

of Virginia and the 62nd largest bank failure in the nation since the financial crisis (Bank of the Commonwealth); and

- A bank that at one time had almost \$1 billion in assets and branch offices in 7 states (Atlanta, Birmingham, Tampa, Chicago, Fayetteville, Houston, Dallas, and Philadelphia), the 64th largest bank failure in the nation since the financial crisis (Omni National Bank).

As SIGTARP holds institutions and their officials accountable for crime and civil fraud related to the financial crisis and TARP, we will investigate to the highest levels of an organization. We face the challenge of proving that CEOs and other top officials at large national institutions had knowledge of the facts. Where SIGTARP can prove the elements of a crime, we will refer it for prosecution every time. Often by design, large national institutions are typically structured to stop knowledge from rising to CEOs and other top officials. SIGTARP works with prosecution teams to look for the evidence that the prosecutors believe are sufficient to bring criminal charges. The lack of evidence sufficient for criminal charges will not stop SIGTARP from seeking enforcement outside of criminal charges.

DOJ civil fraud charges (including the False Claims Act and FIRREA), and civil charges by other prosecutors (the SEC and New York Attorney General), arising out of SIGTARP's investigations, include either the following larger institutions or officials at those institutions:

- The largest national bank (JP Morgan Chase) related to its mortgage servicing;
- The second largest national bank (Bank of America Corporation), and its then-CEO and CFO related to the bank's merger with one of the largest national banks and additional TARP payments (Merrill Lynch);
- One of the largest national mortgage originators (Bank of America, N.A. and its predecessor Countrywide Financial Corp., and Countrywide Home Loans, Inc.) and a bank official in two different actions one of which went to trial and one which was resolved by DOJ;
- The 21st largest bank in the nation serving 15 regions (Fifth Third Bancorp and its subsidiaries) in two different actions, one by SEC related to overstated loans and in a DOJ civil fraud action;
- A global fixed-income manager with offices in Pasadena, Hong Kong, London, Melbourne, New York, São Paulo, Singapore, Tokyo and Dubai (Western Asset Management Company, a subsidiary of Legg Mason) in contract with Treasury as a PPIP manager buying and selling mortgage-backed securities using TARP funds;
- A bank that had more than \$3 billion in assets and was the second largest Alabama-based bank – the 26th largest bank failure since the financial crisis, and the largest bank failure in the nation in 2011 (11 officers and directors of Superior Bank); and
- A bank that currently has more than \$2.2 billion in assets (Anchor Bancorp Wisconsin, Inc.).

SIGTARP's Oversight of TARP Housing Programs

Given the difference SIGTARP has been able to make in HAMP by providing insight to Treasury of obstacles to TARP program success, and recommending a change in course, SIGTARP is working to strengthen the Hardest Hit Fund against fraud, waste, and abuse, and ineffectiveness and inefficiency.

This quarter, SIGTARP alerted Treasury to the fact that HHF was being abused. In Indiana, HHF was being used to fund the demolition of homes that were lived in, rather than the abandoned eye-sore zombie houses Treasury intended. SIGTARP recommended that Treasury make clear that this is not allowed under a program designed to keep people in their homes, and Treasury agreed.

In addition, SIGTARP learned that Treasury found in its compliance reviews that 6 of the 7 largest mortgage servicers in HAMP had improperly terminated homeowners out of the program. Our finding is contained in this report. Given that Treasury found this servicer mistreatment of homeowners on a sample basis, SIGTARP has great concerns that other homeowners have been similarly mistreated, but Treasury has not caught the servicer in those instances.

Our work through law enforcement, audits, and reporting this quarter demonstrates that we are up for the critical mission Congress gave us. These are the types of crimes and civil fraud schemes that Congress created SIGTARP to investigate and bring to justice. This type of oversight ensures that ongoing TARP programs are protected and helps Treasury give TARP programs the greatest chance for success.

SECTION 1

THE OFFICE OF THE SPECIAL
INSPECTOR GENERAL FOR THE
TROUBLED ASSET RELIEF PROGRAM

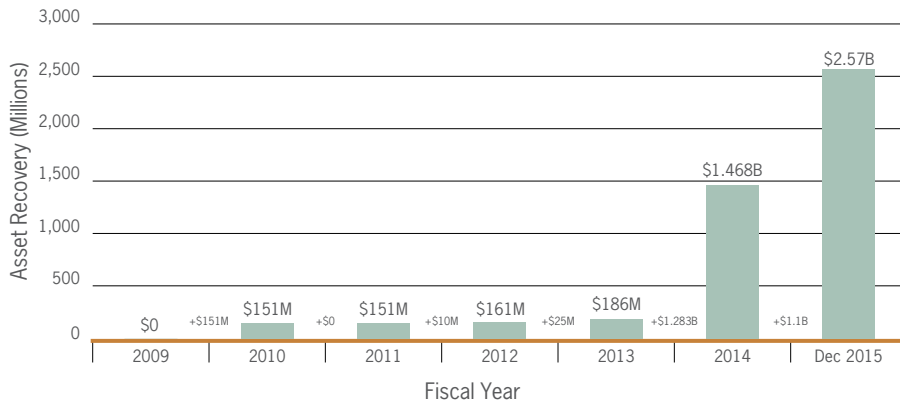
SIGTARP OVERSIGHT ACTIVITIES

Created by Congress to protect taxpayers who funded the Troubled Asset Relief Program (“TARP”), SIGTARP is both a law enforcement agency with the authority to search, seize, and arrest, and an audit agency with the authority to conduct audits of TARP. SIGTARP’s audits recommend fixes to Treasury of vulnerabilities to fraud, waste, and abuse in TARP, and expose to the public and Treasury our insights into areas of TARP that need improvement. Congress aligned SIGTARP’s sunset to the length of time TARP funds or commitments are outstanding. Treasury’s extension of TARP’s housing program, HAMP, last year extends TARP commitments to 2023.

Recoveries to the Government and Other Victims

SIGTARP is ensuring that TARP crime does not pay by taking the profit out of crime. SIGTARP has escalated its efforts tenfold to recover funds lost to TARP crime or civil violations of the law, a crucial component of long-term recovery from the crisis. SIGTARP has already assisted in recovering \$2.57 billion through its investigations, including \$2.34 billion that has been paid back to the government and \$231 million paid to other victims.

FIGURE 1.1
TENFOLD INCREASE IN MONEY RECOVERED FROM DEFENDANTS INVESTIGATED BY SIGTARP (CUMULATIVE)



These recoveries include \$320 million paid by SunTrust after SIGTARP’s investigation found criminal material misrepresentations to homeowners seeking help through TARP’s housing program known as HAMP.

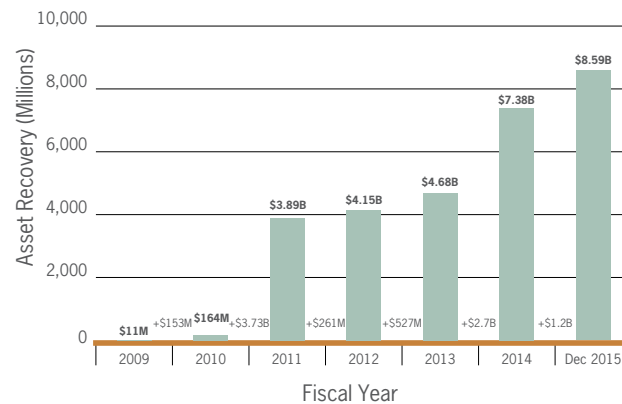
SIGTARP anticipates even more financial recovery for the government and other victims. SIGTARP’s investigations have resulted in court orders and government agreements for a total of approximately \$8.59 billion to be returned to the government or other victims. For example, SIGTARP’s investigation of Bank of America resulted in a jury verdict after trial, and a court order that the bank pay \$1.27 billion, an order that the bank appealed. The court’s order stated,

“the essential crime found by the jury was a scheme to induce Fannie Mae and/or Freddie Mac to purchase mortgage loans originated through the High Speed Swim Lane by misrepresenting that the loans were of higher quality than they were.” SIGTARP anticipates a decision on that appeal in 2016 and, if upheld, Bank of America will immediately owe that money to the government.

Two other SIGTARP-investigated cases have resulted in not only lengthy prison sentences for a number of individuals in each case but also significant orders of forfeiture and restitution. In the Colonial Bank/Taylor, Bean and Whitaker Mortgage Corporation LLC (“TBW”) case, former TBW chairman Lee Bentley Farkas was convicted for spearheading a \$2.9 billion fraud scheme that contributed to the failure of Colonial Bank, the sixth largest bank failure in U.S. history. The case resulted in prison sentences for eight people including Farkas, and also court-ordered restitution of \$3.5 billion and forfeiture of \$38.5 million. In the Bank of the Commonwealth case (“BOC”), former chairman Edward J. Woodard was convicted for leading a \$41 million bank fraud scheme that masked non-performing assets at BOC and contributed to the failure of BOC in 2011. The case resulted in prison sentences for seven individuals including Woodard, court-ordered restitution of \$333 million, and a forfeiture order of \$65 million against nine defendants, each responsible for at least a portion.

FIGURE 1.2

SIGTARP'S ESCALATED EFFORTS INCREASED MONEY ORDERED/AGREED TO BE PAID (CUMULATIVE)



Having already assisted in the recovery of \$2.57 billion of these funds, we will continue to find assets to pursue additional recoveries from the rest of the \$8.59 billion.

Property already seized or ordered to be forfeited includes dozens of vehicles, more than 30 properties (including businesses and waterfront homes), more than 40 bank accounts (including a bank account located in the Cayman Islands), bags of silver, U.S. currency, antique and collector coins (including gold, silver, and copper coins), artwork, antique furniture, Civil War memorabilia, NetSpend Visa and CashPass MasterCard debit cards, Western Union money orders with the “Pay

To” line blank, and the entry of money judgments by courts against more than 40 defendants.

Of the vehicles ordered to be forfeited (including automobiles, a tractor, water craft, recreational and commercial vehicles) several are antique and expensive cars, including a 1969 Shelby Mustang, a 1932 Ford Model A, a 1954 Cadillac Eldorado convertible, a 1963 Rolls Royce, and a 1965 Shelby Cobra.

As part of the Bank of the Commonwealth case, Thomas Arney, who pleaded guilty for his role in the bank fraud scheme, agreed to forfeit the proceeds from the sale of two antique cars to the Government: a 1948 Pontiac Silver Streak and a 1957 Cadillac Coup de Ville. Figure 1.3 includes examples of some of the cars that have been ordered forfeited, as well as other examples of assets seized by the Government in SIGTARP investigations.

FIGURE 1.3

ORDERED SEIZED



2005 54' Hylas yacht "Swept Away"



1957 Cadillac Coup de Ville.



1948 Pontiac Silver Streak.



2010 Mercedes-Benz GLK 350 4Matic. Estimated value in 2013: \$29,000. (Source Kelley Blue Book)



2005 Hummer H2. Estimated value in 2013: \$24,000. (Source Kelley Blue Book)



Property located in Norfolk, Virginia. (Photo courtesy of Bill Tiernan, The Virginian-Pilot)



1958 Mercedes-Benz Cabriolet 220. Estimated value in 2013: \$185,000. (Source Hagerty.com)



Property located in Chesapeake, Virginia. (Photo courtesy of Bill Tiernan, The Virginian-Pilot)



French-style gilt, bronze, and green malachite columnar 16-light torchères with bronze candelabra arms. Estimated appraised value: \$8,000.



2005 Scout Dorado. (Sold for \$1,800)



Cash seized from safe, \$158,000.



Alabama property ordered forfeited.



Kubota tractor.



Artwork with a total value of \$71,525, including paintings worth up to \$10,000 each.



19th century English painting of “Royal Family,” oil on canvas. Estimated appraised value: \$6,000.

SIGTARP’s Investigative and Audit Work Results in Cost Savings to the Government

SIGTARP’s investigation of Colonial Bank resulted in an immediate savings of \$553 million in TARP funds that Treasury had already approved to invest in the bank. Based on SIGTARP’s communications with Treasury, Treasury stopped the TARP money just prior to disbursement. Colonial Bank did not receive the \$553 million in TARP funds that Treasury approved, all of which would have been lost when the bank failed. SIGTARP’s audit and oversight work also has a net positive impact, though the calculation of that benefit is inherently imprecise and its impact is difficult to measure.

If adopted, SIGTARP’s recommendations could ultimately result in savings for the taxpayer. This quarter, SIGTARP issued an audit alert letter to Treasury that identified \$246,490 in demolition costs that SIGTARP recommends Treasury recover. In 2011, SIGTARP issued an audit report questioning \$7,980,215 in legal fees and expenses and recommending Treasury determine their allowability for possible recovery; SIGTARP also recommended that Treasury recover \$91,482 in ineligible fees and expenses it paid to one firm.

SIGTARP Investigations Oversight

SIGTARP is a white-collar law enforcement agency. SIGTARP investigates criminal and civil violations of the law that the Department of Justice or others prosecute. SIGTARP partners with other agencies in order to leverage resources. SIGTARP works hard to deliver the accountability the American people demand and deserve.

More than 300 defendants investigated by SIGTARP have been charged with crimes, 227 of whom have already been convicted, and 141 have been sentenced to prison for their crimes.

SIGTARP has reached three significant milestones —

1. More than 300 (329) defendants that SIGTARP investigated have been charged with TARP-related crimes—more than four times the number charged in the past three years.
2. More than 200 (227) defendants that SIGTARP investigated have been convicted of TARP related crimes—almost tripling the number convicted in the past three years.
3. More than 100 (141) defendants that SIGTARP investigated have been sentenced to prison for their crimes related to TARP. The number of defendants sentenced to prison nearly quadrupling—from 35 to 141 defendants—in almost three years.

Sentencing follows years of SIGTARP's investigations and criminal prosecution. SIGTARP expects that number to rise. There are 50 additional defendants that SIGTARP investigated who have already been convicted of their crimes and await sentencing by the court.

FIGURE 1.4

CRIMINAL CONVICTIONS RESULTING FROM RAMP UP IN SIGTARP'S SUPPORT OF PROSECUTIONS (CUMULATIVE)

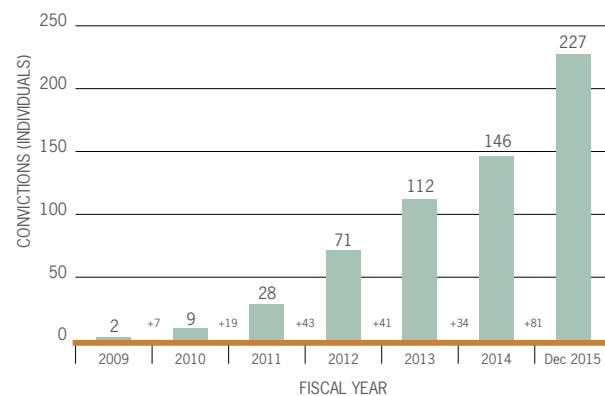
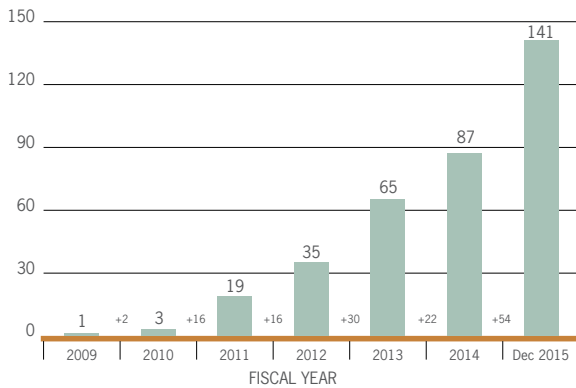


FIGURE 1.5
 INCREASE IN DEFENDANTS INVESTIGATED BY SIGTARP
 WHO WERE SENTENCED TO PRISON (CUMULATIVE)



Already, 227 defendants investigated by SIGTARP have been convicted of TARP-related crimes, and 141 have been sentenced to prison (some still await sentencing). These convictions and prison sentences are important measures of justice, accountability, and deterrence that SIGTARP has brought to protect taxpayers and leave the industry safer than we found it during the crisis.

TARP bailout-related crime must be stopped. Every time. Without exception. Without regard to the TARP institution’s size. SIGTARP is the investigative agency who works with our prosecuting law enforcement partners, to bring cases of TARP-related crime to satisfy four foundations of our justice system:

1. **Accountability**— No one is above the law. SIGTARP and our law enforcement partners held every one of the 227 convicted defendants accountable for their crimes. In addition to the 141 of these convicted defendants who have already been sentenced to prison, 50 convicted defendants investigated by SIGTARP await sentencing. SIGTARP and our law enforcement partners will hold others accountable in the future. SIGTARP is conducting investigations that are not yet at the stage of criminal charges, and we continue to find crime and open new investigations.
2. **Taking the Profit Out of Crime**— Crime must not pay. SIGTARP’s investigations have already resulted in \$2.57 billion in real dollars returned to the Government and other victims. SIGTARP works to increase that amount by assisting in recovering money from an additional \$6 billion in court orders and Government agreements resulting from SIGTARP investigations that have not yet been recovered.
3. **Deterrence**— Breaking the banking laws must not be tolerated. Crimes against banks deserve significant general deterrence efforts. In some cases, the crime jeopardized the safety and soundness of a bank that applied for or received TARP. In other cases, the crime did not on its own jeopardize the safety and soundness of the bank, but multiple losses must be deterred to avoid creating a

risk to a bank's safety and soundness. Putting a TARP bank's assets at risk also puts Treasury's TARP investment and FDIC-insured bank deposits at risk.

- 4. *Justice and Crisis Recovery***— Justice must be brought to victims hurt by these crimes, such as communities, employees, homeowners, small businesses, the Government, and others. Additionally, those defendants willing to commit crime related to the bailout must be removed from the financial system that underpins the economy on which we all rely on so that they are never in a position again to put a bank or TARP program at risk.

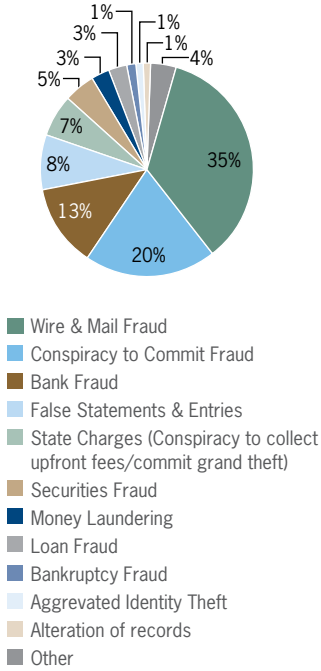
SIGTARP's investigations concern a wide range of possible violations of the law, and result in charges including: bank fraud, conspiracy to commit fraud or to defraud the United States, wire fraud, mail fraud, making false statements to the Government (including to SIGTARP agents), securities fraud, money laundering, and bankruptcy fraud, among others.ⁱ These investigations have resulted in charges against defendants holding a variety of jobs, including 74 bank employees, and 79 mortgage modification scammers. 64% of those charged are senior officials.

Figure 1.6 represents a breakdown of criminal charges from SIGTARP investigations resulting in prison sentences. Figure 1.7 represents a breakdown of defendants convicted in cases filed as a result of SIGTARP investigations, by employment or position of the individual.

ⁱ The prosecutors partnered with SIGTARP ultimately decided which criminal charges to bring resulting from SIGTARP's investigations.

FIGURE 1.6

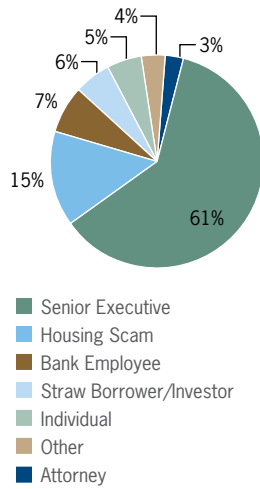
CRIMINAL CHARGES FROM SIGTARP INVESTIGATIONS RESULTING IN PRISON SENTENCES



Note: Numbers may not total due to rounding.

FIGURE 1.7

DEFENDANTS CONVICTED IN CASES FILED AS A RESULT OF SIGTARP INVESTIGATIONS, BY EMPLOYEE TYPE



Note: Numbers may not total due to rounding.

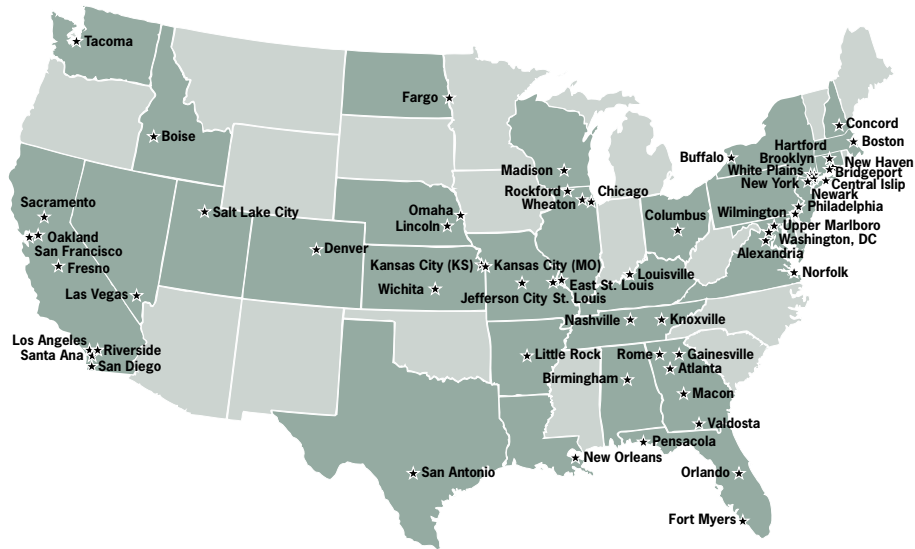
Location of Criminal Prosecutions Arising Out of SIGTARP Investigations

SIGTARP has found, investigated, and supported the prosecution of TARP-related crime throughout the nation. The 329 defendants investigated by SIGTARP were charged in courts in 30 states and Washington, DC, with victims in all 50 states and Washington, DC. Figure 1.8 shows locations where criminal charges were filed by Federal or State prosecutors as a result of SIGTARP investigations.ⁱⁱ

ⁱⁱ The prosecutors partnered with SIGTARP ultimately decide the venue in which to bring criminal charges resulting from SIGTARP's investigations.

FIGURE 1.8

LOCATIONS WHERE CRIMINAL CHARGES WERE FILED AS A RESULT OF SIGTARP INVESTIGATIONS



Northern District of Alabama
Birmingham

Eastern District of Arkansas
Little Rock

Central District of California
Los Angeles
Riverside
Santa Ana

Eastern District of California
Fresno
Sacramento

Northern District of California
Oakland
San Francisco

Southern District of California
San Diego

Superior Court of California
Sacramento
Santa Ana

Orange County District Attorney
Santa Ana

District of Colorado
Denver

District of Connecticut
Bridgeport
Hartford
New Haven

District of Delaware
Wilmington

District of Columbia
Washington, DC

Middle District of Florida
Fort Myers
Orlando

Northern District of Florida
Pensacola

Middle District of Georgia
Macon
Valdosta

Northern District of Georgia
Atlanta
Gainesville
Rome

District of Idaho
Boise

Circuit Court of Cook County, Illinois
Chicago

Circuit Court of DuPage County, Illinois
Wheaton

Northern District of Illinois
Chicago
Rockford

Southern District of Illinois
East St. Louis

District of Kansas
Kansas City
Wichita

Western District of Kentucky
Louisville

Eastern District of Louisiana
New Orleans

Prince George's District Court
Upper Marlboro

District of Massachusetts
Boston

Eastern District of Missouri
St. Louis

Western District of Missouri
Jefferson City
Kansas City

District of Nebraska
Lincoln
Omaha

District of Nevada
Las Vegas

District Court of Clark County, Nevada
Las Vegas

District of New Hampshire
Concord

District of New Jersey
Newark

Eastern District of New York
Brooklyn
Central Islip

Southern District of New York
New York
White Plains

Western District of New York
Buffalo

District of North Dakota
Fargo

Southern District of Ohio
Columbus

Eastern District of Pennsylvania
Philadelphia

Eastern District of Tennessee
Knoxville

Middle District of Tennessee
Nashville

Western District of Texas
San Antonio

District of Utah
Salt Lake City

Eastern District of Virginia
Alexandria
Norfolk

Western District of Washington
Tacoma

Western District of Wisconsin
Madison

Note: Italics denote state cases.

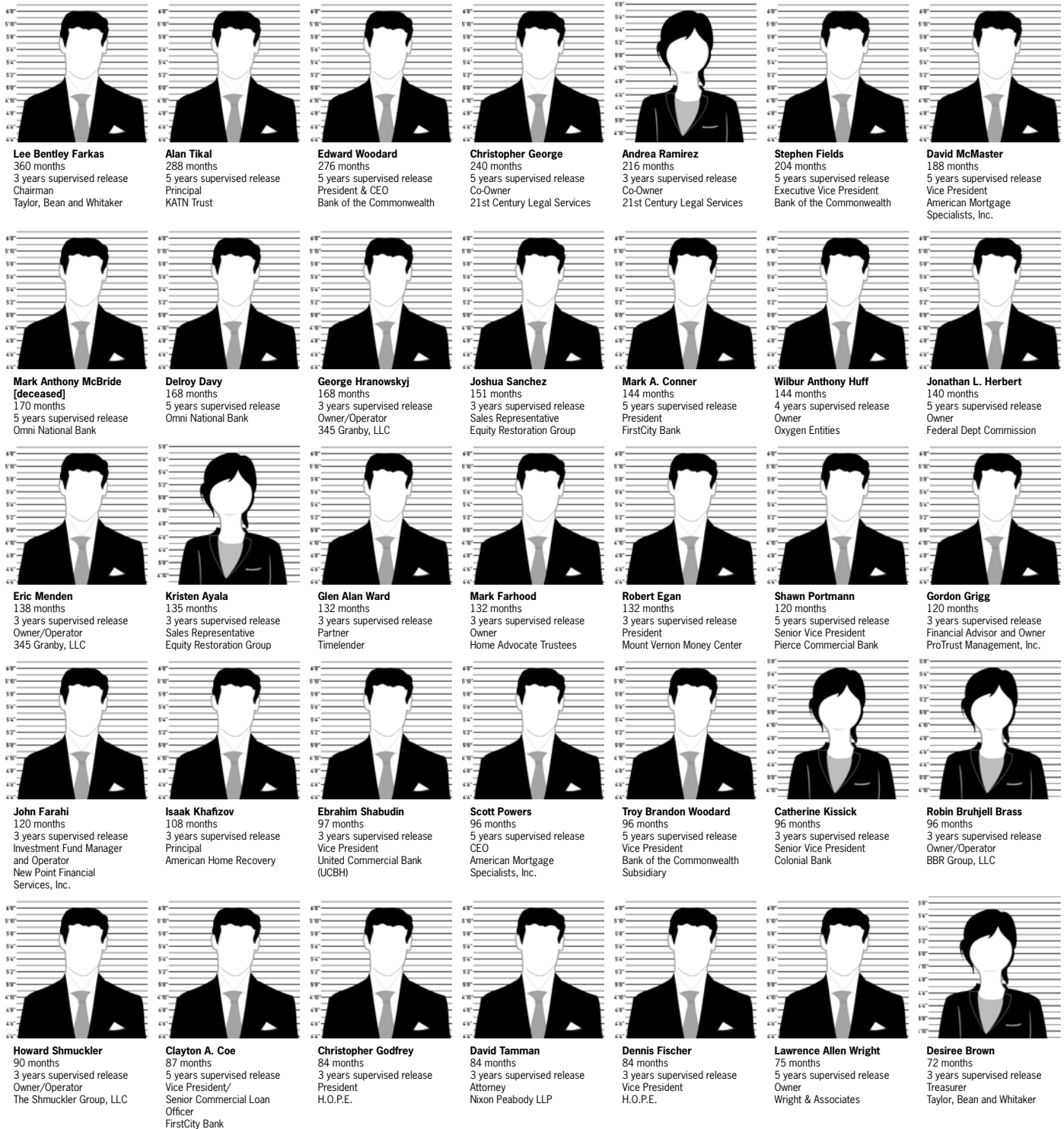
Prison Sentences Resulting From SIGTARP Criminal Investigations

As a result of a SIGTARP investigation, already 141 defendants have been sentenced to prison. The average prison sentence imposed by courts for crime investigated by SIGTARP is 59 months, which is nearly double the national average length of prison sentences involving white collar fraud of 36 months.ⁱⁱⁱ On average, as a result of SIGTARP investigations, criminals convicted of crimes related to banking have been sentenced to serve 64 months in prison. Criminals convicted for mortgage modification fraud schemes or other mortgage fraud related investigations by SIGTARP were sentenced to serve an average of 58 months in prison. Criminals investigated by SIGTARP and convicted of investment schemes such as Ponzi schemes and sales of fake TARP-backed securities were sentenced to serve an average of 44 months in prison. Figure 1.9 shows the people sentenced to prison, the sentences they received, and their affiliations.

ⁱⁱⁱ See the U.S. Sentencing Commission's 2013 Sourcebook of Federal Sentencing Statistics for additional information.

FIGURE 1.9

INDIVIDUALS SENTENCED TO PRISON





Jerry J. Williams
72 months
3 years supervised release
President, CEO, and Chairman
Orion Bank



Lori Macakanja
72 months
3 years supervised release
Housing Counselor
HomeFront, Inc.
(a HUD-approved company)



Michael Lewis Parker
72 months
3 years supervised release
Sales Representative
21st Century Legal Services



Jason Sant
72 months
2 years supervised release
Co-owner
Home Advocate Trustees



Edward Shannon Polen
71 months
5 years supervised release
Owner
Polen Lawn Care and
Maintenance/F&M



Adam Teague
70 months
5 years supervised release
Vice President
Appalachian Community Bank



Najia Jalan
70 months
3 years supervised release
Owner
United National Mortgage
Protection



Francesco Mileto
65 months
5 years supervised release



Glenn Steven Rosofsky
[deceased]
63 months
3 years supervised release
Owner
Federal Housing Modification
Department



Xue Heu
63 months
3 years supervised release
Owner
Liquid Assets & Land
Investments Inc. and Capital
Land Investments LLC



Frederic Gladle
61 months
3 years supervised release
Operator
Timelender



Albert DiRoberto
60 months
5 years supervised release
Sales/Marketing
21st Century Legal Services



Crystal Taiwana Buck
60 months
5 years supervised release
Sales Closer
21st Century Legal Services



Jeffrey Levine
60 months
5 years supervised release
Executive Vice President
Omni National Bank



Richard Pinto [deceased]
60 months
5 years supervised release
Chairman
Oxford Collection Agency



William Cody
60 months
5 years supervised release
Owner/Operator
C&C Holdings, LLC



Bernard McGarry
60 months
3 years supervised release
Chief Operating Officer
Mount Vernon Money Center



Delton de Armas
60 months
3 years supervised release
CFO
Taylor, Bean and Whitaker



Ray Kornfeld
60 months
3 years supervised release
Employee
KATN Trust



Steven Pitchersky
51 months
5 years supervised release
Owner/Operator
Nationwide Mortgage Concepts



Dwight Etheridge
50 months
5 years supervised release
President
Tivest Development &
Construction, LLC



Yadira Garcia Padilla
48 months
5 years supervised release
Client Complaints
21st Century Legal Services



Michael Edward Filmore
48 months
3 years supervised release
Straw Borrower



Peter Pinto
48 months
3 years supervised release
President/COO
Oxford Collection Agency



Winston Shillingford
48 months
3 years supervised release
Co-owner
Waikale Properties Corp.



Iris Pelayo
48 months
3 years supervised release
Manager
21st Century Legal Services



Julius Blackwelder
46 months
3 years supervised release
Manager
Friends Investment Group



Tamara Teresa Tikal
45 months
3 years supervised release
Co-owner/Manager
KATN Trust



William R. Beamon, Jr.
42 months
5 years supervised release
Vice President
Appalachian Community Bank



Paul Allen
40 months
2 years supervised release
CEO
Taylor, Bean and Whitaker



Brent Merriell
39 months
5 years supervised release



Robert E. Maloney, Jr.
39 months
3 years supervised release
In-house Counsel
FirstCity Bank



Leigh Farrington Fiske
37 months
3 years supervised release
External Owner
Salvador Management,
LLC dba Corporate Funding
Solutions S.A.



Selim Zherka
37 months
3 years supervised release
Businessman



Cheru Fu
36 months
5 years supervised release
Owner/President
Galleria USA, Inc.



Brian Headle
36 months
4 years supervised release
Borrower
Colorado East Bank and Trust



Christopher Tumbaga
36 months
4 years supervised release
Loan Officer
Colorado East Bank and Trust



Delio Coutinho
36 months
3 years supervised release
Loan Officer
[Mortgage Company Name
Withheld]



Marleen Shillingford
36 months
3 years supervised release
Co-owner
Waikale Properties Corp.



Roger Jones
33 months
3 years supervised release
Federal Housing Modification
Department



Michael Trap
30 months
3 years supervised release
Owner
Federal Housing Modification
Department



Thomas Hebble
30 months
3 years supervised release
Executive Vice President
Orion Bank



Catalina Deleon
30 months
3 years supervised release
Manager
21st Century Legal Services



Jeffrey Bell
30 months
3 years supervised release
President
Stearns Bank



Charles Antonucci
30 months
2 years supervised release
CEO
Park Avenue Bank



Raymond Bowman
30 months
2 years supervised release
President
Taylor, Bean and Whitaker



Carmine Fusco
27 months
3 years supervised release
Outside Appraiser
Blue and White Management,
Ameridream



Marvin Solis
27 months
3 years supervised release
Owner
Hawk Ridge Investments, LLC



Tommy Arney
27 months
3 years supervised release
Owner
Residential Development
Company



Clint Dukes
24 months
5 years supervised release
Owner
Dukes Auto Collision Repair



Joseph D. Whelish, Jr.
24 months
5 years supervised release
Owner/Operator
National Embroidery Works Inc



Angel Guerzon
24 months
3 years supervised release
Senior Vice President
Orion Bank



James Ladio
24 months
3 years supervised release
President/CEO
MidCoast Community Bank,
Inc.



Kenneth Sweetman
24 months
3 years supervised release
Blue and White Management,
Ameridream



Reginald Harper
24 months
3 years supervised release
President and CEO
First Community Bank



Karim Lawrence
21 months
5 years supervised release
Officer
Omni National Bank



Thomas Fu
21 months
5 years supervised release
Owner/CFO
Galleria USA, Inc.



Michael Ramdat
21 months
3 years supervised release



Steven J. Moorhouse
21 months
3 years supervised release
Owner/President
Jefscoc Manufacturing Co., Inc.



**Ziad Nabil Mohammed
Al Saffar**
21 months
3 years supervised release
Operator
Compliance Audit
Solutions, Inc.



Alan Reichman
21 months
2 years supervised release
Executive Director Of
Investments
Unspecified Investment Firm



Grady Fricks
18 months
5 years supervised release
Borrower
Gateway Bancshares



Christopher Woods
18 months
3 years supervised release
Owner
Blue and White Management,
Ameridream



David Weimert
18 months
3 years supervised release
Senior Vice President
Anchor Bank



Mark Steven Thompson
18 months
3 years supervised release
Partner
Greenfield Advisors, LLC;
Escrow Professionals, Inc.



Matthew Amento
18 months
3 years supervised release
Owner
Blue and White Management,
Ameridream



Robert Ilunga
18 months
3 years supervised release
Manager
Waikale Properties Corp.



Troy A. Fouquet
18 months
3 years supervised release
Owner
Team Management, LLC
TRISA, LLC



Walter Bruce Harrell
18 months
3 years supervised release
Owner



Poppi Metaxas
18 months
3 years supervised release
President & CEO
Gateway Bank FSB



Abraham Kirschenbaum
18 months
2 years supervised release



Robert Wertheim
18 months
2 years supervised release
Co-Owner
Premium Finance Group



Mindy Holt
18 months
2 years supervised release
21st Century Legal Services



Thomas Dickey Price
18 months
2 years supervised release
Employee
Escrow Professionals, Inc.



Andrew M. Phalen
12 months
5 years probation
Operator
CSFA Home Solutions



Duy Nguyen
12 months
5 years probation
Owner
HAMP Resources



Lynn Nunes
12 months
5 years supervised release
Owner
Network Funding



Brian M. Kelly
12 months
3 years supervised release
Employee
H.O.P.E.



Carlos Peralta
12 months
3 years supervised release
Park Avenue Bank



Gregory Flahive
12 months
3 years probation
Owner/Attorney
Flahive Law Corporation



Sara Beth Bushore Rosengrant
12 months
3 years supervised release
Operator
Compliance Audit Solutions, Inc.



Salvatore Leone
12 months
3 years supervised release
External Owner
Wilmington Trust Corp



Anthony Blackwell
12 months
3 years supervised release
Employee
Homesafe America, Inc.



Michael Bates
12 months
3 years supervised release
Employee
21st Century Legal Services



Matthew L. Morris
12 months
2 years supervised release
Senior Vice President
Park Avenue Bank



Vernell Burris
12 months
2 years supervised release
Employee
H.O.P.E.



Christopher Ju
10 months
2 years probation



Justin D. Koelle
9 months
5 years probation
CEO
CSFA Home Solutions



Jacob J. Cunningham
8 months
5 years probation
CEO
CSFA Home Solutions



John D. Silva
8 months
5 years probation
Senior Official
CSFA Home Solutions



Carla Lee Miller
8 months
3 years supervised release
Employee
Escrow Professionals, Inc.



Jeanette R. Salsi
7 months
3 years supervised release
Senior Underwriter
Pierce Commercial Bank



Dominic A. Nolan
6 months
5 years probation
Owner
CSFA Home Solutions



Phillip Alan Owen
6 months
5 years supervised release
Branch Manager
Superior Financial Services, LLC



Daniel Al Saffar
6 months
3 years supervised release
Sales Representative
Compliance Audit Solutions, Inc.



Brian W. Harrison
6 months
6 months home detention
Vice President/Loan Officer
Farmer's Bank and Trust



Candice White
3 months
5 years supervised release
Senior Vice President
Front Range Bank



Sean Ragland
3 months
3 years supervised release
Senior Financial Analyst
Taylor, Bean and Whitaker



Teresa Kelly
3 months
3 years supervised release
Operations Supervisor
Colonial Bank



Hamid Reza Shalviri
3 months
3 years supervised release
Employee
21st Century Legal Services



Eduardo Garcia Sabag
3 months
Deported
Borrower



Alice Lorraine Barney
2 months
3 years supervised release
Marketing & Administrative Assistant
Pierce Commercial Bank



Sonja Lightfoot
1 month
3 years supervised release
Senior Vice President
Pierce Commercial Bank



Mark W. Shoemaker
1 day
(with credit for time served)
5 years supervised release



Michael Bradley Bowen
1 day
(with credit for time served)
5 years supervised release



Yazmin Soto-Cruz
1 day
3 years supervised release
Co-owner
New Jersey Property Management

Industry Bans Resulting From SIGTARP Criminal Investigations

SIGTARP investigations have also resulted in orders temporarily suspending or permanently banning 110 individuals from working in the banking or financial industry, working as a contractor with the Federal Government, or working as a licensed attorney. Many of these people were at the highest levels of companies that applied for or received a TARP bailout, and were sanctioned by one or more authorities, including by courts, the executive branch of the Federal Government, Federal banking regulators, the SEC, and state bar associations, among others. A violation of the removal could, in some instances, be a basis for further prosecution.

TARP-Related Investigations Activity Since the October 2015 Quarterly Report

Each quarter SIGTARP investigations result in a number of charges, convictions, and prison sentences as set forth in Figures 1.4-1.5. The following summaries highlight some of the more impactful developments from the quarter focusing on SIGTARP's investigations and enforcement against TARP banks and bankers, as well as against executives and borrowers for defrauding TARP banks, and against perpetrators seeking to defraud homeowners and others by pretending to be, or be affiliated with, official TARP housing assistance or other programs.

Investigations and Enforcement Against TARP Banks

20 Charged in Money Laundering Schemes Orchestrated by Former CEO of TARP-Recipient Saigon National Bank—Bank Owes More than \$2 Million to U.S. Treasury

On December 10, 2015, SIGTARP agents, alongside other federal law enforcement authorities, arrested 15 defendants (and charging 20 defendants across three indictments) in Operation “Phantom Bank,” a series of money laundering schemes that involved narcotics trafficking and international money laundering; some through TARP recipient bank, Saigon National Bank (“SAGN”). One of the indictments—a sixteen-defendant, sweeping racketeering indictment—charges six individuals with violating the federal Racketeer-Influenced and Corrupt Organizations Act (“RICO”) by playing key roles in a series of schemes to launder drug proceeds that revolved around Tu Chau “Bill” Lu, the former president and CEO of TARP recipient SAGN from 2009 through January 2015. Specifically, the indictment alleges that Lu used his “insider knowledge, position as an official at SAGN, and network of connections to promote and facilitate money laundering transactions involving members and associates of the enterprise.” Several members of the organization engaged in separate money laundering schemes, but “all working with, through, or at the instigation of defendant Lu.” SAGN is one of only twelve TARP-recipient banks to reject the Treasury Department’s requests to send an observer to the institution’s board meetings, and it has missed 28 consecutive TARP dividend payment totaling more than \$690,183 and owed

Treasury \$1,549,000 (according to December 10, 2015 Treasury data). SIGTARP conducted the investigation together with the FBI and IRS-CI and the case is being prosecuted by the United States Attorney's Office for the Central District of California.

Former President & CEO of Failed TARP Recipient Bank, Tifton Banking Company, Pleads Guilty to Bank Fraud Conspiracy

On December 4, 2015, Gary Patton Hall, Jr., of Tifton, Georgia, former President and CEO of TARP recipient, Tifton Bank Corporation ("TBC"), pleaded guilty in the United States District Court for the Middle District of Georgia for his role in a bank fraud scheme. The investigation, conducted by SIGTARP together with the United States Attorney's Office for the Middle District of Georgia, the FBI, the Small Business Administration's OIG, the FDIC-OIG, the Department of Agriculture's OIG, and the Tift County Sheriff's Office, revealed that Hall covered up past due loans to mask the bank's poor financial condition from the FDIC and the bank's loan committee, eventually resulting in millions of dollars of losses to the bank and others. Hall also concealed his personal and business interest in loans as to which he exercised approval authority, including funding an unsecured loan to a borrower who purchased Hall's condominium in Panama City, Florida, and who later declared bankruptcy, resulting in a loss of more than \$400,000 to TBC. Ultimately, in November 2010, Georgia Banking regulators closed TBC because of its poor financial condition. At the time, TBC had not repaid the \$3.8 million in TARP funds it had received, plus over \$50 thousand in missed dividends. Hall agreed to restitution of more than \$3.9 million for losses suffered by the bank and state and federal regulators.

Senior Vice President ("SVP") at TARP Recipient Bank Sentenced to Prison for Embezzlement—Used Position to Steal from Client Accounts

On December 2, 2015, Candice L. White, former SVP of TARP recipient Front Range Bank of Centennial, Colorado, was sentenced in the United States District Court for the District of Colorado to three months in prison and ordered to pay \$92,930.27 in restitution following her August 2015 guilty plea to two counts of embezzlement by a bank officer. She is also prohibited from being employed in any fiduciary capacity as a special condition of her supervised release. An investigation by SIGTARP, the United States Attorney's Office for the District of Colorado, and the FBI revealed that, from July 2009 through March 2011, White embezzled \$92,930.27 from client accounts for which she was the assigned bank representative. To carry out her scheme, White took advantage of her status as an SVP approaching bank tellers who trusted White with a withdrawal slip and lying that she needed a cashier's check or cash for the client or to pay a bill on the client's behalf. White would then use the embezzled money for her own personal use. Front Range Bank received \$2,816,000 in TARP funds in April 2009 through its holding company, Omega Capital Corporation ("Omega"). During its time in TARP, Omega missed fifteen dividend payments totaling more than \$575,000 owed to Treasury. Ultimately, in July 2013, Treasury sold its stake in Omega at auction at

a loss and Omega's missed payments were not repaid, resulting in a total taxpayer loss of more than \$600,000.

TARP Recipient Fifth Third Bancorp Pays \$85 Million in Settlement for Failure to Self-Report Defective Mortgage Loans—Fifth Third Admitted Violations and Voluntarily Disclosed Self-Reporting Failures to Law Enforcement

On October 6, 2015, Fifth Third Bancorp ("FTB") reached an \$85 million settlement in the United States District Court for the Southern District of New York resolving civil fraud claims arising from FTB's origination of residential mortgage loans insured by the Federal Housing Administration that occurred over a ten-year period including during the 2008 to 2011 period when FTB received and held \$3.4 billion in TARP funds. Specifically, FTB voluntarily disclosed to law enforcement, and accepted responsibility for, False Claims Act and FIRREA violations involving approximately 1,400 mortgage loans it knew to be defective but failed to self-report to HUD, contrary to HUD requirements and resulting in millions of dollars of losses. In addition to the \$85 million payment, which covers losses incurred on around 500 of the defaulted loans, FTB will indemnify HUD for all losses that may occur on loans that have not yet defaulted. FTB also has taken steps to reform its quality control program and business practices, as well as terminating the employment of personnel responsible for its failure to self-report defective loans to HUD. SIGTARP conducted the investigation with the United States Attorney's Office for the Southern District of New York.

U.S. Settles TARP-related False Claims Act Action Against Estate and Trusts of Layton P. Stuart for \$4 Million

On September 30, 2015, a \$4 million settlement was reached, resolving the United States' False Claims Act action against the estate and trusts of the late Layton P. Stuart, former owner and president of TARP recipient, One Financial Corporation ("One Financial"), and its subsidiary, One Bank & Trust, N.A. ("One Bank"), both based in Little Rock, Arkansas. The suit alleged that Stuart obtained \$17.3 million in TARP funds under false pretenses and used them for improper purposes. One Bank, another victim of Stuart's frauds, now under new management, will receive an additional \$6.9 million. SIGTARP's investigation, worked together with the United States Attorney's Office for the Eastern District of Arkansas, the USDOJ's Civil Division, and the IRS-CI uncovered (and the False Claims Act suit alleged) that, in applying for TARP in 2009, Stuart made false statements about One Financial and One Bank's financial condition and the intended use of the TARP funds. Particularly, Stuart concealed serial frauds he and other One Financial directors and One Bank executives had been—and intended to continue—committing involving Stuart's diversion of One Bank funds for his personal use, including the purchase of luxury vehicles for his wife and children. Within two weeks of receiving TARP funds, Stuart also allegedly diverted \$2.185 million into his personal accounts. Separate criminal actions against former bank executives, who are alleged to have conspired with Stuart, remain pending.

Jury Returns Guilty Verdict for Illinois Couple Who Defrauded TARP Recipient Bank, First Midwest Bank—Defendants Were Also Board Members of TARP Recipient Bank

On December 15, 2015, Zulfikar Esmail and his wife, Shamim Esmail, former board members for TARP recipient Premier Bancorp, Inc., of Wilmette, Illinois, were convicted of financial institution fraud following a two week jury trial in DuPage County, Illinois, in connection with their scheme to defraud another TARP recipient bank, First Midwest Bancorp, Inc., of Itasca, Illinois. Specifically, the Esmails defrauded First Midwest Bank by submitting false information to the bank in a workout agreement after they defaulted on an \$8 million loan they obtained in 2009 from First Midwest. The Esmails committed the crime during the time they served on the board of directors of another TARP recipient, Premier, the subsidiary of which, Premier Bank, failed on March 23, 2012, resulting in the loss of nearly all of the \$6.8 million TARP investment and an estimated \$64.1 million to the FDIC Deposit Insurance Fund. Premier Bancorp also missed six interest payments totaling \$316,624, according to Treasury's December 2015 data. In addition, the Esmails have been indicted in Cook County, Illinois, on separate charges alleging their participation in a scheme to defraud Treasury of \$6.8 million by hiding Premier Bank's rapidly deteriorating financial condition from regulators and Treasury. SIGTARP conducted the investigation together with the FDIC's Office of the Inspector General, and the case was prosecuted by the Illinois Attorney General's Office.

Jury Convicts Former CEO of \$3 Billion TierOne Bank of Massive Scheme to Hide Millions in Losses—Trial Evidence Focused on Bank's Undisclosed TARP Application and Withdrawal

On November 6, 2015, following a two-week trial in the United States Court for the District of Nebraska, Gilbert Lundstrom, of Lincoln, Nebraska, former CEO of TierOne Bank, a \$3 billion—now failed—publicly-traded commercial bank formerly headquartered in Lincoln, Nebraska, was convicted by a jury for orchestrating a scheme to hide more than \$100 million in losses from shareholders and regulators. According to the trial evidence, Lundstrom was the architect of an aggressive strategy to expand the bank's portfolio beyond traditional lending in Nebraska to riskier areas like commercial real estate in Las Vegas. Once the financial crisis hit, Lundstrom's bet on real estate in riskier areas destroyed the bank. Lundstrom then covered up what he referred to as the bank's "death spiral" due to these bad loans, in a conspiracy which included applying for \$86 million in TARP with false bank books because, as Lundstrom wrote, the bank would be "dead without TARP." Lundstrom presented one picture of the bank's health to regulators and for the TARP application, when executives had in actuality tallied \$60 million to \$70 million in hidden loan losses written on a napkin. Additionally, Lundstrom lied to shareholders saying that the bank decided against applying for TARP, when, in reality, the bank's regulator did not support the TARP application. Ultimately, following TierOne's June 2010 disclosure of \$120 million in loan losses and its subsequent delisting from the NASDAQ exchange, TierOne was shut

down by the FDIC. At the time, TierOne had more than 750 employees working throughout its Nebraska, Iowa and Kansas offices.

As previously reported, TierOne's former Chief Creditor Officer, Don A. Langford, and its former President and Chief Operating Officer, James A. Laphen, each pleaded guilty for their roles in the scheme in September and December 2014, respectively. SIGTARP conducted the investigation with the FBI and the case was prosecuted by the DOJ's Criminal Division, Fraud Section.

Executive of TARP Recipient Bank Sentenced to Prison in \$13 Million False Invoice "Factoring" Scheme

On December 18, 2015, Jeffrey Bell, the head of the Factoring Division at TARP recipient, Stearns Bank, N.A. ("Stearns Bank"), was sentenced to 30 months imprisonment for his role in a \$13 million scheme to "purchase" nonexistent invoices that were fake and had inflated value from two student loan companies. Bell was also ordered to pay \$13 million in restitution and to forfeit \$75,000 to the FDIC. The investigation is being conducted by SIGTARP, the United States Attorney's Office for the District of Utah, the United States Postal Inspection Service, the HUD – Office of Inspector General, and the FBI.

Former CEO of TARP Applicant Bank Sentenced to Prison for Bank Fraud Conspiracy—Defendant Engaged in Phony Transactions to Conceal Bank's Toxic Assets

On December 2, 2015, Poppi Metaxas, the former CEO and President of TARP recipient Gateway Bank, FSB ("Gateway"), was sentenced in the United States District Court for the Eastern District of New York to 18 months in prison. The sentence follows Metaxas' April 30, 2015, guilty plea to conspiracy to commit bank fraud for her role in defrauding Gateway of more than \$1.8 million in the aftermath of the financial crisis. SIGTARP's investigation, worked jointly with the United States Attorney's Office for the Eastern District of New York, the FBI and HUD-OIG, determined that between 2009 and 2010, while Gateway's TARP application was pending, Metaxas orchestrated a scheme to defraud the bank in connection with its sale of non-performing loans and repossessed assets to three entities. Specifically, Metaxas entered into a sham loan agreement through a Long Island-based mortgage lender, the proceeds of which were used as a 25 percent down payment for the entities' purchase of Gateway's non-performing assets. Metaxas also concealed the fraudulent "round trip" nature of the loan funds, deceiving Gateway's board of directors and providing false testimony to federal regulators when asked about the source of the down payment in 2009.

Investigations into Conduct in the Mortgage-Backed Securities (“MBS”) Market and Fraud by Wall Street Executives/Traders

RBS Supervisor Pleads Guilty to Multi-Million Dollar Securities Fraud Conspiracy—TARP Recipients Impacted by Fraudulent Deals

On December 21, 2015, Adam Siegel, Co-Head of Asset-Backed Securities, Mortgage-Backed Securities (“MBS”) and Commercial Mortgage-Backed Securities Trading at RBS Securities Inc. (“RBS”), a global securities firm headquartered in Stamford, Connecticut, pleaded guilty in federal court for his role in a multimillion dollar securities fraud conspiracy, and agreed to cooperate with SIGTARP’s ongoing investigation. In connection with its ongoing efforts to root out fraud in the MBS markets by Wall Street executives, SIGTARP’s investigation, worked jointly with the United States Attorney’s Office for the District of Connecticut and the FBI, revealed two schemes. First, Siegel and his co-conspirators misrepresented the seller’s asking price to the buyer (or vice versa), keeping the difference between the price paid by the buyer and the price paid to the seller, all to benefit RBS. Second, in other transactions, Siegel and his co-conspirators misrepresented to the buyer that bonds held in RBS’s inventory were being offered for sale by a fictitious third-party seller, which allowed RBS to charge the buyer an extra, unearned commission. The investigation identified numerous fraudulent transactions by Siegel and other members of the conspiracy that cost at least 35 victim customers, including firms affiliated with TARP recipients. Siegel’s guilty plea follows a March 2015 guilty plea to the same charges by Matthew Katke, a managing director at RBS, who is also cooperating with the government.

Investigations and Enforcement Against Executives and Borrowers for Defrauding TARP Banks

Westchester Businessman Sentenced to 37 Months Imprisonment After Pleading Guilty to Conspiring to Make False Statements to a TARP Recipient Bank

On December 23, 2015, Selim “Sam” Zherka, of Somers, New York, was sentenced to 37 months in federal prison for conspiring from 2005 to 2015 to make false statements to TARP recipient Sovereign Bank (now Santander) in order to receive \$63.5 million in loans to purchase and/or refinance apartment houses, and to filing materially false tax returns with the IRS. Zherka was also ordered to pay a fine of \$1.5 million, restitution of \$1,803,397.86 and to forfeit \$5.23 million. SIGTARP’s investigation, conducted together with the United States Attorney’s Office for the Southern District of New York, FBI and IRS-CI.

Delaware Developer Sentenced to Prison for Bank Fraud Conspiracy

On October 7, 2015, Salvatore Leone, a real estate developer, was sentenced in the United States District Court for the District of Delaware to one year and one day in prison for his role in a scheme to defraud TARP recipient, Wilmington Trust Company (“WTC”). Leone was also ordered to pay restitution of \$784,560 to WTC. The investigation, conducted jointly by SIGTARP, the United States

Attorney's Office for the District of Delaware, the FBI, IRS-CI, and the Federal Reserve Board of Governors OIG, revealed that, between September 2007 and February 2009, Leone, a project manager and partner with a prominent developer, submitted false draw requests, including phony invoices for work not performed and duplicate invoices, to WTC totaling more than \$483,000. Leone also misappropriated a lease payment totaling \$260,000 and diverted funds for his own personal gain.

California Man Admits to Bank Fraud Scheme, Paying Kickbacks to Loan Officer at TARP Recipient

On November 12, 2015, Chester Peggese, pleaded guilty in connection with a mortgage fraud scheme in which he paid kickbacks to Paul Ryan, a loan officer of TARP recipient, Broadway Federal Bank ("Broadway Federal"), which received a total of \$15 million in TARP funds, to process loan applications of various Los Angeles-area churches. Ryan pleaded guilty in July 2014 to bank bribery. SIGTARP's investigation, was conducted jointly with the United States Attorney's Office for the Central District of California, IRS-CI, FDIC OIG and FBI.

Investigations and Enforcement Relating to TARP Housing Assistance Programs

Couple Sentenced to More than Ten Years in Prison for HAMP Fraud Affecting Over 400 Homeowners Seeking Mortgage Assistance

On October 28, 2015, Kristen Michelle Ayala and Joshua Manuel Sanchez were sentenced to 135 months and 151 months in federal prison, for their roles in a \$3.8 million mortgage modification scam. Both were ordered to pay full restitution to their more than 400 victims, many of whom lost their homes. From October 2012 through September 2014, Ayala and Sanchez deliberately preyed upon vulnerable homeowners, lulled victims into believing that the defendants were part of HAMP by using Treasury's seal and other government markings, creating fraudulent documents, and lying to the victims about modifying the victims' mortgages through HAMP, and took victims' mortgage payments.

In addition, in October 2015, SIGTARP agents arrested Joshua David Johnson, Roscoe Ortega Umali, Isaac Joshua Perez, Jefferson Maniscan, Raymund Oquendo Dacanay, and Jen Seko, who were charged for their roles in the scheme by the United States Attorney's Office for the Eastern District of Virginia.

California Woman Sentenced to 70 Months in Federal Prison for Nationwide Mortgage Scam—Defendant Violated a Civil Restraining Order to Continue Swindling Homeowners by Pretending to be Affiliated with the HAMP Program

On October 6, 2015, Najia Jalan was sentenced to 70 months in federal prison, and was ordered to pay \$236,785 in restitution for her role in devising and executing a scheme to defraud and obtain money from distressed homeowners. The investigation, which was conducted by SIGTARP, the United States Attorney's Office for the Central District of California, and FHFA-OIG revealed that, from

December 2012 through October 2014, Jalan falsely claimed that: she was a licensed attorney; her businesses were working directly with the U.S. Treasury to help homeowners; her fake company was a law firm; and to apply for HAMP homeowners first needed to open a “mortgage fraud investigation” against their servicer.

Man Sentenced to Prison, Another Indicted For Roles in TARP-Related Scheme to Sell Properties from Federal Government’s HomePath Program

On October 21, 2015, Jesus Fernando Montes was indicted for his role in a real estate investment scheme that purported to be authorized by TARP to sell U.S. Government properties. Also on October 21, 2015, Thomas Dickey Price was sentenced to 18 months imprisonment and ordered to pay \$686,233 to victims for his role in the scheme. The case is being investigated by SIGTARP, FBI, and the United States Attorney’s Office for the Western District of Texas.

California Loan Modification Scam Ringleader Sentenced to 18 Years in Federal Prison and Over \$6 Million Restitution—Company Targeted Distressed Homeowners and Falsely Claimed Government Affiliation

On December 7, 2015, Andrea Ramirez was sentenced 18 years in prison and ordered to pay \$6,764,743 in restitution for orchestrating a scheme that offered loan modifications through a program purportedly sponsored by the U.S. Government. The investigation was conducted by SIGTARP, FBI, IRS-CI, USPIS, FHFA OIG, and the United States Attorney’s Office for the Central District of California.

Connecticut Media Agency Owner Sentenced for HAMP Mortgage Modification False Advertising Defendant’s Commercials Generated Leads Linking Homeowners with Scammers

On November 5, 2015, Matthew Goldreich was sentenced to two years of probation, including three months of home confinement and was ordered to pay a \$100,000 fine and \$75,794 in restitution for producing and disseminating false advertisements for services related to HAMP which he used as a “lead generator.” SIGTARP’s investigation was conducted jointly with the FBI, HUD OIG, USPIS and the United States Attorney’s Office for the District of Connecticut.

Two New York Men Indicted For Defrauding Homeowners in HAMP Loan Modification Scheme

On October 7, 2015, SIGTARP agents and law enforcement partners arrested David Gotterup and Jason Green for their roles in a scheme to defraud more than 1,000 homeowners who were trying to modify their mortgages through official government programs, including HAMP. They convinced homeowners to pay thousands of dollars in advance fees based on false promises that homeowners had retained an attorney to negotiate a mortgage modification with their banks. In reality, however, little or no work was performed. SIGTARP conducted the

investigation jointly with the United States Attorney's Office for the Eastern District of New York, FBI, HUD OIG, and SBA OIG.

Utah Man Admits Guilt in Massive \$33 Million Mortgage Modification Scam—Sales Team Directed to Sign Up Homeowners Even if they Did Not Qualify For HAMP

On December 21, 2015, James Scott Creasey pleaded guilty for his role in a massive modification scheme. SIGTARP's investigation, conducted together with the United States Attorney's Office for the District of Utah, IRS-CI, FBI, FRB OIG, and FHFA OIG, revealed that Creasey and others working for CC Brown Law LLC convinced struggling homeowners to pay more than \$10 million in upfront fees for mortgage modification services not performed.

SIGTARP Audit Oversight

Through 41 audit and other reports and 200 recommendations, SIGTARP protects additional TARP dollars and TARP programs, and finds savings for the Government.

As TARP has shifted away from Treasury investments in large institutions, SIGTARP has shifted its audit and oversight work to focus on looking for vulnerabilities in TARP to fraud, waste, and abuse, or improper payments, in ongoing TARP housing and small bank programs. SIGTARP's efforts also make these programs more effective and efficient. For example, as Treasury actively disburses \$433.1 million in TARP to seven states for the demolition of vacant houses, and recently approved \$152.7 million in TARP to first-time homebuyers, both new activities in TARP, SIGTARP through audit and oversight work is protecting that money and those programs, recently making 22 recommendations to reduce vulnerabilities in both subprograms.

SIGTARP's audit and oversight work also helps detect fraud, waste, and abuse. SIGTARP's forensic auditing unit provides better insight into fraud, waste, and abuse, and seeks recoveries of monies lost to waste and abuse in TARP. This group is focused on prevention and deterrence to make sure we reduce waste, so that SIGTARP does not have to later chase down improper payments.

With \$18.5 billion in remaining funds, TARP housing programs continue to need significant oversight. SIGTARP has made 102 recommendations concerning TARP's housing programs. In the last two years alone, SIGTARP made 54 recommendations and issued nine reports to protect TARP's housing programs. These included recommendations that identified for Treasury ways to improve mortgage servicers' treatment of homeowners in HAMP. Treasury has taken some action on SIGTARP's recommendations to improve homeowners' chances of success in HAMP.

Beginning in mid-2013, Treasury expanded TARP to pay for the demolition of abandoned properties in seven states. In FY 2015, these demolitions started. Treasury has allocated \$433.1 million in TARP dollars to these demolitions. SIGTARP's team of auditors and evaluators works hard to identify vulnerabilities that could hurt this use of TARP. SIGTARP recently issued an audit finding that

the demolition strategy, decisions, and activities, are done by contractors and subcontractors far removed from Treasury, whose identity is unknown to Treasury, with little information flowing to Treasury. Given the importance of protecting these dollars, this group is actively working on an audit to identify areas of risk in the Blight Elimination Program. They will also help identify other areas for other audit groups to work on in this program.

Recent Audits/Evaluations Released

Alert Letter on HHF Blight Elimination

SIGTARP is currently conducting an audit to identify risks that could undermine the success of the Hardest Hit Fund's ("HHF") efforts to reduce foreclosures through blight elimination. On December 14, 2015, SIGTARP issued an "Alert Letter" to Treasury Secretary Lew outlining the serious risk that TARP's Hardest Hit Fund efforts to reduce blight in hard-hit states could be strategically misused to select lived-in residences for the purpose of HHF-reimbursed demolition, leaving the program at great risk of abuse, and fewer TARP dollars available to address existing zombie properties in these cities. This would leave less TARP funds to demolish the abandoned properties Treasury intended, uproot people from their homes in poor neighborhoods, and in worst case scenarios, could open up TARP to manipulation, abuse, or criminal conduct.

During the course of SIGTARP's audit, SIGTARP found that lived-in homes in a neighborhood known as Area 55 in Evansville, Indiana, had been vacated just prior to demolition and the demolition paid for with TARP funds. These lived-in properties were chosen to fulfill the desire of a city agency to move a car dealership that was in the desired location of a medical school.

HHF is at risk if it is treated the same as the Housing and Urban Development's ("HUD") Neighborhood Stabilization Program ("NSP") or other blight elimination funding programs whose purposes include redevelopment of demolished vacant properties, and allow for the acquisition of occupied properties for demolition.^{iv} HHF has a different purpose, different intent, and different requirements.

As Treasury officials, including Secretary Lew, then-Assistant Secretary for Domestic Finance Mary Miller, and Treasury's HHF then-Program Director expressed when explaining the program in 2013 and 2014, Treasury's intent for HHF Blight Elimination Program was to prevent foreclosures by combatting the ills associated only with vacant and abandoned properties, rather than lived-in residences.

The cities hard-hit by abandoned properties that are using TARP funds for demolition have larger economic redevelopment plans that TARP is not designed to address, even if those plans have the potential to reduce foreclosures. These

^{iv} Unlike NSP, HHF is not a grant program and does not have the protections and requirements of federal grant regulations for including occupied homes in the program. For example, HUD's NSP allows for the acquisition of occupied property for demolition, but requires compliance with laws governing notices to occupants and relocation requirements. HUD's NSP toolkit provides, "If you decide to make an offer on an occupied property..." the Uniform Relocation Assistance and Real Property Acquisition Policies Act requires you to send a specific notice that informs people that are displaced that they may be eligible for relocation assistance, requires a URA-compliant appraisal if the value is greater than \$25,000. HUD's NSP Toolkit also states, "When using NSP to acquire or renovate occupied properties, part of the required due diligence is to determine if the seller followed the new tenant protection laws." Treasury has no similar requirements or protections.

cities contain vacant and abandoned properties in numbers beyond what TARP will be able to fund, leaving no room for diversion of TARP to lived-in residences. And, the presence of private self-interests in the potential end use of the properties post-demolition heightens the risk of manipulation, abuse, and criminal conduct, requiring heightened oversight.

SIGTARP found that Indiana's housing finance agency ("HFA") knowingly selected and approved lived-in homes on the desired relocation site of a car dealership in Evansville, Indiana, under the TARP program and used TARP funds to reimburse their demolition (but not acquisition) despite the presence of other abandoned properties in the city. Despite Treasury's contract with Indiana's HFA limiting the TARP program to the demolition of vacant, abandoned, and blighted properties, Indiana's HFA approved lived-in residences to be included in the TARP program.

Indiana's HFA approved the city's strategic plan that included a site evaluation matrix, inspection report, and photographs of each property. The city's strategic plan submitted to and approved by Indiana's HFA includes inspection reports from May 2014 for the proposed properties. The inspection reports for many of the proposed properties—including for 18 of these properties that would later actually be demolished under HHF—lists the properties as "occupied and secure." And, photographs dated May 2014 submitted to and approved by Indiana's HFA showed that people lived in these residences as evidenced by children's bicycles, a baby stroller, a child's tree swing, barbecue grills, front porch chairs, wind chimes, decorations, and American flags. There were also press reports and public hearings indicting that people lived in some of the homes selected.

Indiana's HFA approved \$293,073 in TARP reimbursement for the demolition of 24 homes in Area 55—\$246,490 of that amount was for the demolition of the 18 residences that were lived-in at the time they were approved for the program.

Indiana's HFA allowed TARP's Hardest Hit Fund to be used as part of a plan that selected and approved lived-in homes for demolition under HHF, which would require evicting or otherwise uprooting people from their homes. This was not the intent of HHF. Indiana's HFA may be following a strategy that might be permissible under HUD's NSP program, but unlike TARP, HUD's program imposes substantial legal requirements and protections on the acquisition of occupied properties. This puts TARP at great risk of abuse. If a lived-in residence is selected and the residents uprooted as part of a demolition strategy that is funded by TARP, the fact that other funds are actually used for the acquisition does not change the fact that lived-in homes were knowingly selected and targeted for demolition in connection with TARP's HHF program. Allowing TARP to reimburse the costs of demolishing homes that were recently lived-in, but that were targeted for removal in furtherance of a desired end-use, leaves this program at great risk of abuse, and leaves fewer TARP dollars available to address existing zombie properties in these cities.

The current practice of Indiana's HFA creates an unacceptable risk that TARP could be diverted from its intended target of "zombie" vacant and abandoned eyesore properties that drag neighborhoods down and cause foreclosures. Indiana's HFA appears to be relying on the fact that acquisition costs were not paid for with

TARP funds. However, if a home was not abandoned, reimbursement of the land bank or program partner for the costs associated with that demolition is beside the point—these properties should not have been part of HHF. Because the HHF Blight Elimination Program is essentially a reimbursement program, in which the actual disbursement of TARP funds by the HFA is made only after a property has been demolished, the crucial decision of eligibility by a state HFA must be made when a property is included within a TARP applicant's strategic plan, and certainly before demolition.

State HFAs should ensure TARP's limitations to vacant and abandoned properties are addressed in the strategic plans and selection of demolition sites. Once the state HFA approves the strategic plan, the process is underway. The city/land bank/non-profit/for-profit partner has an expectation that those demolitions are taking place under a TARP program, and will be reimbursed by TARP if the partner submits the correct paperwork. A state HFA's approval of a strategic plan under TARP also creates a public perception. For example, the public notice related to the acquisition and demolition of the homes on the desired site of the car dealership said that the application for the HHF Blight Elimination Program was approved, and then said the City intended to acquire and demolish the list of residences that followed.

The state HFAs should also ensure that they do not unknowingly approve lived-in residences for TARP by conducting due diligence to ensure that the properties selected are vacant and abandoned. This is particularly true if the blight partner has not yet acquired the property or only recently acquired the property. The state HFAs should make a site visit prior to approving the strategy. There are also databases that state HFAs could use. Cities and counties maintain a list of condemned properties as well as properties whose utilities have been disconnected.

TARP housing programs should not be seen by anyone as an opportunity to profit from TARP-funded reimbursement by targeting lived-in homes for acquisition and demolition. In addition, whenever self-interested parties seek to use Federal TARP funds in connection with land use planning, acquisition, and redevelopment activities, there is a heightened importance of active and effective oversight. In the worst cases, there is the risk of manipulation and/or abuse (which may not be illegal) or criminal conduct. However, even short of that worst case scenario, if actions are taken as part of a plan related to TARP to make lived-in homes vacant, even for a handful of properties, TARP has been misused and TARP funds have been diverted from the intended purpose. This diversion leaves fewer TARP funds for where there is a real need—zombie properties—those vacant and abandoned eye-sore properties that drag down neighborhoods and lead to foreclosures.

SIGTARP's alert letter also made three recommendations to improve the program's oversight and recover funds used for lived-in residences that were selected for the blight elimination program. For more information regarding this issue and SIGTARP's alert letter to the Treasury Secretary, see Section 2 in this Quarterly Report.

Hardest Hit Fund: State Pension Obligations

When Congress authorized the TARP bailout, it required that Treasury ensure that TARP only be used for Congressionally-mandated purposes. Congress required that TARP funds only be used to restore stability and liquidity, protect investments of families and individuals (including home values, life savings, retirement funds, and college accounts), preserve homeownership, or promote jobs and economic growth. Announced in early 2010 by the Administration as a program to help the hardest hit states, HHF uses TARP monies to fund foreclosure prevention programs in 19 states by providing assistance to homeowners. However, the program was slow in getting assistance to homeowners. In late 2012, Treasury officials explored expanding the focus of HHF beyond direct assistance to homeowners to the demolition of vacant and abandoned properties. Michigan's state housing finance agency that administers HHF approached Treasury in 2013 requesting to use some of the HHF funds already allocated for HHF programs to fund demolition activities. Michigan's state housing finance agency was already conducting these activities with other federal money and state money. In June 2013, Treasury approved Michigan's housing finance agency to reallocate \$100 million of HHF funds for this demolition activity. Treasury created TARP's Blight Elimination Program in HHF, after deciding that the purposes of the law creating TARP were met—foreclosure prevention and stabilization of home prices. Treasury would later expand to \$207.7 million Michigan's allocation and allow six other states to reallocate a total of \$225.4 million in HHF funds for blight elimination. Michigan's HFA has spent approximately \$65 million in HHF funds to demolish 4,677 properties as of June 30, 2015. Approximately 10 months after Treasury authorized Michigan to use \$100 million in allocated HHF funds for blight elimination, it was reported in the press that HHF funds may have been used to help fund Detroit's shortfall in its pension obligations.

Requested by Congress to determine whether TARP funds allocated to the HHF program have been used to fund pension obligations, SIGTARP evaluated whether the 19 state housing finance agencies that administer HHF used HHF funds to pay pension obligations. All 19 state housing finance agencies certified to SIGTARP under penalty of perjury that they do not use HHF funds for pension obligations, other than 16 state housing finance agencies paying the employer's pension contribution for their employees who work on HHF. Each of the 19 state housing finance agencies participating in HHF are also required to report unaudited financial information that shows HHF spending on a quarterly basis to Treasury including a balance sheet and income statement. These Quarterly Financial Reports show no payment of pension obligations as expenses, other than personnel/salary expenses. In addition, each state housing finance agency is required to provide an audited annual financial statement to Treasury accompanied by an independent auditor's report. These financial statements do not show that state housing agencies used HHF funds to pay state pension obligations.

Treasury requires that state housing finance agencies account for HHF funds separately. The contract between Treasury and state housing finance agencies administering HHF requires that the HFA draw HHF funds into an account

held at The Bank of New York Mellon or other depository institution chosen by Treasury. All but one of the 19 state housing finance agencies certified to SIGTARP under penalty of perjury that they segregate HHF funds from other funding sources. That one was Nevada's housing finance agency, which uses a non-profit corporation that Treasury contracted with, that certified to SIGTARP that the non-profit is independent from the State of Nevada. Officials from state housing finance agencies from Indiana, Michigan, and Ohio—three states that had already expended HHF funds for blight elimination during SIGTARP's evaluation—told SIGTARP in interviews that they do not commingle HHF funds with other funds.

Although all 19 state housing finance agencies certified to SIGTARP that no HHF funds went to state pension obligations, any time that a state receives federal funding for an activity for which the state set aside state funds, those state funds may be free for other uses. For example, when Michigan was already participating in blight elimination using HUD funds and state funds, and then was approved to use TARP funds for those activities, Michigan may have been able to utilize state funds, including funds that may have been previously set aside for blight elimination, for other state uses. For more information regarding this issue and, see Section 2 in this Quarterly Report.

SECTION 2 SIGTARP RECOMMENDATIONS

As a Special OIG, SIGTARP has a responsibility to conduct oversight over everything and everyone in TARP programs—not just Treasury. Making recommendations to improve the effectiveness and efficiency of Government, and prevent fraud, waste, and abuse, is the traditional role of an office of inspector general. SIGTARP's role is to make TARP better by improving the effectiveness and efficiency of Government TARP programs, and protect TARP from fraud, waste, and abuse.

To fulfill our responsibilities, SIGTARP conducts oversight to gain insight into areas where TARP can be improved. SIGTARP's reports and recommendations raise awareness to obstacles to TARP success. SIGTARP recommends improvements in TARP programs by Treasury, other Federal agencies with a role in TARP (such as federal banking regulators in TARP bank programs), as well as others who Treasury has chosen to administer TARP programs, such as mortgage servicers in HAMP, and state housing finance agencies in the Hardest Hit Fund.

RECOMMENDATIONS RELATED TO TARP-FUNDED DEMOLITIONS OF LIVED-IN HOMES

On December 14, 2015, SIGTARP issued a letter alerting Treasury to SIGTARP's finding that HHF Indiana selected and approved for TARP-funded demolition 18 homes where people lived, rather than the vacant and abandoned houses (so-called zombie properties) that Treasury intended. These homes were chosen for demolition under HHF because they were on the desired relocation site of a car dealership in Evansville, Indiana. SIGTARP made three recommendations:

Treasury should immediately direct state housing finance agencies that they should not allow the Hardest Hit Fund to be used strategically to select lived-in residences for demolition, and should instead be used solely to select zombie properties for demolition.

TARP has great potential to help heal the ills of vacant and abandoned properties in hard-hit cities, but only if this TARP program is not diverted from its intended purpose, and is protected against fraud, waste, and abuse.

As Treasury officials, including Secretary Lew, then-Assistant Secretary for Domestic Finance Mary Miller, and Treasury's Hardest Hit Fund then-Program Director expressed when explaining the program in 2013 and 2014, Treasury's intent for HHF Blight Elimination Program was to prevent foreclosures by combatting the ills associated only with *vacant* and *abandoned* properties, rather than lived-in residences.

Selecting lived-in homes leaves less TARP funds to demolish abandoned properties and uproots people from their homes—contrary to what Treasury intended. In worst case scenarios, it could open up TARP to manipulation, abuse, or criminal conduct.

HHF is at risk if it is treated the same as the Housing Urban Development's ("HUD") Neighborhood Stabilization Program ("NSP") or other blight elimination funding programs whose purposes include redevelopment of demolished vacant properties, and allow for the acquisition of occupied properties for demolition.ⁱ HHF has a different purpose, different intent, and different requirements.

The cities hard-hit by abandoned properties that are using TARP funds for demolition have larger economic redevelopment plans that TARP is not designed to address, even if those plans have the potential to reduce foreclosures. These cities contain vacant and abandoned properties in numbers beyond what TARP will be able to fund, leaving no room for diversion of TARP to lived-in residences. And, the presence of private self-interests in the potential end use of the properties post-demolition heightens the risk of manipulation, abuse, and criminal conduct, requiring heightened oversight.

Although, Treasury has not formally responded to SIGTARP's recommendation, Treasury told SIGTARP that it told state HFAs that properties should not be legally occupied at the time of review or approval for blight elimination activity for any requests submitted on or after January 15, 2016, and to reflect that guidance in program guidelines.

Treasury should take all oversight action necessary to ensure that the Hardest Hit Fund is not used for lived-in residences, including requiring state housing finance agencies to adopt and implement effective due diligence and other controls and procedures to ensure the properties selected are zombie properties.

State HFAs should ensure TARP's limitations to vacant and abandoned properties are addressed in the strategic plans and selection of demolition sites. Once the state HFA approves the strategic plan, the process is underway. The city/land bank/non-profit/for-profit partner has an expectation that those demolitions are taking place under a TARP program, and will be reimbursed by TARP if the partner submits the correct paperwork. A state HFA's approval of a strategic plan under TARP also creates a public perception.

The state HFAs should also ensure through site visits and other means such as various databases that they do not unknowingly approve lived-in homes for TARP by conducting due diligence to ensure that the properties selected are vacant and abandoned. This is particularly true if the blight partner has not yet acquired the property or only recently acquired the property.

Treasury has not responded to this recommendation.

ⁱ Unlike NSP, HHF is not a grant program and does not have the protections and requirements of federal grant regulations for including occupied homes in the program. For example, HUD's NSP allows for the acquisition of occupied property for demolition, but requires compliance with laws governing notices to occupants and relocation requirements. HUD's NSP toolkit provides, "If you decide to make an offer on an occupied property..." the Uniform Relocation Assistance and Real Property Acquisition Policies Act requires you to send a specific notice that informs people that are displaced that they may be eligible for relocation assistance, requires a URA-compliant appraisal if the value is greater than \$25,000. HUD's NSP Toolkit also states, "When using NSP to acquire or renovate occupied properties, part of the required due diligence is to determine if the seller followed the new tenant protection laws." Treasury has no similar requirements or protections.

Treasury should claw back all Hardest Hit Fund monies used for lived-in residences that were selected for the blight elimination program, including TARP payments of \$246,490 for 18 lived-in residences in the neighborhood of Area 55, in Evansville, Indiana, and recycle those funds to demolish abandoned zombie properties.

Despite Treasury's contract with Indiana's HFA limiting the TARP program to the demolition of vacant, abandoned, and blighted properties, Indiana's HFA approved lived-in residences to be included in the TARP program. Indiana's HFA approved the city's strategic plan that included a site evaluation matrix, inspection report, and photographs of each property. The submitted inspection reports for the proposed properties—including for 18 of these properties that would later actually be demolished under HHF—list many of the properties as “occupied and secure.” In addition, the photographs submitted as part of the plan approved by Indiana's HFA showed that people lived in these residences as evidenced by children's bicycles, a baby stroller, a child's tree swing, barbeque grills, front porch chairs, wind chimes, decorations, and American flags. There were also press reports that people lived in some of the homes selected.

Treasury has not responded to this recommendation.

SIGTARP RECOMMENDATIONS RELATED TO THE HARDEST HIT FUND NOT FUNDING PENSION OBLIGATIONS

Based on a Congressional request, SIGTARP evaluated whether HHF funds have been used to fund state pension programs. In its report released December 17, 2015, SIGTARP reported on the use of HHF funds through the date of SIGTARP's field work. However, given Treasury's regular on-site compliance visits to each state HFA and Treasury's required reporting from state HFAs on expenditures, to ensure that in the future Hardest Hit Funds are not used to fund any pension obligations unrelated to employees who work on HHF, SIGTARP recommended:

In order to ensure that Hardest Hit Funds are used only for foreclosure prevention activities as required by the Emergency Economic Stabilization Act, SIGTARP recommends that Treasury ensure, on a continuous basis, that state housing finance agencies participating in HHF do not use TARP funds to pay state pension obligations that are unrelated to employees who work on HHF, including but not limited to: (1) as part of Treasury's on-site compliance review process, (2) review of all financial reporting from state HFAs to Treasury, and (3) biannual surveys asking each state housing finance agency to certify that no TARP funds were used for state pension obligations.

Treasury responded that it would review this recommendation, but has not agreed to implement the recommendation at this time.

SIGTARP RECOMMENDATIONS TABLE

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
1* Treasury should include language in the automobile industry transaction term sheet acknowledging SIGTARP's oversight role and expressly giving SIGTARP access to relevant documents and personnel.	X			
2* Treasury should include language in new TARP agreements to facilitate compliance and oversight. Specifically, SIGTARP recommends that each program participant should (1) acknowledge explicitly the jurisdiction and authority of SIGTARP and other oversight bodies, as relevant, to oversee compliance of the conditions contained in the agreement in question, (2) establish internal controls with respect to that condition, (3) report periodically to the Compliance department of the Office of Financial Stability ("OFS-Compliance") regarding the implementation of those controls and its compliance with the condition, and (4) provide a signed certification from an appropriate senior official to OFS-Compliance that such report is accurate.		X		Although Treasury has made substantial efforts to comply with this recommendation in many of its agreements, there have been exceptions, including in its agreements with servicers in MHA.
3* All existing TARP agreements, as well as those governing new transactions, should be posted on the Treasury website as soon as possible.	X			
4* Treasury should require all TARP recipients to report on the actual use of TARP funds.		X		While Treasury has required CDCI participants to report on their actual use of TARP funds, no other TARP recipients were required to do so. Treasury made the reporting by CPP recipients only voluntary.
5* Treasury quickly determines its going-forward valuation methodology.	X			
6* Treasury begins to develop an overall investment strategy to address its portfolio of stocks and decide whether it intends to exercise warrants of common stock.	X			
7* In formulating the structure of TALE, Treasury should consider requiring, before committing TARP funds to the program, that certain minimum underwriting standards and/or other fraud prevention mechanisms be put in place with respect to the ABS and/or the assets underlying the ABS used for collateral.	X			The Federal Reserve adopted mechanisms that address this recommendation.
8* Agreements with TALE participants should include an acknowledgment that: (1) they are subject to the oversight of OFS-Compliance and SIGTARP, (2) with respect to any condition imposed as part of TALE, that the party on which the condition is imposed is required to establish internal controls with respect to each condition, report periodically on such compliance, and provide a certification with respect to such compliance.			X	
9* Treasury should give careful consideration before agreeing to the expansion of TALE to include MBS without a full review of risks that may be involved and without considering certain minimum fraud protections.	X			This recommendation was implemented with respect to CMBS, and the Federal Reserve did not expand TALE to RMBS.
10* Treasury should oppose any expansion of TALE to legacy MBS without significant modifications to the program to ensure a full assessment of risks associated with such an expansion.	X			This recommendation was implemented with respect to CMBS, and the Federal Reserve did not expand TALE to RMBS.
11 Treasury should formalize its valuation strategy and begin providing values of the TARP investments to the public.	X			Treasury has formalized its valuation strategy and regularly publishes its estimates.
12* Treasury and the Federal Reserve should provide to SIGTARP, for public disclosure, the identity of the borrowers who surrender collateral in TALE.			X	On December 1, 2010, the Federal Reserve publicly disclosed the identities of all TALE borrowers and that there had been no surrender of collateral. SIGTARP will continue to monitor disclosures if a collateral surrender takes place.
13* In TALE, Treasury should dispense with rating agency determinations and require a security-by-security screening for each legacy RMBS. Treasury should refuse to participate if the program is not designed so that RMBS, whether new or legacy, will be rejected as collateral if the loans backing particular RMBS do not meet certain baseline underwriting criteria or are in categories that have been proven to be riddled with fraud, including certain undocumented subprime residential mortgages.			X	The Federal Reserve announced that RMBS were ineligible for TALE loans, rendering this recommendation moot.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
14* In TALF, Treasury should require significantly higher haircuts for all MBS, with particularly high haircuts for legacy RMBS, or other equally effective mitigation efforts.	X			This recommendation was implemented with respect to CMBS, and the Federal Reserve did not expand TALF to RMBS.
15* Treasury should require additional anti-fraud and credit protection provisions, specific to all MBS, before participating in an expanded TALF, including minimum underwriting standards and other fraud prevention measures.	X			The Federal Reserve adopted mechanisms that address this recommendation with respect to CMBS, and did not expand TALF to RMBS.
16* Treasury should design a robust compliance protocol with complete access rights to all TALF transaction participants for itself, SIGTARP, and other relevant oversight bodies.			X	
17* Treasury should not allow Legacy Securities PPIFs to invest in TALF unless significant mitigating measures are included to address these dangers.	X			
18* All TALF modeling and decisions, whether on haircuts or any other credit or fraud loss mechanisms, should account for potential losses to Government interests broadly, including TARP funds, and not just potential losses to the Federal Reserve.	X			
19* Treasury should address the confusion and uncertainty on executive compensation by immediately issuing the required regulations.	X			
20* Treasury should significantly increase the staffing levels of OFS-Compliance and ensure the timely development and implementation of an integrated risk management and compliance program.		X		According to Treasury, OFS-Compliance has increased its staffing level and has contracted with four private firms to provide additional assistance to OFS-Compliance.
21* Treasury should require CAP participants to (1) establish an internal control to monitor their actual use of TARP funds, (2) provide periodic reporting on their actual use of TARP funds, (3) certify to OFS-Compliance, under the penalty of criminal sanction, that the report is accurate, that the same criteria of internal controls and regular certified reports should be applied to all conditions imposed on CAP participants, and (4) acknowledge explicitly the jurisdiction and authority of SIGTARP and other oversight bodies, as appropriate, to oversee conditions contained in the agreement.			X	Treasury closed the program with no investments having been made, rendering this recommendation moot.
22* Treasury should impose strict conflict-of-interest rules upon PPIF managers across all programs that specifically address whether and to what extent the managers can (1) invest PPIF funds in legacy assets that they hold or manage on behalf of themselves or their clients or (2) conduct PPIF transactions with entities in which they have invested on behalf of themselves or others.		X		Treasury has adopted some significant conflict-of-interest rules related to this recommendation, but has failed to impose other significant safeguards.
23* Treasury should require that all PPIF fund managers (1) have stringent investor-screening procedures, including comprehensive "Know Your Customer" requirements at least as rigorous as that of a commercial bank or retail brokerage operation to prevent money laundering and the participation of actors prone to abusing the system, and (2) be required to provide Treasury with the identities of all the beneficial owners of the private interests in the fund so that Treasury can do appropriate diligence to ensure that investors in the funds are legitimate.		X		Treasury's agreements with PPIF managers include investor-screening procedures such as "Know Your Customer" requirements. Treasury has agreed that it will have access to any information in a fund manager's possession relating to beneficial owners. However, Treasury did not impose an affirmative requirement that managers obtain and maintain beneficial owner information.
24* Treasury should require PPIF managers to provide most favored nation clauses to PPIF equity stakeholders, to acknowledge that they owe Treasury a fiduciary duty, and to adopt a robust ethics policy and compliance apparatus.	X			
25 Treasury should require servicers in MHA to submit third-party verified evidence that the applicant is residing in the subject property before funding a mortgage modification.	X			
26* In MHA, Treasury should require a closing-like procedure be conducted that would include (1) a closing warning sheet that would warn the applicant of the consequences of fraud; (2) the notarized signature and thumbprint of each participant; (3) mandatory collection, copying, and retention of copies of identification documents of all participants in the transaction; (4) verbal and written warnings regarding hidden fees and payments so that applicants are made fully aware of them; (5) the benefits to which they are entitled under the program (to prevent a corrupt servicer from collecting payments from the Government and not passing the full amount of the subsidies to the homeowners); and (6) the fact that no fee should be charged for the modification.		X		Treasury rejected SIGTARP's recommendation for a closing-like procedure. However, since this recommendation was issued, Treasury has taken several actions to prevent fraud on the part of either MHA servicers or applicants.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
27 * Additional anti-fraud protections should be adopted in MHA to verify the identity of the participants in the transaction and to address the potential for servicers to steal from individuals receiving Government subsidies without applying them for the benefit of the homeowner.		X		Treasury has taken steps to implement policies and conduct compliance reviews to address this recommendation. However, it remains unclear if Treasury has an appropriate method to ensure the irregularities identified in the compliance reviews are resolved.
28 * In MHA, Treasury should require the servicer to compare the income reported on a mortgage modification application with the income reported on the original loan applications.			X	Treasury has rejected SIGTARP's recommendation and does not require income reported on the modification application to be compared to income reported on the original loan application.
29 * In MHA, Treasury should require that verifiable, third-party information be obtained to confirm an applicant's income before any modification payments are made.	X			
30 * In MHA, Treasury should defer payment of the \$1,000 incentive to the servicer until after the homeowner has verifiably made a minimum number of payments under the mortgage modification program.	X			
31 * In MHA, Treasury should proactively educate homeowners about the nature of the program, warn them about modification rescue fraudsters, and publicize that no fee is necessary to participate in the program.	X			
32 * In MHA, Treasury should require its agents to keep track of the names and identifying information for each participant in each mortgage modification transaction and to maintain a database of such information.		X		While Treasury's program administrator, Fannie Mae, has developed a HAMP system of record that maintains servicers' names, investor group (private, portfolio, GSE), and participating borrowers' personally identifiable information, such as names and addresses, the database does not include the name of the investor.
33 * Treasury should require the imposition of strict information barriers or "walls" between the PPIF managers making investment decisions on behalf of the PPIF and those employees of the fund management company who manage non-PPIF funds.			X	Treasury has refused to adopt this significant anti-fraud measure designed to prevent conflicts of interest. This represents a material deficiency in the program.
34 * Treasury should periodically disclose PPIF trading activity and require PPIF managers to disclose to SIGTARP, within seven days of the close of the quarter, all trading activity, holdings, and valuations so that SIGTARP may disclose such information, subject to reasonable protections, in its quarterly reports.			X	Treasury has committed to publish on a quarterly basis certain high-level information about aggregated purchases by the PPIFs, but not within seven days of the close of the quarter. Treasury has not committed to providing full transparency to show where public dollars are invested by requiring periodic disclosure of every trade in the PPIFs.
35 Treasury should define appropriate metrics and an evaluation system should be put in place to monitor the effectiveness of the PPIF managers, both to ensure they are fulfilling the terms of their agreements and to measure performance.		X		Treasury has stated that it has developed risk and performance metrics. However, more than four years into the program, it is still not clear how Treasury will use these metrics to evaluate the PPIF managers and take appropriate action as recommended by SIGTARP.
36 * The conditions that give Treasury "cause" to remove a PPIF manager should be expanded to include a manager's performance below a certain standard benchmark, or if Treasury concludes that the manager has materially violated compliance or ethical rules.			X	Treasury has refused to adopt this recommendation, relying solely on Treasury's right to end the investment period after 12 months. That timeframe has already expired. Treasury's failure to adopt this recommendation potentially puts significant Government funds at risk.
37 * Treasury should require PPIF managers to disclose to Treasury, as part of the Watch List process, not only information about holdings in eligible assets but also holdings in related assets or exposures to related liabilities.	X			
38 Treasury should require PPIF managers to obtain and maintain information about the beneficial ownership of all of the private equity interests, and Treasury should have the unilateral ability to prohibit participation of private equity investors.			X	Treasury has agreed that it can have access to any information in a fund manager's possession relating to beneficial owners. However, Treasury is not making an affirmative requirement that managers obtain and maintain beneficial owner information. Treasury will not adopt the recommendation to give itself unilateral ability to deny access to or remove an investor, stating that such a right would deter participation.
39 * Treasury and FRBNY should (1) examine Moody's assertions that some credit rating agencies are using lower standards to give a potential TALF security the necessary AAA rating and (2) develop mechanisms to ensure that acceptance of collateral in TALF is not unduly influenced by the improper incentives to overrate that exist among the credit agencies.	X			Treasury and the Federal Reserve have discussed concerns about potential overrating or rating shopping with the rating agencies, and have agreed to continue to develop and enhance risk management tools and processes, where appropriate.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
40* Treasury should more explicitly document the vote of each Investment Committee member for all decisions related to the investment of TARP funds.	X			
41* Treasury should improve existing control systems to document the occurrence and nature of external phone calls and in-person meetings about actual and potential recipients of funding under the CPP and other similar TARP-assistance programs to which they may be part of the decision making.	X			
42* The Secretary of the Treasury should direct the Special Master to work with FRBNY officials in understanding AIG compensation programs and retention challenges before developing future compensation decisions that may affect both institutions' ability to get repaid by AIG for Federal assistance provided.	X			
43* Treasury should establish policies to guide any similar future decisions to take a substantial ownership position in financial institutions that would require an advance review so that Treasury can be reasonably aware of the obligations and challenges facing such institutions.			X	Treasury stated that it does not anticipate taking a substantial percentage ownership position in any other financial institution pursuant to EESA.
44* Treasury should establish policies to guide decision making in determining whether it is appropriate to defer to another agency when making TARP programming decisions where more than one Federal agency is involved.		X		Treasury has agreed to work closely with other Federal agencies that are involved in TARP.
45 Treasury should rectify the confusion that its own statements have caused for HAMP by prominently disclosing its goals and estimates (updated over time, as necessary) of how many homeowners the program will help through permanent modifications and report monthly on its progress toward meeting that goal.			X	Despite SIGTARP's repeated highlighting of this essential transparency and effectiveness measure, Treasury has refused to disclose clear and relevant goals and estimates for the program.
46 Treasury should develop other performance metrics and publicly report against them to measure over time the implementation and success of HAMP. For example, Treasury could set goals and publicly report against those goals for servicer processing times, modifications as a proportion of a servicer's loans in default, modifications as a proportion of foreclosures generally, rates of how many borrowers fall out of the program prior to permanent modification, and re-default rates.		X		Although Treasury has increased its reporting of servicer performance, it has not identified goals for each metric and measured performance against those goals. Treasury has not set an acceptable metric for redefaults.
47 Treasury should undertake a sustained public service campaign as soon as possible, both to reach additional borrowers who could benefit from the program and to arm the public with complete, accurate information — this will help to avoid confusion and delay, and prevent fraud and abuse.	X			
48 Treasury should reconsider its position that allows servicers to substitute alternative forms of income verification based on subjective determinations by the servicer.			X	
49 Treasury should re-examine HAMP's structure to ensure that it is adequately minimizing the risk of re-default stemming from non-mortgage debt, second liens, partial interest rate resets after the five-year modifications end, and from many borrowers being underwater.		X		Treasury has adopted some programs to assist underwater mortgages to address concerns of negative equity but has not addressed other factors contained in this recommendation.
50 Treasury should institute careful screening before putting additional capital through CDCI into an institution with insufficient capital to ensure that the TARP matching funds are not flowing into an institution that is on the verge of failure.	X			
51 Treasury should develop a robust procedure to audit and verify the bona fides of any purported capital raise in CDCI and to establish adequate controls to verify the source, amount, and closing of all claimed private investments.	X			
52 Treasury should revise CDCI terms to clarify that Treasury inspection and copy rights continue until the entire CDCI investment is terminated. Additionally, consistent with recommendations made in connection with other TARP programs, the terms should be revised to provide expressly that SIGTARP shall have access to the CDCI's records equal to that of Treasury.	X			

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
53 Treasury should consider more frequent surveys of a CDCI participant's use of TARP funds than annually as currently contemplated. Quarterly surveys would more effectively emphasize the purpose of CDCI.			X	
54 Treasury should ensure that more detail is captured by the Warrant Committee meeting minutes. At a minimum, the minutes should include the members' qualitative considerations regarding the reasons bids were accepted or rejected within fair market value ranges.	X			Treasury has indicated that it has implemented this recommendation. Although the detail of the minutes has improved, Treasury is still not identifying how each member of the committee casts his or her vote.
55 Treasury should document in detail the substance of all communications with recipients concerning warrant repurchases.			X	Treasury has agreed to document the dates, participants, and subject line of calls. It has refused to document the substance of such conversations.
56 * Treasury should develop and follow guidelines and internal controls concerning how warrant repurchase negotiations will be pursued, including the degree and nature of information to be shared with repurchasing institutions concerning Treasury's valuation of the warrants.		X		Treasury has adopted procedures designed to address this recommendation, including a policy to discuss only warrant valuation inputs and methodologies prior to receiving a bid, generally to limit discussion to valuation ranges after receiving approval from the Warrant Committee, and to note the provision of any added information in the Committee minutes. However, Treasury believes that its existing internal controls are sufficient to ensure adequate consistency in the negotiation process.
57 * Treasury should promptly take steps to verify TARP participants' conformance to their obligations, not only by ensuring that they have adequate compliance procedures but also by independently testing participants' compliance.		X		Although Treasury largely continues to rely on self-reporting, stating that it only plans to conduct testing where they have particular concerns as to a TARP recipient's compliance procedures or testing results, it has conducted independent testing of compliance obligations during some compliance reviews.
58 * Treasury should develop guidelines that apply consistently across TARP participants for when a violation is sufficiently material to merit reporting, or in the alternative require that all violations be reported.		X		Treasury states that it has developed guidance and provided that guidance to the exceptional assistance participants that were remaining in TARP as of June 30, 2011. Treasury has not addressed other factors contained in this recommendation, citing its belief that materiality should be subject to a fact and circumstances review.
59 For each HAMP-related program and subprogram, Treasury should publish the anticipated costs and expected participation in each and that, after each program is launched, it report monthly as to the program's performance against these expectations.		X		Treasury has provided anticipated costs, but not expected participation.
60 * Treasury should re-evaluate the voluntary nature of its principal reduction program and, irrespective of whether it is discretionary or mandatory, consider changes to better maximize its effectiveness, ensure to the greatest extent possible the consistent treatment of similarly situated borrowers, and address potential conflict of interest issues.				Treasury plans to maintain the voluntary nature of the program, providing an explanation that on its face seems unpersuasive to SIGTARP. SIGTARP will continue to monitor performance.
61 Treasury should adopt a uniform appraisal process across all HAMP and HAMP-related short-sale and principal reduction programs consistent with FHA's procedures.			X	
62 * Treasury should reconsider the length of the minimum term of HAMP's unemployment forbearance program.	X			For more than a year, Treasury refused to adopt this recommendation, even though average U.S. terms of unemployment were lengthening. However, in July 2011, the Administration announced a policy change, and Treasury has extended the minimum term of the unemployment program from three months to 12 months, effective October 1, 2011.
63 Treasury should launch a broad-based information campaign, including public service announcements in target markets that focus on warnings about potential fraud, and include conspicuous fraud warnings whenever it makes broad public announcements about the HAMP program.	X			
64 When Treasury considers whether to accept an existing CPP participant into SBLF, because conditions for many of the relevant institutions have changed dramatically since they were approved for CPP, Treasury and the bank regulators should conduct a new analysis of whether the applying institution is sufficiently healthy and viable to warrant participation in SBLF.	X			

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
65	When Treasury conducts the new analysis of an institution's health and viability, the existing CPP preferred shares should not be counted as part of the institution's capital base.		X	Treasury refused to adopt this recommendation, citing its belief that current CPP participants may be unfairly disadvantaged in their SBLF applications if their existing CPP investments are not counted as part of their capital base, and that SBLF "already provides substantial hurdles that CPP recipients must overcome" that don't apply to other applicants.
66	Treasury should take steps to prevent institutions that are refinancing into the SBLF from CPP from securing windfall dividend reductions without any relevant increase in lending.		X	Treasury refused to adopt this recommendation, suggesting that its adoption would subvert the will of Congress and that SIGTARP's recommendation "may not be helpful" because "it is unclear that using this statutorily mandated baseline will lead to anomalies."
67 *	Treasury, as part of its due diligence concerning any proposed restructuring, recapitalization, or sale of its CPP investment to a third party, should provide to SIGTARP the identity of the CPP institution and the details of the proposed transaction.	X		
68 *	When a CPP participant refinances into SBLF and seeks additional taxpayer funds, Treasury should provide to SIGTARP the identity of the institution and details of the proposed additional SBLF investment.	X		
69 *	OFS should adopt the legal fee bill submission standards contained in the FDIC's Outside Counsel Deskbook, or establish similarly detailed requirements for how law firms should prepare legal fee bills and describe specific work performed in the bills, and which costs and fees are allowable and unallowable.	X		Treasury told SIGTARP that OFS has created new guidance using the FDIC's Outside Counsel Deskbook and other resources.
70 *	OFS should include in its open legal service contracts detailed requirements for law firms on the preparation and submission of legal fee bills, or separately provide the instructions to law firms and modify its open contracts, making application of the instructions mandatory.		X	Treasury told SIGTARP that OFS has distributed its new guidance to all law firms currently under contract to OFS. Treasury further stated that OFS will work with Treasury's Procurement Services Division to begin modifying base contracts for OFS legal services to include those standards as well.
71 *	OFS should adopt the legal fee bill review standards and procedures contained in the FDIC's Outside Counsel Deskbook, or establish similarly specific instructions and guidance for OFS COITRs to use when reviewing legal fee bills, and incorporate those instructions and guidance into OFS written policies.	X		Treasury told SIGTARP that OFS has held training on its newly adopted guidance prescribing how legal fee bills should be prepared with OFS COITRs and other staff involved in the review of legal fee bills, and that the OFS COITRs will begin reviewing invoices in accordance with its new guidance for periods starting with March 2011. OFS also stated that it incorporated relevant portions of its training on the new legal fee bill review standards into written procedures.
72 *	OFS should review previously paid legal fee bills to identify unreasonable or unallowable charges, and seek reimbursement for those charges, as appropriate.		X	Although Treasury previously agreed to implement this recommendation, Treasury only reviewed the legal fee bills for one of the five law firms that SIGTARP had already described as unreasonable. Treasury refuses to seek any reimbursement for those charges. See also Recommendation 81 concerning this issue.
73 *	Treasury should establish detailed guidance and internal controls governing how the MHA Servicer Compliance Assessment will be conducted and how each compliance area will be weighted.		X	Treasury made important changes to its servicer assessments by including metrics for the ratings, including several quantitative metrics. However, qualitative metrics to assess the servicer's internal controls in the three ratings categories remain, and guidelines or criteria for rating the effectiveness of internal controls are still necessary.
74 *	Treasury should ensure that more detail is captured by the MHA Compliance Committee meeting minutes. At a minimum, the minutes should include MHA-C's proposed rating for each servicer, the committee members' qualitative and quantitative considerations regarding each servicer's ratings, the votes of each committee member, the final rating for each servicer, justification for any difference in that rating with MHA-C's proposed rating, and any follow-up including escalation to Treasury's Office of General Counsel or the Assistant Secretary and the outcomes of that escalation.		X	Minutes of recent MHA Compliance Committee meetings contain brief explanations of servicer assessment rating decisions. However, these minutes do not explain the Committee's deliberations in detail, do not indicate how members voted beyond a tally of the votes, and do not discuss follow-up actions or escalation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
75* Treasury should require that MHA servicer communications with homeowner's relating to changes in the status or terms of a homeowner's modification application, trial or permanent modification, HAFA agreement, or any other significant change affecting the homeowner's participation in the MHA program, be in writing.			X	Treasury has refused to adopt this recommendation, saying it already requires a loan servicer to communicate in writing with a borrower an average of 10 times. However, most written requirements apply to a HAMP application and Treasury's response fails to address homeowners who receive miscommunication from servicers on important milestones or changes. More than two years after this recommendation was issued on August 31, 2011, CFPB began requiring servicers to provide written notification to homeowners under a wide range of circumstances, some of which would be helpful to homeowners in or seeking MHA assistance. Treasury should implement these notification requirements in HAMP so that it can assess compliance and take action for non-compliance, such as withholding or clawing back HAMP incentives payments.
76* Treasury should establish benchmarks and goals for acceptable program performance for all MHA servicers, including the length of time it takes for trial modifications to be converted into permanent modifications, the conversion rate for trial modifications into permanent modifications, the length of time it takes to resolve escalated homeowner complaints, and the percentage of required modification status reports that are missing.			X	Treasury told SIGTARP that it already established benchmarks in this area, including that trial periods should last three to four months, and escalated cases should be resolved in 30 days. If these are the benchmarks for acceptable performance, many servicers have missed the mark. Also, Treasury has yet to establish a benchmark for conversion rates from trial modifications to permanent modifications.
77* Treasury should publicly assess the top 10 MHA servicers' program performance against acceptable performance benchmarks in the areas of: the length of time it takes for trial modifications to be converted into permanent modifications, the conversion rate for trial modifications into permanent modifications, the length of time it takes to resolve escalated homeowner complaints, and the percentage of required modification status reports that are missing.			X	Treasury has rejected this recommendation, saying only that it would "continue to develop and improve the process where appropriate."
78* Treasury must ensure that all servicers participating in MHA comply with program requirements by vigorously enforcing the terms of the servicer participation agreements, including using all financial remedies such as withholding, permanently reducing, and clawing back incentives for servicers who fail to perform at an acceptable level. Treasury should be transparent and make public all remedial actions taken against any servicer.			X	Treasury has rejected this important recommendation, stating that it believes that the remedies enacted have been appropriate and that appropriate transparency exists.
79 Treasury should specifically determine the allowability of \$7,980,215 in questioned, unsupported legal fees and expenses paid to the following law firms: Simpson Thacher & Bartlett LLP (\$5,791,724); Cadwalader Wickersham & Taft LLP (\$1,983,685); Locke Lord Bissell & Liddell LLP (\$146,867); and Bingham McCutchen LLP (Inovated from McKee Nelson LLP, \$57,939).			X	Treasury neither agreed nor disagreed with the recommendation.
80 The Treasury contracting officer should disallow and seek recovery from Simpson Thacher & Bartlett LLP for \$91,482 in questioned, ineligible fees and expenses paid that were not allowed under the OFS contract. Specifically, those are \$68,936 for labor hours billed at rates in excess of the allowable maximums set in contract TFS-09-0001, task order 1, and \$22,546 in other direct costs not allowed under contract TFS-09-007, task order 1.			X	Treasury neither agreed nor disagreed with the recommendation.
81 Treasury should promptly review all previously paid legal fee bills from all law firms with which it has a closed or open contract to identify unreasonable or unallowable charges and seek reimbursement for those charges, as appropriate.			X	Treasury only reviewed the legal fee bills for one of the five law firms that SIGTARP had already described as unreasonable. Treasury refuses to seek any reimbursements for those charges.
82 Treasury should require in any future solicitation for legal services multiple rate categories within the various partner, counsel, and associate labor categories. The additional labor rate categories should be based on the number of years the attorneys have practiced law.			X	Treasury neither agreed nor disagreed with the recommendation.
83 Treasury should pre-approve specified labor categories and rates of all contracted legal staff before they are allowed to work on and charge time to OFS projects.			X	Treasury neither agreed nor disagreed with the recommendation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
84 * Treasury, in consultation with Federal banking regulators, should develop a clear TARP exit path to ensure that as many community banks as possible repay the TARP investment and prepare to deal with the banks that cannot. Treasury should develop criteria pertaining to restructurings, exchanges, and sales of its TARP investments (including any discount of the TARP investment, the treatment of unpaid TARP dividend and interest payments, and warrants).		X		Treasury responded that it continues its efforts to wind down CPP through repayments, restructuring, and sales. Treasury has not addressed the criteria for these investment strategies or consulted with regulators.
85 * Treasury should assess whether it should renegotiate the terms of its Capital Purchase Program contracts for those community banks that will not be able to exit TARP prior to the dividend rate increase in order to help preserve the value of taxpayers' investments.			X	Treasury rejected this recommendation without ever addressing why.
86 Treasury should protect borrower personally identifiable information ("PII") and other sensitive borrower information compiled for the Hardest Hit Fund ("HHF") by: (1) requiring that within 90 days, all Housing Finance Agencies (and their contractors) ("HFAs") participating in HHF develop and implement effective policies and procedures to ensure protection against unauthorized access, use, and disposition of PII and other sensitive borrower information; (2) Treasury reviewing each HFA's policies and procedures to determine if they are effective, and taking such action as is required to ensure effectiveness; (3) requiring that all parties granted access to borrower information should be made aware of restrictions on copying and disclosing this information; (4) requiring annual certification by HFAs to Treasury that they are in compliance with all applicable laws, policies and procedures pertaining to borrower information; and (5) requiring that HFAs promptly notify Treasury and SIGTARP within 24 hours, when a breach of security has occurred involving borrower information.		X		Treasury has said it is implementing this recommendation. SIGTARP will monitor Treasury's efforts to implement the recommendation.
87 * To ensure that the Office of the Special Master consistently grants exceptions to the \$500,000 cash salary cap, the Office of the Special Master should substantiate each exception requested and whether the requests demonstrate or fail to demonstrate "good cause."			X	While Treasury's documentation of granting these cash salaries has improved in that it includes some additional information beyond the company's assertions, that information is primarily market data that the company provides. The recommendation was not to document better, but instead to "substantiate," which requires some criteria for granting exceptions as well as independent analysis beyond the company's assertions. Treasury's policies and procedures do not contain any criteria for approving cash salaries exceeding \$500,000 or any discussion of any analysis by Treasury.
88 * The Office of the Special Master should better document its use of market data in its calculations. At a minimum, the Office of the Special Master should prospectively document which companies and employees are used as comparators in its analysis of the 50th percentile of the market, and it should also maintain records and data so that the relationship between its determinations and benchmarks are clearly understood.	X			In 2012, Treasury began to preserve the independent market data on which it relied to evaluate the market data submitted by the companies.
89 * The Office of the Special Master should develop more robust policies, procedures, or guidelines to help ensure that its pay determination process and its decisions are evenhanded. These measures will improve transparency and help the Office of the Special Master consistently apply the Interim Final Rule principles of "appropriate allocation," "performance-based compensation," and "comparable structures and payments."			X	Although Treasury created written policies and procedures in June 2013, OSM's policy only contains Treasury's rule and language from the statute, all of which was existing prior to OSM's creation. Therefore, OSM has not created its own formal policies. OSM's written procedures are merely a documentation of some of OSM's existing practices and guidelines, but not others as contained in the pay determination letters, and were not a new development of robust policies, procedures or guidelines. They do not establish meaningful criteria Treasury can follow for approving cash salaries exceeding \$500,000, pay exceeding market medians, pay raises, or the use of long-term restricted stock.
90 In order to allow for effective compliance and enforcement in HAMP Tier 2, Treasury should require that the borrower prove that the property has been rented and is occupied by a tenant at the time the borrower applies for a loan modification, as opposed to requiring only a certification that the borrower intends to rent the property. As part of the Request for Mortgage Assistance ("RMA") application for HAMP Tier 2, the borrower should provide the servicer with a signed lease and third-party verified evidence of occupancy in the form of documents showing that a renter lives at the property address, such as a utility bill, driver's license, or proof of renter's insurance. In the case of multiple unit properties under one mortgage Treasury should require that the borrower provide the servicer with evidence that at least one unit is occupied by a tenant as part of the RMA.			X	Treasury responded to this recommendation by requiring that borrowers certify that they intend to rent the property for at least five years and that they will make reasonable efforts to rent. This does not go far enough. Requiring only a self-certification, under penalty of perjury, without a strong compliance and enforcement regime to ensure that the intent is carried out and the property is actually rented, leaves the program vulnerable to risks that TARP funds will pay investors for modifications for mortgages on vacation homes that are not rented, and may delay, as opposed to prevent, foreclosures and increase HAMP redefault rates.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
91 To continue to allow for effective compliance and enforcement in HAMP Tier 2 after the trial modification has started, Treasury should require that, prior to conversion of a trial modification to a permanent modification, the borrower certify under penalty of perjury that none of the occupancy circumstances stated in the RMA have changed.			X	Treasury rejected this recommendation, stating that eligibility is not retested prior to conversion. This does not go far enough. Requiring only a self-certification, without a strong compliance and enforcement regime to ensure that the intent is carried out and the property is actually rented, leaves the program vulnerable to risks that TARP funds will pay investors for modifications for mortgages on vacation homes that are not rented, and may delay, as opposed to prevent, foreclosures and increase HAMP redefault rates.
92 To prevent a property that has received a HAMP Tier 2 modification from remaining vacant for an extended period of time after a lease expires or a tenant vacates, (a) Treasury should require that borrowers immediately notify their servicer if the property has remained vacant for more than three months. (b) Treasury should require servicers to provide monthly reports to Treasury of any properties that have remained vacant for more than three months. (c) Treasury should bar payment of TARP-funded incentives to any participant for a loan modification on a property that has been reported vacant for more than three months, until such time as the property has been re-occupied by a tenant and the borrower has provided third-party verification of occupancy.			X	Treasury told SIGTARP that implementing this recommendation would create significant additional procedures and documentation requirements. With no compliance regime to determine that a renter is in place, the program remains vulnerable to TARP funds being paid to modify mortgages that do not fit within the intended expansion of the program.
93 In order to protect against the possibility that the extension and expansion of HAMP will lead to an increase in mortgage modification fraud, (a) Treasury should require that servicers provide the SIGTARP/CFPB/Treasury Joint Task Force Consumer Fraud Alert to all HAMP-eligible borrowers as part of their monthly mortgage statement until the expiration of the application period for HAMP Tier 1 and 2. (b) Treasury should undertake a sustained public service campaign as soon as possible both to reach additional borrowers who could potentially be helped by HAMP Tier 2 and to arm the public with complete, accurate information about the program to avoid confusion and delay, and to prevent fraud and abuse.			X	Treasury has not implemented this recommendation. It is important that Treasury educate as many homeowners as possible with accurate information about HAMP in an effort to prevent mortgage modification fraud.
94 Given the expected increase in the volume of HAMP applications due to the implementation of HAMP Tier 2, Treasury should convene a summit of key stakeholders to discuss program implementation and servicer ramp-up and performance requirements so that the program roll-out is efficient and effective.			X	Treasury has not implemented this recommendation. Treasury has not held a summit of all key stakeholders to make the program rollout efficient and effective.
95 To ensure servicer compliance with HAMP Tier 2 guidelines and assess servicer performance, (a) Treasury should include additional criteria in its servicer compliance assessments that measure compliance with the program guidelines and requirements of HAMP Tier 2. (b) Treasury should develop and publish separate metrics related to HAMP Tier 2 in the compliance results and program results sections of the quarterly Making Home Affordable ("MHA") servicer assessments of the Top 10 MHA servicers.		X		Treasury assesses servicer compliance by reviewing samples of files of homeowner data in HAMP Tier 1 and Tier 2. Treasury, however, is not reporting Tier 2 information separately as SIGTARP recommended, making targeted insight into HAMP Tier 2 improvements difficult.
96 To allow for assessment of the progress and success of HAMP Tier 2, Treasury should set meaningful and measurable goals, including at a minimum the number of borrowers Treasury estimates will be helped by HAMP Tier 2. Treasury should unambiguously and prominently disclose its goals and report monthly on its progress in meeting these goals.			X	Treasury has rejected this recommendation. Treasury's refusal to provide meaningful and measurable goals leaves it vulnerable to accusations that it is trying to avoid accountability.
97 Treasury should set meaningful and measurable performance goals for the Hardest Hit Fund program including, at a minimum, the number of homeowners Treasury estimates will be helped by the program, and measure the program's progress against those goals.		X		In action memoranda sent to 5 state housing finance agencies in 2012 and one in 2015, Treasury appears to be saying it will hold states accountable to estimated numbers of homeowners to be helped. In an action memorandum sent to one other housing finance agency in 2015, Treasury strongly recommended immediate action to address uncorrected deficiencies in HHF performance, declining performance trends, and program oversight. Treasury should set other targeted goals.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
98 Treasury should instruct state housing finance agencies in the Hardest Hit Fund to set meaningful and measurable overarching and interim performance goals with appropriate metrics to measure progress for their individual state programs.		X		Treasury issued letters to six housing finance agencies (5 in 2012 and 1 in 2015) requiring those states to provide an action plan with measurable interim and overall goals, including benchmarks, to improve the level of homeowner assistance under the HHF program. Treasury should fully adopt SIGTARP's recommendation with the remaining 13 housing finance agencies in the HHF program. SIGTARP will continue to monitor implementation of this recommendation.
99 Treasury should set milestones at which the state housing finance agencies in the Hardest Hit Fund must review the progress of individual state programs and make program adjustments from this review.		X		Treasury issued letters to five housing finance agencies (4 in 2012 and 1 in 2015) requiring those states to provide an action plan with measurable interim and overall goals, after which Treasury said it would make program adjustments. There were some improvements in Florida in 2013. Treasury must have a sustained commitment to making program adjustments.
100 Treasury should publish on its website and in the Housing Scorecard on a quarterly basis the total number of homeowners assisted, funds drawn down by states, and dollars expended for assistance to homeowners, assistance committed to homeowners, and cash on hand, aggregated by all state Hardest Hit Fund programs.		X		Treasury has only partially implemented this recommendation. Treasury recently started publishing some aggregated data on its website. However, Treasury does not publish all of the data SIGTARP recommended nor does Treasury publish any data at all concerning the Hardest Hit Fund in the Housing Scorecard.
101 Treasury should develop an action plan for the Hardest Hit Fund that includes steps to increase the numbers of homeowners assisted and to gain industry support for Treasury-approved HHF programs. Treasury should set interim metrics for how many homeowners it intends to assist in a Treasury-defined time period in each particular program (such as principal reduction, second lien reduction, or reinstatement). If Treasury cannot achieve the desired level of homeowners assisted in any one program area in the defined time period, Treasury should put the funds to better use toward programs that are reaching homeowners.		X		Treasury has expanded the type of assistance offered, but shifted funding from HHF programs that helped homeowners directly to assistance for first time homebuyer downpayments and the demolition of vacant homes. Treasury issued letters to six housing finance agencies (5 in 2012 and 1 in 2015) requiring those states to provide an action plan with measurable interim and overall goals, including benchmarks, to improve the number of homeowners assisted under HHF. Treasury must do more to increase homeowner admission in HHF.
102 Treasury should stop allowing servicers to add a risk premium to Freddie Mac's discount rate in HAMP's net present value test.			X	Treasury has not implemented this recommendation. The addition of a risk premium reduces the number of otherwise qualified homeowners Treasury helps through HAMP. Treasury should implement this recommendation to increase assistance to struggling homeowners.
103 Treasury should ensure that servicers use accurate information when evaluating net present value test results for homeowners applying to HAMP and should ensure that servicers maintain documentation of all net present value test inputs. To the extent that a servicer does not follow Treasury's guidelines on input accuracy and documentation maintenance, Treasury should permanently withhold incentives from that servicer.			X	Treasury has not implemented this recommendation. Servicer errors using NPV inputs and the lack of properly maintained records on NPV inputs have diminished compliance and placed the protection of homeowner's rights to challenge servicer error at risk.
104 Treasury should require servicers to improve their communication with homeowners regarding denial of a HAMP modification so that homeowners can move forward with other foreclosure alternatives in a timely and fully informed manner. To the extent that a servicer does not follow Treasury's guidelines on these communications, Treasury should permanently withhold incentives from that servicer.	X			
105 Treasury should ensure that more detail is captured by the Making Home Affordable Compliance Committee meeting minutes regarding the substance of discussions related to compliance efforts on servicers in HAMP. Treasury should make sure that minutes clearly outline the specific problems encountered by servicers, remedial options discussed, and any requisite actions taken to remedy the situation.			X	Treasury has not implemented this recommendation. SIGTARP found a lack of detail in Treasury's meeting minutes and because Treasury failed to document its oversight, SIGTARP was unable to verify Treasury's role in the oversight of servicers or its compliance agent Freddie Mac.
106 In order to protect taxpayers who funded TARP against any future threat that might result from LIBOR manipulation, Treasury and the Federal Reserve should immediately change any ongoing TARP programs including, without limitation, PPIP and TALF, to cease reliance on LIBOR.			X	Neither Treasury nor the Federal Reserve has agreed to implement this recommendation despite Treasury telling SIGTARP that it "share[s] SIGTARP's] concerns about the integrity" of LIBOR, and the Federal Reserve telling SIGTARP that it agreed that "recent information regarding the way the LIBOR has been calculated has created some uncertainty about the reliability of the rate."

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
107 In order to protect taxpayers who invested TARP funds into AIG to the fullest extent possible, Treasury and the Federal Reserve should recommend to the Financial Stability Oversight Council that AIG be designated as a systemically important financial institution so that it receives the strongest level of Federal regulation.	X			On July 8, 2013, the Financial Stability Oversight Council unanimously voted to designate AIG as systemically important.
108 In order to fulfill Treasury's responsibility to wind down its TARP Capital Purchase Program investments in a way that protects taxpayer interests, before allowing a TARP bank to purchase Treasury's TARP shares at a discount to the TARP investment (for example as the successful bidder at auction), Treasury should undertake an analysis, in consultation with Federal banking regulators, to determine that allowing the bank to redeem its TARP shares at a discount to the TARP investment outweighs the risk that the bank will not repay the full TARP investment. Treasury should document that analysis and consultation.			X	Treasury has not agreed to implement this important recommendation.
109 In order to fulfill Treasury's responsibility to wind down its TARP investments in a way that promotes financial stability and preserves the strength of our nation's community banks, Treasury should undertake an analysis in consultation with Federal banking regulators that ensures that it is exiting its Capital Purchase Program investments in a way that satisfies the goals of CPP, which are to promote financial stability, maintain confidence in the financial system and enable lending. This financial stability analysis of a bank's exit from TARP should determine at a minimum: (1) that the bank will remain healthy and viable in the event of an auction of Treasury's preferred shares; and (2) that the bank's exit from TARP does not have a negative impact on the banking industry at a community, state, regional, and national level. Treasury should document that analysis and consultation.			X	Treasury has not agreed to implement this important recommendation.
110 Treasury should better document its decision whether or not to auction its preferred shares in a TARP bank to adequately reflect the considerations made for each bank and detailed rationale.			X	Treasury has not agreed to implement this important recommendation, but is reviewing its practices in light of SIGTARP's recommendations. SIGTARP will monitor Treasury's efforts to implement this recommendation.
111 * Each year, Treasury should reevaluate total compensation for those employees at TARP exceptional assistance companies remaining in the Top 25 from the prior year, including determining whether to reduce total compensation.			X	Treasury's new procedures state that OSM may reduce pay, however OSM did not address any guidelines or criteria that it would consider in doing so.
112 * To ensure that Treasury effectively applies guidelines aimed at curbing excessive pay and reducing risk taking, Treasury should develop policies, procedures, and criteria for approving pay in excess of Treasury guidelines.			X	Treasury has not established clear policies, procedures, and criteria for approving pay in excess of Treasury's guidelines such as the 50th percentile, cash salaries greater than \$500,000, or use of long term restricted stock.
113 * Treasury should independently analyze whether good cause exists to award a Top 25 employee a pay raise or a cash salary over \$500,000. To ensure that the Office of the Special Master has sufficient time to conduct this analysis, Treasury should allow OSM to work on setting Top 25 pay prior to OSM's receiving the company pay proposals, which starts the 60-day timeline.			X	Treasury has not established criteria for awarding an employee a pay raise or a cash salary exceeding \$500,000. Such criteria is important to independently analyzing the basis for awarding pay raises or cash salaries greater than \$500,000 and ensuring consistency in decision-making. Treasury's documentation of its justification does not evidence independent analysis, but instead sets forth the company's assertions and market data supplied by the company.
114 * To be consistent with Treasury's Interim Final Rule that the portion of performance-based compensation compared to total compensation should be greater for positions that exercise higher levels of responsibility, Treasury should return to using long-term restricted stock for employees, particularly senior employees such as CEOs.			X	In 2013, Treasury allowed some GM employees not to have long-term restricted stock and effectively approved only 5% of all of Ally employees pay in long-term restricted stock and failed to consider positions and levels of authority on an individual basis, as called for by Treasury's rule. In 2014, Treasury eliminated long-term restricted stock for Ally employees.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status				Comments
	Full	Partial	In Process	None	
115 Treasury should conduct in-depth research and analysis to determine the causes of redefaults of HAMP permanent mortgage modifications and the characteristics of loans or the homeowner that may be more at risk for redefault. Treasury should require servicers to submit any additional information that Treasury needs to conduct this research and analysis. Treasury should make the results of this analysis public and issue findings based on this analysis, so that others can examine, build on, and learn from this research.		X			Treasury took the following action in response to SIGTARP's recommendation: First, Treasury doubled the amount of TARP funding for incentives to be paid to homeowners by adding a \$5,000 "Pay for Performance" homeowner incentive for those that remain in HAMP through the 6th anniversary of their trial modification. While Treasury still allows servicers to apply this to the principal balance of their mortgage, rather than pay it directly to homeowners, Treasury began requiring servicers to recast (re-amortization) of the loan to reduce the homeowners' monthly payment after applying TARP payments to the principal balance. Second, Treasury now requires mortgage servicers to consider homeowners that redefaulted in HAMP Tier 1 for HAMP Tier 2 before any other loss mitigation action. Third, Treasury allows servicers to modify loans at risk of redefault under HAMP Tier 1 with HAMP Tier 2. Recently, Treasury created Streamline HAMP, which can be used to modify HAMP Tier 1 or HAMP Tier 2 modifications that redefaulted or are at risk of redefault.
116 As a result of the findings of Treasury's research and analysis into the causes of HAMP redefaults, and characteristics of redefaults, Treasury should modify aspects of HAMP and the other TARP housing programs in ways to reduce the number of redefaults.		X			Treasury took the following action in response to SIGTARP's recommendation: First, Treasury doubled the amount of TARP funding for incentives to be paid to homeowners by adding a \$5,000 "Pay for Performance" homeowner incentive for those that remain in HAMP through the 6th anniversary of their trial modification. While Treasury still allows servicers to apply this to the principal balance of their mortgage, rather than pay it directly to homeowners, Treasury began requiring servicers to recast (re-amortization) of the loan to reduce the homeowners' monthly payment after applying TARP payments to the principal balance. Second, Treasury now requires mortgage servicers to consider homeowners that redefaulted in HAMP Tier 1 for HAMP Tier 2 before any other loss mitigation action. Third, Treasury allows servicers to modify loans at risk of redefault under HAMP Tier 1 with HAMP Tier 2. Recently, Treasury created Streamline HAMP, which can be used to modify HAMP Tier 1 or HAMP Tier 2 modifications that redefaulted or are at risk of redefault.
117 Treasury should require servicers to develop and use an "early warning system" to identify and reach out to homeowners that may be at risk of redefaulting on a HAMP mortgage modification, including providing or recommending counseling and other assistance and directing them to other TARP housing programs.			X		Although SIGTARP issued this recommendation on April 1, 2013, which would require servicers to contact homeowners who missed payments, Treasury has not required servicers to reach out to past due homeowners. Treasury refuses to make this part of HAMP rules, even though, after SIGTARP raised this concern, CFPB implemented two "early intervention" delinquency notice requirements at 36 and 45 days. Treasury should make this same rule in HAMP so that it can assess compliance and take action for non-compliance, such as withholding or clawing back HAMP incentives payments.
118 In the letter Treasury already requires servicers to send to homeowners who have redefaulted on a HAMP modification about possible options to foreclosure, Treasury should require the servicers to include other available alternative assistance options under TARP such as the Hardest Hit Fund and HAMP Tier 2, so that homeowners can move forward with other alternatives, if appropriate, in a timely and fully informed manner. To the extent that a servicer does not follow Treasury's rules in this area, Treasury should permanently withhold incentives from that servicer.		X			Treasury now requires servicers to consider homeowners that redefaulted in HAMP Tier 1 for HAMP Tier 2 before any other loss mitigation action. Recently, Treasury created Streamline HAMP, which can be used to modify HAMP Tier 1 or HAMP Tier 2 modifications that redefaulted or are at risk of redefault. Treasury does not, however, have a mechanism to require servicers to offer HHF assistance to homeowners that redefault in HAMP. Treasury should require servicers to include other available alternative assistance options under TARP such as the Hardest Hit Fund, as SIGTARP recommended.
119 Treasury and the Federal banking regulators should improve coordination when collaborating on current and future initiatives by (1) defining the roles of all participants at the outset of collaborative efforts by creating precise and directed governing documents (i.e., charters) that clearly address the responsibilities of each entity; and (2) jointly documenting processes and procedures, including flowcharts, risk management tools, and reporting systems to ensure that objectives are met. Each participant should sign off to demonstrate their understanding of, and agreement with, these procedures.				X	Treasury has not agreed to implement this important recommendation.
120 To increase small-business lending by former TARP banks participating in SBLF, Treasury should work with the banks to establish new, achievable plans to increase lending going forward.				X	Treasury has not agreed to implement this important recommendation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
121			X	Treasury has not agreed to implement this important recommendation.
122			X	Treasury has not agreed to implement this important recommendation.
123		X		Although Treasury has begun to research whether HAMP mortgage servicers contribute to HAMP redefaults by analyzing samples in its onsite compliance visits and by reviewing homeowner files, Treasury should do more to implement SIGTARP's important recommendation.
124			X	Treasury has made progress toward implementing this recommendation. In Treasury's quarterly "MHA Servicer Assessment," published in its October 2013 "Making Home Affordable Performance Report," Treasury included a new servicer performance metric, assessing whether seven HAMP servicers complied with Treasury's guidelines concerning homeowners' HAMP modifications that servicers disqualified. SIGTARP looks forward to working with Treasury to fully implement this recommendation.
125			X	Treasury has not agreed to implement this important recommendation.
126			X	Treasury has made some progress implementing this important recommendation.
127			X	Treasury has not agreed to implement this important recommendation.
128			X	Treasury has not agreed to implement this important recommendation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status				Comments
	Full	Partial	In Process	None TBD/NA	
129 Treasury should increase the amount of the annual incentive payment paid to each homeowner who remains in HAMP. Treasury should require the mortgage servicer to apply the annual incentive payment earned by the homeowner to reduce the amount of money that the homeowner must pay to the servicer for the next month's mortgage payment (or monthly payments if the incentive exceeds the monthly mortgage payment), rather than to reduce the outstanding principal balance of the mortgage.	X				
130 To educate homeowners and help them avoid becoming victims to mortgage modification fraud, Treasury should prominently display all of the information containing in the Consumer Fraud Alert: "Tips For Avoiding Mortgage Modification Scams" created jointly by SIGTARP, Treasury, and the Consumer Financial Protection Bureau on the home page of websites related to HAMP, including Treasury's TARP website and the "Making Home Affordable" website along with simple and direct information on SIGTARP's mission and how to contact SIGTARP's hotline if they suspect mortgage modification fraud.	X				Treasury has agreed to implement this important recommendation.
131 Treasury should determine how many homeowners who completed a HAMP application for which Treasury paid NeighborWorks under the MHA Outreach and Borrower Intake Project are accepted into a HAMP trial modification and whether that homeowner is granted a permanent HAMP modification. Treasury should continue to monitor these results on a monthly basis. Treasury should publicly report all of these results on a quarterly basis.				X	Treasury has not agreed to implement this important recommendation.
132 Treasury should publicly report for each of the top 10 servicers how many homeowners who completed a HAMP application for which Treasury paid NeighborWorks were denied by the servicer for a HAMP trial modification.				X	Treasury has not agreed to implement this important recommendation.
133 Treasury should use the results of SIGTARP-recommended monitoring and reporting on the MHA Outreach and Borrower Intake Project to determine whether there are areas of improvement.				X	Treasury has not agreed to implement this important recommendation.
134 Treasury should post the original surveys received from CPP and CDCI institutions on how they used TARP funds for each year to the Treasury website. The original surveys and responses should not be subjected to any manipulations or changes to calculate survey results.				X	Treasury has not agreed to implement this important recommendation.
135 Treasury should develop written repeatable operating procedures for submitting and receiving survey responses from CPP and CDCI recipients on how they used TARP funds. The procedures should include the functional roles and responsibilities and automated and manual process steps involved, such as documenting and determining the survey population, compiling and analyzing the responses, verifying and validating the data, resolving discrepancies, and posting the responses on the Treasury website.				X	Treasury has not agreed to implement this important recommendation.
136 Treasury should take aggressive action to enforce its requests that all CPP institutions report annually on their use of TARP funds, and its requirement that all CDCI institutions report annually on their use of TARP funds. At a minimum, Treasury should draft a letter to each CPP and CDCI institution that fails to report each year, and follow up on that letter with the institution. Treasury should exercise its rights to compel reporting on use of TARP funds by CDCI institutions.				X	Treasury has not agreed to implement this important recommendation.
137 Concerning the survey responses posted on Treasury's website submitted by TARP recipients indicating how they used CPP or CDCI funds, Treasury should fix all errors and/or deficiencies, which SIGTARP previously provided to Treasury, and submit documentation to SIGTARP confirming the correction/elimination of these errors.				X	Treasury has not agreed to implement this important recommendation.
138 Treasury should perform a thorough review of any and all submissions by TARP recipients on their use of TARP funds prior to posting the surveys on the Treasury website, and follow up with the institution for any missing information or information that is inconsistent or has an obvious error.				X	Treasury has not agreed to implement this important recommendation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
139 Treasury should publicly report on all CPP and CDCI institutions that have not submitted a survey response on their use of TARP funds for prior years and continue that reporting in future years.			X	Treasury has not agreed to implement this important recommendation.
140 Treasury should ensure that mortgage servicers who contract with Treasury have sufficient staffing and other resources to review the number of homeowner HAMP applications submitted each month, plus additional applications to decrease any backlog of homeowners who applied in prior months without a decision.		X		This past quarter, Treasury began including in their assessment of the top 7 HAMP servicers, a metric for the percentage of completed HAMP applications not processed within 30 days of receipt, establishing a benchmark of 98% compliance. The 7 mortgage servicers included in Treasury's reporting accounted for approximately 87% of active TARP-funded HAMP modifications as of June 30, 2015. If Treasury finds that servicers are not timely reviewing homeowners HAMP applications, Treasury should take action to hold these servicers accountable, by ensuring that mortgage servicers who contract with Treasury have sufficient staffing and other resources to review the number of homeowner HAMP applications submitted, as SIGTARP recommended, and taking other enforcement action.
141 The Secretary of the Treasury should require OSM to maintain documentation of the substance of all OSM communications with TARP companies.			X	Treasury has not agreed to implement this important recommendation.
142 The Secretary of the Treasury should require all Treasury employees to maintain documentation of all communications with TARP companies regarding compensation.			X	Treasury has not agreed to implement this important recommendation.
143 The Secretary of the Treasury should require OSM to maintain documentation of OSM's communications with Treasury officials regarding compensation at TARP companies.			X	Treasury has not agreed to implement this important recommendation.
144 The Secretary of the Treasury should require OSM to use long-term restricted stock as part of each TARP company's employee's compensation package to ensure compensation is tied to both the employee's and the company's performance, and the full repayment of TARP funds.			X	Treasury has not agreed to implement this important recommendation.
145 The Secretary of the Treasury should direct OSM to conduct an analysis, independent of company proposals and assertions, for an employee of a TARP exceptional assistance company to be paid a cash salary exceeding \$500,000.			X	Treasury has not agreed to implement this important recommendation.
146 The Secretary of the Treasury should direct OSM to document its independent analyses regarding the decision that a TARP exceptional assistance company employee be paid a cash salary exceeding \$500,000.			X	Treasury has not agreed to implement this important recommendation.
147 The Secretary of the Treasury should direct OSM to conduct an analysis, independent of company proposals and assertions, for an employee of a TARP exceptional assistance company to receive an increase in annual compensation.			X	Treasury has not agreed to implement this important recommendation.
148 The Secretary of the Treasury should direct OSM to document its independent analyses regarding the decision that a TARP exceptional assistance company employee will receive an increase in annual compensation.			X	Treasury has not agreed to implement this important recommendation.
149 The Secretary of the Treasury should direct OSM to conduct an analysis, independent of company proposals and assertions, for an employee of a TARP exceptional assistance company to be paid a cash salary that exceeds the market median cash salary for similar positions in similar companies.			X	Treasury has not agreed to implement this important recommendation.
150 The Secretary of the Treasury should direct OSM to document its independent analyses regarding the decision that a TARP exceptional assistance company employee be paid a cash salary exceeding market medians.			X	Treasury has not agreed to implement this important recommendation.
151 The Secretary of the Treasury should direct OSM to include in its written procedures whether it will target, for each Top 25 employee of a TARP exceptional assistance company, median total compensation for similar positions in similar companies.			X	Treasury has not agreed to implement this important recommendation.
152 Treasury require mortgage servicers administering HAMP to designate a single point of responsibility at the transferring servicer and the new receiving servicer to ensure that submitted HAMP applications (whether complete or not), HAMP trial modifications, and HAMP permanent modifications transfer to the new mortgage servicer at the time the mortgage servicing is transferred.			X	Treasury has not agreed to implement this important recommendation.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
153 Treasury should require that a transferring servicer's single point of responsibility employee be responsible for: (1) transferring all information and documents related to the homeowner and HAMP to the new servicer at the time of service transfer; (2) confirming receipt in writing of the HAMP information and documents from the new servicer; (3) ensuring that the transferring servicer retains all documents and information provided to the new servicer related to HAMP; (4) ensuring that the transferring servicer fully complies with all HAMP rules and Treasury reporting requirements related to mortgage servicing transfers; and (5) promptly informing homeowners in writing that their HAMP information and documents were transferred to the new servicer, the date of the transfer of HAMP information and documents, and the name and contact information of the original transferring servicer's single point of responsibility.		X		Treasury has not agreed to implement this important recommendation.
154 Treasury should require that a new receiving servicer's single point of responsibility employee be responsible for: (1) confirming receipt in writing of the HAMP information and documents from the transferring servicer at the time of transfer; (2) ensuring that the receiving servicer fully complies with all HAMP rules and Treasury reporting requirements related to mortgage servicing transfers; and (3) promptly informing homeowners that their HAMP information and documentation has been received, confirming their status in HAMP, and providing the name and contact information of the receiving servicer's single point of responsibility.			X	Treasury has not agreed to implement this important recommendation.
155 Treasury should increase its oversight of mortgage servicers to ensure that they are following all HAMP rules and Treasury reporting requirements related to mortgage servicing transfers on a timely basis, that they have designated a single point of responsibility for transfers, and that single point of responsibility is effectively fulfilling its responsibilities. Treasury should publicly report the results of its oversight in this area in its quarterly servicer assessment, and should assess fines and permanently withhold financial incentives for servicers not in compliance.	X			Treasury has said it is implementing this important recommendation. SIGTARP will monitor Treasury's efforts to implement this recommendation.
156 Treasury should ensure that state housing finance agencies and all of their city or county/land bank/non-profit/for-profit partners have the resources, staffing, training, and knowledge, and are ready for, and can effectively handle the increase in contracting, demolition, and other blight elimination activities contemplated under HHF.			X	Treasury has not agreed to implement this important recommendation.
157 Treasury should keep itself informed and gain insight of critical activities taking place under HHF blight elimination by knowing the identities of all who will participate in blight elimination activity under HHF or receive TARP funds including city or county/land bank/non-profit/for profit partners and their subcontractors through required reporting by state HFAs to Treasury on an ongoing basis.			X	Treasury has not agreed to implement this important recommendation. However, SIGTARP has begun providing transparency by identifying the partners.
158 Treasury should keep itself informed and gain insight of critical activities taking place under HHF blight elimination by requiring reporting by state HFAs on: (1) the neighborhoods selected for HHF blight elimination and the strategy for choosing that neighborhood; and (2) property address including zip codes for any property demolished or removed under HHF.			X	Treasury has not agreed to implement this important recommendation.
159 Treasury should increase transparency by publicizing on its website: (1) a list of all city or county/land bank/non-profit/for-profit partners that will participate in blight elimination activity under HHF on a state by state basis; (2) a list of addresses including zip code where a property has been demolished or removed under HHF on a city and state basis; (3) Treasury's expected target outcomes by city and state; and (4) performance indicators to measure progress by city and state.			X	Although Treasury is not requiring the state housing finance agencies to develop performance indicators, Michigan's state housing finance agency created performance indicators and other state agencies have told SIGTARP that they are in the process of creating (or contracting for the creation of) performance indicators. Even though Treasury does not publish the information SIGTARP recommended, SIGTARP reports quarterly the list of partners who have entered into agreements with the cities/counties that are the applicant/recipients of the blight funds. Several partners publish lists of properties on their own websites as well.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status				Comments
	Full	Partial	In Process	None TBD/NA	
160 Treasury should engage in comprehensive planning to ensure that blight elimination under HHF progresses in the most effective way by, within 60 days, setting target outcomes for HHF blight elimination of how much Treasury expects blight elimination under TARP to increase home values and decrease foreclosures by city and state. Treasury can consult with the state HFAs as to set realistic target outcomes, but should not defer to state HFAs to define success. Treasury should share its target outcome with each state HFA.			X		SIGTARP raised this important issue for the first time in an April 2012 report on factors implementing implementation of HHF. Although Treasury is not requiring the state housing finance agencies to develop performance indicators, Ohio's, Illinois's, and Michigan's state housing finance agencies created performance indicators and other state agencies have told SIGTARP that they are in the process of creating (or contracting for the creation of) performance indicators. Still, Treasury should implement SIGTARP's important recommendation.
161 Treasury should engage in comprehensive planning to ensure that blight elimination under HHF progresses in the most effective way by, within 60 days, requiring state HFAs participating in blight elimination activities under TARP to develop performance indicators such as decreases in default rates or foreclosure filings, or increases in home values through home sales and annual tax assessments to measure progress towards Treasury's target reduction in foreclosures and target increase in home values. Treasury should use its expertise and resources to help the state HFAs develop performance indicators. Treasury should require reporting by state HFAs on a periodic basis no less than bi-annually on chosen performance indicators and use that reporting to monitor which cities and states are on track to achieve successfully Treasury's goal and to identify improvements to increase effectiveness.			X		SIGTARP raised this important issue for the first time in an April 2012 report on factors implementing implementation of HHF. Several state housing finance agencies are in the process of creating (or contracting for the creation of) performance indicators. Still, Treasury should implement SIGTARP's important recommendation.
162 Treasury should require quarterly detailed accounting by state HFAs of how TARP funds are spent reimbursing local partners for blight elimination activities under HHF that lists actual TARP reimbursed expenditures for each local partner by each category of blight elimination activity, including demolition, acquisition, greening, maintenance, asbestos removal, engineering studies, environmental studies, or any other category of expenditures.				X	Treasury has not agreed to implement this important recommendation.
163 Treasury should require state HFAs to develop a system of internal controls targeted specifically at blight elimination.			X		Although Treasury has not agreed to implement this important recommendation, in response to SIGTARP's request, six states (Michigan, Ohio, Indiana, Alabama, South Carolina, and Illinois) provided to SIGTARP internal control documentation relating to HHF blight elimination. While this demonstrates a positive step, SIGTARP continues to evaluate the scope and effectiveness of the states' internal controls.
164 Treasury should increase the effectiveness of oversight at both the Treasury and state HFA levels by (1) collecting all contracts and subcontracts for HHF blight elimination activities; and (2) requiring the state HFAs to collect all contracts and subcontracts for HHF blight elimination activities.		X			While Treasury does not collect full contracts and subcontracts, SIGTARP has asked each state HFA to produce them directly to SIGTARP. Doing so leads to the state HFAs collecting this information, where they had not done so previously.
165 In order to increase HAMP's effectiveness at reaching all HAMP-eligible homeowners, Treasury should hold in-person homeowner outreach events in all major cities and high foreclosure cities within the 10 HAMP-underserved states of Alaska, Arkansas, Indiana, Iowa, Kansas, Michigan, North Dakota, Oklahoma, Tennessee, and Texas. Treasury should ensure that there are sufficient HUD-approved counselors who can help the number of homeowners who attend these events with HAMP applications.				X	Treasury has held no in person outreach events since SIGTARP raised this concern.
166 Treasury should hold additional and sustained public service campaign, and TARP-paid television and radio advertisements in all major cities and high foreclosure cities within the 10 HAMP-underserved states of Alaska, Arkansas, Indiana, Iowa, Kansas, Michigan, North Dakota, Oklahoma, Tennessee, and Texas, as soon as possible to ensure that homeowners have accurate and complete information about the program and to prevent homeowners from becoming victims of fraud schemes.				X	Treasury has held no in person outreach events since SIGTARP raised this concern.
167 Treasury should identify improper payment risks, and fraud, waste, and abuse risks, related to Hardest Hit Fund down payment assistance and should design an effective Treasury oversight plan with program requirements and guidelines, in addition to compliance efforts to mitigate those risks. In addition to the potential benefits of these programs that Treasury already analyzed, Treasury should analyze the risks associated with down payment assistance programs.				X	Treasury has not agreed to implement this important recommendation.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
<p>168 To reduce the likelihood of improper payments to ineligible homeowners and to deter fraud, waste, and abuse in TARP, Treasury should require that state housing finance agencies include in any homebuyer application for any Hardest Hit Fund down payment assistance program a certification to be signed by the homebuyer relating to income, first-time homebuyer status, primary residence status, and any other material requirements for program participation. The certification should specify that any false or fictitious statements concerning such requirements would be the basis for civil penalties and assessments under the False Claims Act, 31 U.S.C. §§ 3729-3733, the Program Fraud Civil Remedies Act, 31 U.S.C. §§ 3801-3812, and/or criminal penalties under 18 U.S.C. § 1001 or other Federal law. SIGTARP recommends the following certification be included in the application form: <i>I acknowledge that knowingly failing to disclose material information to the [name of state housing finance agency], or making or causing to be made a false, fictitious, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under the U.S. Department of Treasury's Hardest Hit Fund's [name of down payment assistance program], constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all the information I have given on this form, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessments under the False Claims Act, 31 U.S.C. §§ 3729-3733, the Program Fraud Civil Remedies Act, 31 U.S.C. §§ 3801-3812, and/or criminal penalties under 18 U.S.C. § 1001 or other Federal law.</i></p>		X		Treasury told SIGTARP it notified the states approved to provide HHF down payment assistance to homebuyers to include standard anti-fraud text in the Dodd-Frank certifications signed by homebuyers. Some states have included the language SIGTARP recommended, with some modifications that still meet SIGTARP's intent. Treasury should ensure SIGTARP's recommendation is implemented in full.
<p>169 To reduce the risk of fraud, waste and abuse, and to facilitate effective oversight, Treasury should require state housing finance agencies to report quarterly to Treasury the names and addresses of all homebuyers participating in any Hardest Hit Fund funded down payment assistance program.</p>			X	Treasury has not agreed to implement this important recommendation.
<p>170 To reduce the risk of waste and abuse, to facilitate effective oversight, and to protect Treasury's right to the return of TARP funds where a homebuyer participating in any Hardest Hit Fund funded down payment assistance program sells the home prior to the expiration of the lien, Treasury should require that state housing finance agencies develop an effective process to check a homebuyer's continued primary residency in the home prior to releasing the lien. Treasury should conduct effective oversight of that process including providing guidelines for that process in addition to conducting oversight through compliance.</p>			X	Treasury has not agreed to implement this important recommendation.
<p>171 To prevent fraud, waste and abuse particularly through commingling and improper reporting, Treasury should require the participating state housing finance agencies to maintain down payment assistance funds and reporting under Hardest Hit Fund separate from other state down payment assistance programs, both at the state level and at the local city or county level.</p>			X	Treasury has not agreed to implement this important recommendation.
<p>172 To prevent homeowners and homebuyers from becoming victims of fraud, and to arm the public with complete and accurate information, Treasury should sponsor outreach events in each county participating in the Hardest Hit Fund down payment assistance and conduct a media outreach campaign, consisting of, among other things, television, out-of-home (such as billboards and bus and shuttle stop advertisements), radio, and print.</p>			X	Treasury has not agreed to implement this important recommendation.
<p>173 To ensure that any TARP Hardest Hit Fund down payment assistance successfully prevents foreclosures as required by EESA, at the start of the program, Treasury should set target outcomes quantifying expected results from this use of these TARP funds. Treasury can consult with each participating state housing finance agency to set realistic target outcomes, but should not defer to state housing finance agencies to define success. Treasury should share its target outcome with each participating state housing finance agencies.</p>			X	Treasury has not agreed to implement this important recommendation.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
174 To ensure that any TARP Hardest Hit Fund down payment assistance successfully require participating state housing finance agencies to develop performance indicators that measure progress towards Treasury's quantified target outcomes. Treasury should use its expertise and resources to help the state housing finance agencies develop performance indicators.			X	Treasury has not agreed to implement this important recommendation.
175 Treasury should require that state housing finance agencies participating in Hardest Hit Fund down payment assistance report, on a periodic basis no less than every six months, on performance indicators. Treasury should use that reporting to monitor which cities/counties and states are on track to achieve Treasury's target outcomes. Treasury should monitor this information and use it to determine whether to continue the TARP assistance past the pilot stage, whether to expand the assistance to other cities/counties or states, and to identify ways to improve the effectiveness of HHF down payment assistance.			X	Treasury has not agreed to implement this important recommendation.
176 Treasury should ensure that state housing finance agencies participating in the Hardest Hit Fund down payment assistance have the resources, staffing, training, and knowledge, and that they are ready for and can effectively handle the expected number of homebuyer applications and other required work.			X	Treasury has not agreed to implement this important recommendation.
177 To improve the effectiveness of the Hardest Hit Fund Florida on an urgent basis, and to ensure that Florida homeowners have the same chance of Hardest Hit Fund assistance as homeowners in other HHF states, Treasury should improve the homeowner admission rate in HHF Florida to a targeted level that would bring it closer to the average homeowner admission rate of the other HHF states. Treasury should set numeric targets that HHF Florida must meet each quarter to reach the targeted homeowner admission rate and include those targets in an action memorandum to Florida's housing finance agency.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
178 To improve the effectiveness of the Hardest Hit Fund in all states on an urgent basis, Treasury should form a HHF performance committee to meet each quarter to assess performance by each state housing finance agency in comparison to other state HHF programs, identify obstacles and risks, and develop strategies to mitigate those obstacles and risks. Treasury should memorialize the work of that committee through meeting minutes, and report on those obstacles and risks, as well as mitigation strategies to the Treasury Deputy Secretary twice a year.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
179 To improve the effectiveness of the Hardest Hit Fund Florida in reaching homeowners in Florida on an urgent basis, Treasury should, within 60 days, reassess eligibility requirements of each HHF Florida program to ensure that programs target the typical Florida homeowner, keep only those requirements that are absolutely necessary, and eliminate those that are not. Treasury should memorialize the findings of this reassessment.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
180 To give Treasury insight into areas to improve the effectiveness of the Hardest Hit Fund on an urgent basis, Treasury should require all participating state housing finance agencies to report on an overall state HHF level as well as individual HHF program level: the reasons why homeowners were denied assistance along with the corresponding number of homeowners denied for that reason. Treasury should require this reporting on a quarterly and cumulative basis and post that information on its website for transparency and accountability.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
181 To give Treasury insight into areas to improve the effectiveness of the Hardest Hit Fund on an urgent basis, Treasury should require each state housing finance agency to report county-level data for all HHF programs and individual state HHF program on: the number of homeowners who have applied for HHF, the number of homeowners denied, the number of homeowners who withdrew their application after being approved for assistance, the number of homeowners who the state housing finance agency withdrew their application, the number of homeowners whose applications are in process, and the median number of days to process homeowner applications. Treasury should require this reporting on a quarterly and cumulative basis and post this information on its website for transparency and accountability.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
182 To improve the effectiveness of the Hardest Hit Fund Florida on an urgent basis, and ensure that homeowners throughout Florida have the same chance of HHF assistance as homeowners in other counties within the state, Treasury should assess whether HHF Florida is operating in the most effective manner in each county. This should include, at a minimum, Treasury analyzing, within 60 days, which Florida counties have the lowest homeowner admission rates, the highest homeowner denial rates, the highest rate of homeowner applications withdrawn by an advisor agent for Florida's housing finance agency, and the longest application processing times, Treasury setting targets and milestones for improvement in an action memorandum to Florida's housing finance agency. Treasury program staff should, within six months, visit with advisor agents of Florida's housing finance agency in counties hit the hardest but where HHF Florida is least effective, not for a compliance review, but to get an understanding of eligibility requirements that may be too strict to target the typical Florida homeowner seeking HHF assistance, and the challenges and obstacles the advisor agents face in making a decision to deny or withdraw a homeowner.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
183 To give Treasury insight into areas to improve the effectiveness of the Hardest Hit Fund on an urgent basis, Treasury should require that state housing finance agencies report separately the number of homeowners who withdrew their HHF application from the number of homeowners whose HHF application was withdrawn by the state housing finance agency. Treasury should require that reporting on a quarterly and cumulative basis and post that reporting on its website for transparency and accountability.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
184 To improve the effectiveness of the Hardest Hit Fund on an urgent basis, Treasury should reduce to a targeted level the length of time to process a senior citizen's application and give assistance in the Hardest Hit Fund Florida's senior citizen program known as ELMORE. Florida's housing finance agency should view a targeted length of time to process an application under ELMORE not as an excuse to deny a homeowner, but instead as a target for their own improvement in helping homeowners make it through the approval process. Treasury should set numeric targets that HHF Florida must meet each quarter to reach the targeted processing time, and include those targets in an action memorandum to Florida's housing finance agency, and measure progress quarterly.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
185 To improve the effectiveness of the Hardest Hit Fund Florida on an urgent basis, including the median 280 days to process a homeowner's application and the fact that 46% of applications have been withdrawn, Treasury should identify with more detail the obstacle to senior citizens getting assistance from the Hardest Hit Fund Florida's program known as ELMORE by determining which documents senior citizens are having trouble providing. To assist in identifying these documents, Treasury should, within 60 days, separately meet with Florida's Department of Elderly Affairs, and advisor agencies for Florida's housing finance agency in targeted counties with low ELMORE participation in comparison to the number of senior citizens in those counties with reverse mortgages. After identifying the documents that are causing obstacles to homeowner participation, Treasury should determine whether those documents are essential for HHF Florida to provide assistance, and mitigate that obstacle by further reducing required documents (beyond what Treasury and Florida's housing finance agency have already reduced) to only those documents that are essential.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
186 To improve the effectiveness of the Hardest Hit Fund Florida on an urgent basis, Treasury should preclude Florida's housing finance agency from withdrawing a senior citizen's application to the HHF program known as ELMORE based on homeowner non-responsiveness unless Florida's Department of Elderly Affairs has stated in writing that it has done all it can to help the homeowner complete the application and find the required documents.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
187 To identify obstacles to the effectiveness of the Hardest Hit Fund Florida on an urgent basis, Treasury should increase its contact and communication with Florida homeowners, particularly those who have gone through HHF Florida's application process by: (1) within 90 days, Treasury begin communications with Florida homeowners who withdrew their application or had their application withdrawn to understand the reasons why; (2) inviting homeowner advocacy groups representing homeowners who have applied for HHF to an annual summit with Treasury officials similar to Treasury's servicer summit; (3) holding targeted Treasury-sponsored outreach events, for example, at Florida senior citizen centers, and in areas of high underwater Florida homeowners with limited participation in the principal reduction program; and (4) having the new HHF performance committee review and discuss homeowner complaints about HHF Florida at each meeting.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
188 To ensure that HHF Florida is effective and ensure that homeowners throughout Florida have the same chance of HHF assistance as homeowners in other counties within the state, Treasury should hold HHF Florida accountable to maintaining its improvement in homeowner denial rates, by setting a targeted homeowner denial rate that keeps HHF Florida in line with the national average for HHF. Treasury should provide that targeted rate in an action memorandum to Florida's housing finance agency and each quarter ensure that it meets that target.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
189 To improve the efficiency of the Hardest Hit Fund Florida on an urgent basis, Treasury should reduce the length of time HHF Florida takes to process an application from the median of 167 days to a targeted length of time. Treasury should provide that target in an action memorandum to Florida's housing finance agency and each quarter measure progress against that target.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
190 To improve the effectiveness of the Hardest Hit Fund Florida on an urgent basis, Treasury should reduce the rate of homeowner applications withdrawn by the state housing finance agency to a targeted level. Treasury should provide that target in an action memorandum to Florida's housing finance agency and each quarter measure progress against that target.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
191 To improve the effectiveness and efficiency of the Hardest Hit Fund Florida on an urgent basis, Treasury should, within 90 days, determine to either convert the Hardest Hit Fund Pilot Program known as the Modification Enabling Project to a full program or close it and put the funds to better use in existing HHF Florida programs.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
192 To prevent fraud, waste, and abuse in the Hardest Hit Fund and non-compliance with the Dodd-Frank Act, Treasury should ensure HHF funds do not go to felons convicted of mortgage-related crimes by searching or requiring state housing finance agencies to search federal, state, and county databases for an applicant homeowner's criminal history, prior to the release of any funds to the applicant, given the fact that convictions are public records. Treasury should make efforts to gain access to other criminal databases.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

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SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
193 To prevent fraud, waste, and abuse in the Hardest Hit Fund and non-compliance with the Dodd-Frank Act, Treasury should monitor applicants (and existing recipients) for subsequent mortgage-related convictions that would disqualify the homeowner from receiving HHF funds (or additional HHF funds). If an applicant has been arrested but not yet convicted of a crime that falls within the Dodd-Frank Act exclusion, Treasury should ensure that the state housing finance agency checks to see if the applicant (or existing recipient) has been convicted as a final underwriting step prior to releasing any funds (or further funds) to the homeowner.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
194 To prevent fraud, waste, and abuse in the Hardest Hit Fund, Treasury should ensure that state housing finance agencies conduct regular criminal history background checks on staff or contractors who are paid, either directly or indirectly, with HHF funds by searching federal, state, and county databases.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
195 To prevent fraud, waste, and abuse in the Hardest Hit Fund, Treasury should conduct due diligence by searching public records for an applicant's conviction for non-mortgage related crimes of dishonesty (such as embezzlement, forgery, bank fraud, welfare fraud, unemployment compensation fraud, tax fraud, money laundering, and fast statements), and, if found, conduct further due diligence, including looking into potential misrepresentations of assets and income based on the nature of the crimes.			X	Treasury said they would review each one in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
196 To increase nationwide stakeholder communication and address obstacles on an urgent need basis, Treasury should hold its servicer summit with the 19 Hardest Hit Fund states on a bi-annual instead of an annual basis to keep proactively apprised of the obstacles and limitations the HHF states are experiencing, and to make timely interventions to better the performance and increase effectiveness in every HHF state in getting assistance to homeowners.			X	Treasury said they would review this recommendation in the ordinary course. SIGTARP urges Treasury to do so with a sense of urgency.
197 Treasury should immediately direct state housing finance agencies that they should not allow the Hardest Hit Fund to be used strategically to select live-in residences for demolition, and should instead be used solely to select zombie properties for demolition.	X			Although Treasury has not formally responded to SIGTARP's recommendation, Treasury told SIGTARP that it told state HFAs that properties should not be legally occupied at the time of review or approval for blight elimination activity for any requests submitted on or after January 15, 2016, and to reflect that guidance in program guidelines. See further discussion in Section 2.
198 Treasury should take all oversight action necessary to ensure that the Hardest Hit Fund is not used for live-in residences, including requiring state housing finance agencies to adopt and implement effective due diligence and other controls and procedures to ensure the properties selected are zombie properties.			X	Treasury has not responded to this recommendation. See further discussion in Section 2.
199 Treasury should claw back all Hardest Hit Fund monies used for live-in residences that were selected for the blight elimination program, including TARP payments of \$246,490 for 18 live-in residences in the neighborhood of Area 55, in Evansville, Indiana, and recycle those funds to demolish abandoned zombie properties.			X	Treasury has not responded to this recommendation. See further discussion in Section 2.
200 In order to ensure that Hardest Hit Funds are used only for foreclosure prevention activities as required by the Emergency Economic Stabilization Act, SIGTARP recommends that Treasury ensure, on a continuous basis, that state housing finance agencies participating in HHF do not use TARP funds to pay state pension obligations that are unrelated to employees who work on HHF, including but not limited to: (1) as part of Treasury's on-site compliance review process, (2) review of all financial reporting from state HFAs to Treasury, and (3) biannual surveys asking each state housing finance agency to certify that no TARP funds were used for state pension obligations.			X	Treasury responded that it would review this recommendation, but has not agreed to implement the recommendation at this time. See further discussion in Section 2.

Note: * Indicates that Treasury considers the recommendation closed and will take no further action.

SECTION 3

MORTGAGE SERVICERS HAVE
WRONGFULLY TERMINATED
HOMEOWNERS OUT OF THE HAMP
PROGRAM

TARP's major foreclosure prevention program, the Home Affordable Mortgage Program ("HAMP"), was created to provide sustainable and affordable mortgage assistance to homeowners at risk of foreclosure.¹ Although this program is at a turning point in its lifecycle, mortgage servicers administering HAMP will continue to need strict oversight in upcoming years. While HAMP was already scheduled to stop accepting homeowner applications on December 31, 2016, Congress recently terminated HAMP as of that date, but protected homeowners' ability to stay in HAMP and receive TARP-funded assistance for up to six years.²

To give homeowners in HAMP the best shot at keeping their homes, the greatest concern going forward should be helping the homeowners who are in HAMP to stay in HAMP for the full six years. Already, as of December 31, 2015, 507,359 homeowners with permanent HAMP modifications fell out of the program by missing three payments (referred to as "redefaulting") – which is almost one out of every three homeowners in HAMP.^{3,i}

The harm to a homeowner falling out of HAMP is significant, as they are no longer eligible to receive TARP incentive and other benefits.ⁱⁱ According to a Treasury survey of HAMP servicers:⁴

- 23% of all homeowners who redefaulted out of HAMP moved into foreclosure,
- 12% of redefaulted homeowners lost their homes through a short sale or deed-in-lieu of foreclosure, and
- 28% of redefaulted homeowners received an alternative modification, usually a private sector modification that is less advantageous than a HAMP modification.ⁱⁱⁱ

Given the high percentage of homeowners falling out of HAMP and known problems with servicers not following HAMP rules, in October 2013, SIGTARP recommended that Treasury research and analyze whether, and to what extent, the conduct of HAMP mortgage servicers contributed to homeowners redefaulting on HAMP permanent mortgage modifications.^{iv} Although Treasury has not conducted a full analysis, Treasury has partially implemented SIGTARP's recommendation, and reviews samples of 100 homeowners who had redefaulted out of HAMP at each of the largest HAMP servicers each quarter as part of Treasury's on-site and remote compliance testing at each of the largest servicers.

SIGTARP's concerns over servicer misconduct contributing to homeowner redefaults in HAMP have been borne out. Treasury's findings in its on-site visits to

ⁱ This number continues to rise. The longer a homeowner remains in HAMP, the more likely he or she is to redefault out of the program. Approximately half of all homeowners who came into the program with a permanent mortgage modification in 2009 have redefaulted, and nearly half of all homeowners who came into the program in 2010 have redefaulted. Taxpayers have lost \$1.9 billion in TARP funds paid to servicers and investors as incentives for homeowners who redefaulted out of HAMP.

ⁱⁱ Homeowners who redefault are again at risk of losing their homes through foreclosure, are no longer eligible to receive TARP incentive payments, and may lose deferred principal reduction benefits, although their HAMP modifications may remain in place.

ⁱⁱⁱ See OCC, Mortgage Metrics Report, "Mortgage Performance Improved During the Second Quarter of 2015," 10/2/2015, www.occ.treas.gov/publications/publications-by-type/other-publications-reports/mortgage-metrics/mortgage-metrics-q2-2015.pdf, accessed 10/22/2015 ("HAMP modifications generally reduce a greater percentage of borrowers' monthly payments and perform better over time than other modifications").

^{iv} Previously, in October of 2011, SIGTARP also recommended that Treasury establish benchmarks and goals for acceptable program performance for all MHA servicers, publish those findings and use financial remedies such as withholding or clawing back the program incentives of servicers that fail to meet those standards. Treasury summarizes the results of its compliance reviews in its published quarterly servicer assessments of the largest mortgage servicers in HAMP.

the largest seven mortgage servicers in HAMP over the most recent four quarters show disturbing and what should be unacceptable results, as 6 of 7 of the mortgage servicers had wrongfully terminated homeowners who were in “good standing” out of HAMP.^v

These staggering findings clearly show that servicer misconduct is contributing to some homeowners falling out of HAMP. Homeowners were wrongly terminated from HAMP by their servicer despite making timely mortgage payments, putting them at risk of losing their home. These homeowners were forced out of HAMP through no fault of their own. Mortgage servicers did not give these homeowners a fair shot. As these instances were found through sampling, Treasury does not know how many other homeowners were also wrongfully forced out of HAMP.

IN THE LAST YEAR, SIX OF THE SEVEN LARGEST HAMP SERVICERS WRONGFULLY TERMINATED HOMEOWNERS OUT OF HAMP WHO WERE PAYING THEIR MORTGAGE

In the last year, Treasury found in its on-site compliance testing that 6 of the 7 largest HAMP servicers wrongfully terminated homeowners out of HAMP. At each large servicer, each quarter Treasury selected samples of 100 homeowners who had been in HAMP but redefaulted, and reviewed the servicers’ loan files.^{vi} According to Treasury, within those sampled files, Treasury identified homeowners who had not defaulted in HAMP but who were nevertheless improperly terminated by their servicer.

^v As of December 31, 2015, the most recent four quarters of compliance reviews provided to SIGTARP by Treasury covered Q4 2014 through Q3 2015.

^{vi} The metric Treasury uses to rate servicers’ compliance with HAMP rules on redefaults is called “Disqualified Modification Non-Compliance,” which it describes as “the percentage of loans reviewed where [Treasury] did not concur with a servicer’s processing of defaulted HAMP modifications.” Treasury sets minimum benchmarks or error rates for each metric that servicers must meet. Under Treasury’s benchmark test for “Disqualified Modification Non-Compliance,” if Treasury finds problems in a servicer’s processing of defaulted HAMP modifications in fewer than 2% of the homeowner files it reviews, Treasury rates the benchmark as having been “met,” which means that minor improvement “may be indicated.”

TABLE 3.1

WRONGFUL TERMINATIONS OF HOMEOWNERS FROM HAMP BY TOP HAMP SERVICERS, Q4 2014 TO Q3 2015	
Servicer	Wrongful Terminations of Homeowners from HAMP
Bank of America, N.A.	X
CitiMortgage Inc	X
JPMorgan Chase Bank, N.A.	X
Nationstar Mortgage LLC	X
Ocwen Loan Servicing, LLC	X
Select Portfolio Servicing, Inc.	
Wells Fargo Bank, N.A.	X

X Wrongful terminations of homeowners from HAMP found by Treasury.

Source: Treasury's servicer compliance examination reports covering Q4 2014 through Q3 2015, as provided to SIGTARP.

According to Treasury's compliance reports provided to SIGTARP, the wrongful terminations often involved homeowners who in fact had conformed to HAMP rules. Homeowners who make their modified mortgage payments on time, or who do not fall three months behind on those payments, are entitled to remain in HAMP.⁵

Treasury's test results reveal that, within the last year, Bank of America, CitiMortgage, JP Morgan Chase, Nationstar, Ocwen and Wells Fargo all claimed that homeowners had redefaulted out of HAMP by missing three payments when, in reality, they had not. These six mortgage servicers account for 673,039 of the 915,699 (74%) non-GSE HAMP modifications funded solely by TARP since the start of the program.⁶

There has been no solution to this problem from Treasury despite Treasury identifying it repeatedly in its quarterly assessments throughout the year. Treasury found in its sampling that Nationstar, Ocwen, and Wells Fargo improperly terminated multiple homeowners in multiple quarters. Even in the most recent third quarter 2015 assessment, Treasury found improper terminations of homeowners by 4 of the top 7 HAMP servicers—Bank of America, CitiMortgage, JPMorgan Chase, and Wells Fargo.

TABLE 3.2

WRONGFUL TERMINATIONS OF HOMEOWNERS FROM HAMP DETECTED BY TREASURY, Q4 2014 THROUGH Q3 2015				
Servicer	Q4 2014	Q1 2015	Q2 2015	Q3 2015
Bank of America, N.A.				X
CitiMortgage Inc				X
JPMorgan Chase Bank, N.A.				X
Nationstar Mortgage LLC	X	X		
Ocwen Loan Servicing, LLC	X	X	X	
Select Portfolio Servicing, Inc.				
Wells Fargo Bank, N.A.	X	X		X

X Wrongful terminations of homeowners from HAMP found by Treasury in its sampling of 100 borrower files in the quarter.

Source: Treasury's servicer compliance examination reports covering Q4 2014 through Q3 2015, as provided to SIGTARP.

In its sampling, Treasury found that Nationstar had wrongfully terminated 8 homeowners out of HAMP in the last year. Nationstar claimed that these homeowners had missed three payments when, in fact, a review of the loans by Treasury showed that each homeowner had missed fewer than three payments. Treasury disagreed with Nationstar's claims. These homeowners should not have been deemed to have redefaulted, and should have been allowed to stay in HAMP.

Treasury sampling tests similarly found that Ocwen had wrongfully terminated 9 homeowners out of HAMP in the last year. Ocwen claimed that these homeowners had missed three payments, when it was really the misconduct of Ocwen that led to the redefault. Among the misconduct found by Treasury in its samples: Ocwen had improperly held the homeowner's payments in suspense accounts (*i.e.*, did not apply them to the homeowners mortgage), improperly reversed and reapplied the homeowner's payments, and/or mishandled rolling delinquencies (*i.e.*, homeowners who remained 1 or 2 payments behind over a period of time, but did not miss the third payment that triggers a legitimate HAMP redefault).

In its sampling of borrowers at Wells Fargo, Treasury found that Wells Fargo had wrongfully terminated 15 homeowners out of HAMP in the last year, misapplying the homeowners' monthly payments in most of those cases. Finally, Treasury found that Bank of America, CitiMortgage, and JPMorgan Chase had each wrongfully terminated one homeowner.

TREASURY'S FINDINGS THAT SERVICERS HAVE FORCED HOMEOWNERS OUT OF HAMP GIVES TREASURY INSIGHT INTO A VERY SERIOUS PROBLEM THAT IS NOT ADEQUATELY ADDRESSED IN TREASURY'S LIMITED REVIEWS

While even one homeowner who falls out of HAMP due to servicer misconduct should be unacceptable, the extent of servicer misconduct that contributes to homeowner redefaults out of HAMP is unknown and may be far greater than it appears, given that Treasury only looks at samples of 100 redefaulted homeowner files per servicer each quarter. That is a small percentage of the homeowners who have redefaulted at these large HAMP servicers, as shown in Table 3.3.

Under Treasury's servicer assessments, if servicers misapply HAMP's rules regarding redefaults in less than 2% of the samples that Treasury tests each quarter, Treasury rates the servicer as meeting their compliance benchmark.^{vii} Given the large numbers of homeowners reported to have redefaulted by these servicers, even the 2% error rate allowed by Treasury could mean a substantial number of homeowners wrongfully forced out of HAMP by their servicer.

Treasury should implement the rest of SIGTARP's recommendation in this area by determining the extent to which servicer misconduct is contributing to homeowners falling out of HAMP.

SERVICERS STILL FAIL TO REPORT COMPLETE AND TIMELY INFORMATION ABOUT HAMP REDEFAULTS TO TREASURY

Treasury also found that the largest servicers in HAMP are still failing to report complete and timely information about homeowners redefaulting in HAMP, making it even more difficult for Treasury to analyze the extent to which servicer misconduct led to homeowners redefaulting out of HAMP.

TABLE 3.3

HAMP REDEFAULTS, BY SERVICER, THROUGH 12/31/2015

Servicer	Homeowners that Redefaulted in HAMP
Ocwen Loan Servicing, LLC	111,586
Wells Fargo Bank, N.A.	60,795
Nationstar Mortgage LLC	49,872
JPMorgan Chase Bank, N.A.	47,530
Bank of America, N.A.	33,778
Select Portfolio Servicing, Inc.	43,475
CitiMortgage Inc	14,242

Note: Figures may not include HAMP modifications that redefaulted while in the servicer's portfolio and were subsequently transferred.

Source: Treasury, HAMP IMP: Program Volumes - December 2015.

^{vii} According to its servicer assessments, Treasury rates servicers with an error rate of 2% or less for the for "Disqualified Modification Non-Compliance" metric as having "met" that benchmark, which means only that minor improvement "may be indicated." The 2% non-compliance threshold applies to all redefaulted modification exceptions Treasury identifies in a given quarter, not just improperly terminated HAMP modifications.

TABLE 3.4

HAMP REDEFAULT REPORTING ERRORS DETECTED BY TREASURY, Q4 2014 THROUGH Q3 2015				
Servicer	Q4 2014	Q1 2015	Q2 2015	Q3 2015
Bank of America, N.A.	X	X	X	X
CitiMortgage Inc	X	X	X	X
JPMorgan Chase Bank, N.A.				
Nationstar Mortgage LLC	X		X	X
Ocwen Loan Servicing, LLC	X	X	X	X
Select Portfolio Servicing, Inc.	X			
Wells Fargo Bank, N.A.	X	X	X	X

X Reporting errors found by Treasury in its sampling of 100 borrower files in the quarter.

Source: Treasury's servicer compliance review reports covering Q4 2014 through Q3 2015, as provided to SIGTARP.

Treasury's compliance reports provided to SIGTARP show that, even with its limited sample sizes, Treasury found that 6 of 7 of the largest HAMP mortgage servicers failed to properly report to Treasury about homeowners who had fell out of HAMP. Treasury's sample testing identified that Bank of America did not properly report on 12 homeowners who redefaulted out of HAMP in the past year, CitiMortgage did not properly report on 27 homeowners who fell out of HAMP, Nationstar did not properly report on 6 homeowners who fell out of HAMP, Ocwen did not properly report on 10 homeowners who fell out of HAMP, Wells Fargo did not properly report on 8 homeowners who fell out of HAMP, and Select Portfolio Servicing did not properly report on one homeowner who fell out of HAMP. Given that these results were from a limited sample, Treasury does not know the true extent to which the seven largest HAMP servicers failed to report properly on other homeowners redefaults.

After six years in HAMP, major servicers should not be improperly reporting information to Treasury about homeowners who redefault. These types of errors could affect the amount of assistance received by homeowners in HAMP, as well as lead to waste or abuse in the expenditure of TARP funds, as servicers may continue to receive TARP payments for homeowners no longer in HAMP.

Servicers' failures to report make it more difficult for Treasury to gain insight into redefaulting homeowners. The failure to report timely and accurate information on the number of redefaults prevents Treasury from getting a clear look at how effective the servicer is at providing sustainable relief through HAMP. Proper reporting of program metrics, including the number of redefaults, is an essential tool that Treasury can use to measure the success of HAMP and make appropriate changes to remove the obstacles that contribute to homeowners redefaulting.

IN 2015, FIVE OF THE SEVEN LARGEST HAMP SERVICERS FAILED TO CONSIDER REDEFAULTED HOMEOWNERS FOR OTHER TARP ASSISTANCE AS REQUIRED BY HAMP RULES

Starting in Q1 2015, Treasury began evaluating whether servicers were properly considering homeowners redefaulting in HAMP for additional MHA assistance. In the three quarterly reviews completed since then, Treasury found that 5 of the 7 largest HAMP servicers failed to properly consider homeowners who redefaulted out of HAMP for other TARP assistance, such as through a HAMP Tier 2 modification or HAFA, before commencing foreclosure activity, as required by HAMP rules.^{viii} The violations of HAMP rules were most prevalent at CitiMortgage, Nationstar, and Wells Fargo. Figure 3.5 shows the results of Treasury's testing.

TABLE 3.5

FAILURES TO CONSIDER HOMEOWNERS FOR OTHER MHA ASSISTANCE DETECTED BY TREASURY, Q1 2015 THROUGH Q3 2015			
Servicer	Q1 2015	Q2 2015	Q3 2015
Bank of America, N.A.			
CitiMortgage Inc	X		
JPMorgan Chase Bank, N.A.		X	
Nationstar Mortgage LLC	X	X	X
Ocwen Loan Servicing, LLC	X		
Select Portfolio Servicing, Inc.			
Wells Fargo Bank, N.A.	X	X	X

X Failures found by Treasury in its sampling of 100 borrower files in the quarter.

Source: Treasury's servicer compliance review reports covering Q4 2014 through Q3 2015, as provided to SIGTARP.

During 2015, Treasury's quarterly sample testing found that Nationstar failed to consider 12 redefaulted HAMP homeowners for other TARP assistance such as HAFA or HAMP Tier 2, as required by HAMP rules. Treasury found that Wells Fargo and CitiMortgage each failed to consider 5 redefaulted HAMP homeowners for other TARP assistance, Ocwen failed to consider 2 redefaulted HAMP homeowners for other TARP assistance, and JP Morgan Chase failed to consider 1 redefaulted HAMP homeowner for other TARP assistance. Given that these results were from limited samples, Treasury does not know the full extent of this problem.

^{viii} Treasury also evaluates servicers' consideration of homeowners for HAMP Tier 2 in connection with another part of its assessments, so-called "second look" reviews, regardless of whether the homeowner was in a prior HAMP modification.

CONCLUSION

Although compliance with all HAMP rules is important, problems with servicers failing to comply with rules relating to homeowners redefaulting (falling out) of HAMP are particularly critical for homeowners because this failure could be the first step in a homeowner losing his or her home. Treasury has designed HAMP so that mortgage servicers are the program's gatekeepers, responsible for making decisions that greatly impact homeowners. That Treasury has partially implemented SIGTARP's recommendation to see if servicer misconduct is contributing to homeowner redefaults brings good insight, but Treasury must act on what it is seeing.

Treasury's findings show clear harm from servicers to homeowners that require a strong response. Treasury should not assume that this is not a severe problem or that the servicers' wrongful terminations of homeowners from HAMP are limited to the instances that Treasury found. Given the risk that, after a redefault, the servicer could move the homeowner into the foreclosure process, the risk of harm to the homeowner is too great for Treasury to let any homeowner be wrongfully forced out of HAMP.

SECTION 4

TARP OVERVIEW

This section summarizes the Troubled Asset Relief Program (“TARP”).

TARP FUNDS UPDATE

Initial authorization for \$700 billion of TARP funding came through the Emergency Economic Stabilization Act of 2008 (“EESA”), which was signed into law on October 3, 2008.⁷ The Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”), which became law on July 21, 2010, reduced the Treasury Secretary’s authority under TARP to \$475 billion.⁸

Treasury had **obligated** \$474.8 billion to 14 programs, but subsequently **deobligated** funds, reducing obligations to \$454.6 billion.⁹ Of that amount, as of December 31, 2015, \$430.7 billion had been spent, and taxpayers are owed \$35.8 billion.¹⁰ Table 4.1 provides a breakdown of financial investments in each funded TARP program as of December 31, 2015. According to Treasury, as of December 31, 2015, it had \$35.1 billion in write-offs and realized losses (shown in Table 4.2), leaving \$0.7 billion in TARP funds outstanding.¹¹ Treasury’s write-offs and realized losses are money that taxpayers will never get back. These amounts do not include \$19.0 billion in TARP funds spent on housing support programs, which are designed as a Government subsidy, with no repayments to taxpayers expected.¹² Treasury has also collected \$48.6 billion in interest, dividends, and other income, including proceeds from the sale of warrants and related stock.

Obligated funds remain available to be spent on only TARP’s housing support programs. According to Treasury, in the quarter ended December 31, 2015, \$1.0 billion of TARP funds were spent on housing programs, leaving \$18.5 billion obligated and available to be spent.¹³

Obligations: Definite commitments that create a legal liability for the Government to pay funds.

Deobligations: An agency’s cancellation or downward adjustment of previously incurred obligations.

TABLE 4.1

OBLIGATIONS, EXPENDITURES, PRINCIPAL REPAYED, PRINCIPAL REFINANCED, AMOUNTS STILL OWED TO TAXPAYERS, AND OBLIGATIONS AVAILABLE TO BE SPENT (\$ BILLIONS)

Program	Obligation After Dodd-Frank (As of 10/3/2010)	Current Obligation (As of 12/31/2015)	Expenditure (As of 12/31/2015)	Principal Repaid (As of 12/31/2015)	Principal Refinanced into SBLF (As of 12/31/2015)	Still Owed to Taxpayers under TARP (As of 12/31/2015) ^a	Available to Be Spent (As of 12/31/2015)
Housing Support Programs ^b	\$45.6	\$37.5 ^c	\$19.0 ⁿ	NA	\$0.0	NA	\$18.5
Capital Purchase Program	204.9	204.9	204.9	\$197.4 ^d	2.2	\$5.3	0.0
Community Development Capital Initiative ^e	0.6	0.6	0.2	0.1	0.0	0.5	0.0
Systemically Significant Failing Institutions	69.8	67.8 ^f	67.8	54.4	0.0	13.5	0.0
Targeted Investment Program	40.0	40.0	40.0	40.0	0.0	0.0	0.0
Asset Guarantee Program	5.0	5.0	0.0	0.0	0.0	0.0	0.0
Automotive Industry Support Programs	81.8 ^g	79.7 ^h	79.7	63.1 ⁱ	0.0	16.6	0.0
Term Asset-Backed Securities Loan Facility	4.3	0.1 ^j	0.1	0.1	0.0	0.0	0.0
Public-Private Investment Program	22.4	18.6	18.6	18.6 ^k	0.0	0.0	0.0 ^l
Unlocking Credit for Small Businesses	0.4	0.4	0.4	0.4	0.0	0.0	0.0
Total	\$474.8	\$454.6	\$430.7^m	\$373.7	\$2.2	\$35.8	\$18.5

Notes: Numbers may not total due to rounding. NA=Not applicable.

^a Amount taxpayers still owed includes amounts disbursed and still outstanding, plus \$35.1 billion in write-offs and realized losses. It does not include \$19 billion in TARP dollars spent on housing programs. These programs are designed as Government subsidies, with no repayments to taxpayers expected.

^b Housing support programs were designed as a Government subsidy, with no repayment to taxpayers expected.

^c On March 29, 2013, Treasury deobligated \$7.1 billion of the \$8.1 billion that was originally allocated to the FHA Short Refinance Program. On March 31, 2015, Treasury deobligated an additional \$900 million under that program.

^d Includes \$363.3 million in non-cash conversions from CPP to CDCI, which is not included in the total of \$373.7 billion in TARP principal repaid because it is still owed to TARP from CDCI. Does not include \$2.2 billion refinanced from CPP into the Small Business Lending Fund.

^e CDCI obligation amount of \$570.1 million. There are no remaining dollars to be spent on CDCI. Of the total obligation, \$363.3 million was related to CPP conversions for which no additional CDCI cash was expended; this is not counted as an expenditure, but it is counted as money still owed to taxpayers. Another \$100.7 million was expended for new CDCI expenditures for previous CPP participants. Of the total obligation, only \$106 million went to non-CPP institutions.

^f Treasury deobligated \$2 billion of an equity facility for AIG that was never drawn down.

^g Includes \$80.7 billion for Automotive Industry Financing Program, \$0.6 billion for Auto Warranty Commitment Program, and \$0.4 billion for Auto Supplier Support Program.

^h Treasury deobligated \$2.1 billion of a Chrysler credit facility that was never drawn down.

ⁱ \$63.1 billion includes both payments toward principal and proceeds recovered from common stock sales.

^j On June 28, 2012, Treasury deobligated \$2.9 billion in TALF funding, reducing the total obligation to \$1.4 billion. On January 23, 2013, Treasury deobligated \$1.3 billion, reducing the total obligation to \$0.1 billion.

^k On April 10, 2012, Treasury changed its reporting methodology to reclassify as repayments of capital to the Government \$958 million in receipts previously categorized as PPIP equity distributions. That \$958 million is included in this repayment total.

^l PPIP funds are no longer available to be spent because the three-year investment period ended during the quarter ended December 31, 2012. Total obligation of \$22.4 billion and expenditure of \$18.6 billion for PPIP includes \$356.3 million of the initial obligation to The TCW Group, Inc. ("TCW") that was funded. TCW subsequently repaid the funds that were invested in its PPIF. Current obligation of \$18.8 billion results because Oaktree, Marathon, RJL Western, BlackRock, AG GECC, Invesco and AllianceBernstein did not draw down all the committed equity and debt. All undrawn debt and equity has been deobligated as of December 31, 2015.

^m The \$5 billion reduction in exposure under AGP is not included in the expenditure total because this amount was not an actual cash outlay.

ⁿ Treasury entered into a letter of credit (L/C) to fund the FHA Short Refinance Program. In March 2013, pursuant to the agreement, Treasury funded a reserve account with \$50 million for any future loss claim payments. In March 2015, \$40 million of the reserve balance was returned to Treasury. All unused reserve balances will be returned to Treasury at the program's conclusion.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, *Monthly TARP Update*, 6/1/2015 and 1/4/2016.

TABLE 4.2

TREASURY'S STATEMENT OF REALIZED LOSSES AND WRITE-OFFS IN TARP, AS OF 12/31/2015 (\$ MILLIONS)				
TARP Program	Institution	Total TARP Investment	Realized Loss ^a Write-Offs ^{b,c}	Description
Autos				
	Chrysler		\$1,328 ^a	Sold 98,461 shares and equity stake in the UAW Retiree trust for \$560,000,000
	Chrysler		1,600 ^b	Accepted \$1.9 billion as full repayment for the debt of \$3.5 billion
	Chrysler Total	\$10,465	\$2,928	
	GM		3,203 ^a	Treasury sold to GM at a loss
	GM		7,130 ^a	Treasury sold to public at a loss
	GM		826 ^a	Loss due to bankruptcy plan of restructuring
	GM Total	\$49,500	\$11,159	
	Ally Financial		2,473 ^a	Sold 219,079 common shares in a private offering, 95,000,000 common shares, 7,245,670 common shares, 8,890,000 common shares, 11,249,044 common shares, and 43,685,076 common shares in five separate public offerings, all for a loss
	Ally Financial Total	\$17,174	\$2,473	
	Total Investment	\$79,693^c	Total Realized Loss, Write-Offs	\$16,560
CDCI				
	Premier Bancorp, Inc.		\$7 ^a	Liquidation of failed bank
	Total Investment	\$570	Total Realized Loss, Write-Offs	\$7
CPP				
	198 CPP Banks		\$1,821 ^{a,b}	Sales and exchanges
	29 CPP Banks in Bankruptcy		810 ^b	Bankruptcy in process, loss written off by Treasury
	Pacific Coast National Bancorp		4 ^b	Bankruptcy process completed, loss written off by Treasury
	Anchor Bancorp Wisconsin, Inc.		104 ^a	Bankruptcy process completed, loss written off by Treasury
	CIT Group Inc.		2,330 ^b	Bankruptcy process completed, loss written off by Treasury
	Total Investment	\$204,895	Total Realized Loss, Write-Offs	\$5,069
SSF1				
	AIG ^d		\$13,485 ^a	Sale of TARP common stock at a loss
	Total Investment	\$67,835	Total Realized Loss, Write-Offs	\$13,485
Total Realized Loss	\$29,310	Total Write-Offs	\$5,812	
Total TARP Investment	\$350,439		Total Realized Loss, Write-Offs	\$35,122

Notes: Numbers may not total due to rounding.

^a Includes investments reported by Treasury as realized losses. Treasury changed its reporting methodology in calculating realized losses, effective June 30, 2012. Disposition expenses are no longer included in calculating realized losses.

^b Includes investments reported by Treasury as write-offs. According to Treasury, in the time since some transactions were classified as write-offs, Treasury has changed its practices and now classifies sales of preferred stock at a loss as realized losses.

^c Includes \$1.5 billion investment in Chrysler Financial, \$413 million ASSP investment, and \$641 million AWCP investment.

^d Treasury has sold a total of 1.66 billion AIG common shares at a weighted average price of \$31.18 per share, consisting of 1,092,169,866 TARP shares and 562,868,096 non-TARP shares based upon the Treasury's pro-rata holding of those shares. The non-TARP shares are those received from the trust created by the Federal Reserve Bank of New York for the benefit of the Treasury. Receipts for non-TARP common stock totaled \$17.55 billion and are not included in TARP collections. The realized loss reflects the price at which Treasury sold common shares in AIG and TARP's cost basis of \$43.53 per common share.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, *Monthly Report to Congress*, December 2015; Treasury Press Release, "Treasury Announces Agreement to Exit Remaining Stake in Chrysler Group LLC," 6/2/2011, www.treasury.gov/press-center/press-releases/Pages/tg1199.aspx, accessed 1/4/2016; Treasury, response to SIGTARP data call, 10/5/2015; Treasury, *Monthly TARP Update*, 6/3/2013, 6/13/2013, 7/1/2014, 10/1/2014, 1/2/2015, 4/1/2015, 7/1/2015, 10/1/2015, 1/4/2016.

TARP PROGRAMS

Some TARP programs are scheduled to last as late as 2023. Other TARP programs have no scheduled ending date; TARP money will remain invested until recipients pay Treasury back or until Treasury sells its investments in the companies. As of December 31, 2015, 86 institutions remain in TARP: 17 banks with remaining CPP principal investments; 10 CPP banks for which Treasury now holds only warrants to purchase stock; and 59 banks and credit unions in CDCI (Treasury applies all proceeds from the sale of warrants to CPP).¹⁴ Table 4.3 provides details on the status of continuing TARP programs.

TABLE 4.3

STATUS OF CONTINUING TARP PROGRAMS	
Program	Investment status as of 12/31/2015
Home Affordable Modification Program	2023 to pay incentives on modifications*
Hardest Hit Fund	2017 for states to use TARP funds
FHA Short Refinance Program	2022 for TARP-funded letter of credit
Capital Purchase Program	Remaining principal investments in 17 banks; warrants for stock in an additional 10 banks
Community Development Capital Initiative	Remaining principal investments in 59 banks/ credit unions

*Note: In November 2014, Treasury extended by one year the period in which certain Home Affordable Modification Program incentives may be paid.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, *Monthly TARP Update*, 1/4/2016; Treasury, response to SIGTARP data call, 1/4/2016.

Housing Support Programs

The stated purpose of TARP's housing support programs is to help homeowners and financial institutions that hold troubled housing-related assets. Treasury obligated \$45.6 billion to TARP's housing programs, later reduced to \$37.5 billion.¹⁵ As of December 31, 2015, \$19.0 billion (51% of obligated funds) has been expended.¹⁶

- Making Home Affordable ("MHA") Program** — According to Treasury, this umbrella program for Treasury's foreclosure mitigation efforts is intended to "help bring relief to responsible homeowners struggling to make their mortgage payments, while preventing neighborhoods and communities from suffering the negative spillover effects of foreclosure, such as lower housing prices, increased crime, and higher taxes."¹⁷ MHA, for which Treasury has obligated \$29.8 billion of TARP funds, includes the signature program, the Home Affordable Modification Program ("HAMP"), and other programs.

As of December 31, 2015, MHA had expended \$13.2 billion of TARP money (44% of the \$29.8 billion).¹⁸ Of that amount, \$11.0 billion was expended

on HAMP,ⁱ which includes \$1.9 billion expended on homeowners' HAMP permanent modifications that later redefaulted.¹⁹ In addition, \$1.1 billion was expended on the Home Affordable Foreclosure Alternatives ("HAFA") program and \$855 million on the Second Lien Modification Program ("2MP").²⁰ As of December 31, 2015, there were 475,134 active Tier 1 and 116,202 active Tier 2 permanent first-lien modifications under the non-GSE portion of HAMP, compared to 478,621 and 108,801, respectively, at September 30, 2015. In the past quarter, the number of active non-GSE Tier 1 permanent modifications decreased by 3,487, while the number of Tier 2 permanent modifications increased by 7,401.²¹ Tier 2 activity continues to increase relative to Tier 1 activity, as during the most recent quarter there were more new HAMP Tier 2 trial starts (15,299) and permanent modifications started (12,657) than HAMP Tier 1 trial and permanent modification starts (11,197 and 11,023, respectively). For more information, including participation numbers for each of the MHA programs and subprograms, see the "Housing Support Programs" discussion in this section.

- **Housing Finance Agency ("HFA") Hardest Hit Fund ("HHF")** — The stated purpose of this program is to provide TARP funding for "innovative measures to help families in the states that have been hit the hardest by the aftermath of the housing bubble."²² Treasury obligated \$7.6 billion for this program.²³ As of December 31, 2015, \$5.8 billion had been drawn down by the state housing finance agencies ("HFAs") from HHF.²⁴ However, as of September 30, 2015, the latest data available on state-level expenditures, only \$4.4 billion had been spent assisting 241,775 homeowners and \$99.4 million to eliminate blighted properties, with \$578 million used for administrative expenses and the remaining \$716 million as unspent cash-on-hand.^{25,ii} One state HFA reported spending \$717,500 to provide homebuyers with down payment assistance under the newly approved HHF program. For more information, see the "Housing Support Programs" discussion in this section.
- **FHA Short Refinance Program** — Treasury has provided a TARP-funded letter of credit for up to \$100 million in loss protection on first liens refinanced into FHA-insured mortgages. As of December 31, 2015, Treasury has paid \$145,330 on claims for six defaults under the program.²⁶ As of December 31, 2015, there have been 7,033 refinancings under the FHA Short Refinance program, an increase of 394 refinancings during the past quarter.²⁷ For more information, see the "Housing Support Programs" discussion in this section.

ⁱ Includes \$230 million in TARP funded incentives paid on GSE-backed HAMP modifications.

ⁱⁱ Figures obtained from each state's Quarterly Financial Report, which reconciles each type of cash disbursements to funds drawn from Treasury. As such, all expenses are based on actual cash disbursements. Additionally, cash-on-hand may include lien recoveries and borrower remittances.

Subordinated Debentures: Form of debt security that ranks below other loans or securities with regard to claims on assets or earnings.

Community Development Financial Institutions (“CDFIs”): Financial institutions eligible for Treasury funding to serve urban and rural low-income communities through the CDFI Fund. CDFIs were created in 1994 by the Riegle Community Development and Regulatory Improvement Act.

Financial Institution Support Programs

Treasury invested capital directly into financial institutions, primarily banks and bank holding companies.²⁸

- **Capital Purchase Program (“CPP”)** — Under CPP, Treasury directly purchased \$204.9 billion of preferred stock or **subordinated debentures** in 707 qualifying financial institutions.²⁹ As of December 31, 2015, 27 of those institutions remained in TARP; in 10 of them, Treasury holds only warrants to purchase stock. Treasury does not consider these 10 institutions to be in TARP, although Treasury applies all proceeds from the sale of warrants in these banks to recovery amounts in TARP’s CPP program. As of December 31, 2015, 17 of the 27 institutions had outstanding CPP principal investments.³⁰ As of December 31, 2015, taxpayers were still owed \$5.3 billion related to CPP. According to Treasury, it had write-offs and realized losses of \$5.1 billion in the program, leaving \$258.2 million in TARP funds outstanding.³¹ According to Treasury, \$197.4 billion of the CPP principal (or 96.3%) had been recovered as of December 31, 2015. For more information, see the “Capital Purchase Program” discussion in this section.
- **Community Development Capital Initiative (“CDCI”)** — Under CDCI, Treasury used TARP money to buy preferred stock in or subordinated debt from 84 smaller banks, thrifts, and credit unions that qualify as **Community Development Financial Institutions (“CDFIs”)**. Treasury intended for CDCI to “improve access to credit for small businesses in the country’s hardest-hit communities.”³² However, 28 of these institutions converted their existing CPP investment into CDCI (\$363.3 million of the \$570.1 million) and 10 of those that converted received combined additional funding of \$100.7 million under CDCI.³³ Only \$106 million of CDCI money went to institutions that were not already TARP recipients. As of December 31, 2015, 59 institutions remained in CDCI.³⁴ For more information, see the “Community Development Capital Initiative” discussion in this section.

According to Treasury, as of December 31, 2015, 237 banks and credit unions have exited CPP or CDCI with less than a full repayment, including institutions whose shares have been sold for less than par value (38), or at a loss at auction (167), and institutions that are in various stages of bankruptcy or receivership (32).³⁵ Twenty-three banks have been sold at auction at par value or for more than the par amount of taxpayers’ investment.³⁶ Four CPP banks merged with other CPP banks.³⁷

COST ESTIMATES

On February 2, 2015, OMB issued the Administration’s fiscal year 2016 budget, which decreased TARP’s lifetime cost to \$37.4 billion, based largely on figures from November 30, 2014.³⁸

On March 18, 2015, CBO increased its TARP cost estimate by \$1 billion, to \$28 billion, based on data as of January 31, 2015, due to an increase in projected mortgage program spending, offset by a decrease in the automotive program. CBO estimated that only \$28 billion of funds obligated for housing will be spent.³⁹

On November 10, 2015, Treasury issued its September 30, 2015, fiscal year audited agency financial statements for TARP, which contained a cost estimate of \$37.2 billion, which assumes that all of the funds obligated for housing support programs will be spent.⁴⁰

The most recent TARP program cost estimates from each agency are listed in Table 4.4.

TABLE 4.4

COST (GAIN) OF TARP PROGRAMS (\$ BILLIONS)			
Program Name	CBO Estimate	OMB Estimate	Treasury Estimate, TARP Audited Agency Financial Statement
Report issued: Data as of:	3/18/2015 1/31/2015	2/2/2015 11/30/2014	11/10/2015 9/30/2015
Housing Support Programs	\$28	\$37.4	\$37.4 ^a
Capital Purchase Program	(16)	(8.4)	(16.3)
Systemically Significant Failing Institutions	15	17.4	15.2
Targeted Investment Program and Asset Guarantee Program	(8)	(7.5)	(8.0)
Automotive Industry Support Programs	12	19.4	12.1
Term Asset-Backed Securities Loan Facility	(1)	(0.5)	(0.6)
Public-Private Investment Program	(3)	(2.5)	(2.7)
Other ^b	*	*	0.1
Total^c	\$28	\$55.6	\$37.2
Interest on Reestimates ^e		(18.1)	
Adjusted Total		\$37.4^d	

Notes: Numbers may not total due to rounding.

^a According to Treasury, the estimated lifetime cost for TARP housing programs represent the total commitment except for the FHA Refinance Program, which for under credit reform, has a lifetime estimate cost representing the total estimated subsidy cost.

^b Consists UCSB (approximately \$9 million gain) and CDCI (which has less than \$500 million in outstanding investments).

^c CBO estimate is before administrative costs and interest effects. OMB and Treasury estimates include interest on reestimates but exclude administrative costs.

^d The estimate includes interest on reestimates but excludes administrative costs.

^e Cumulative interest on reestimates is an adjustment for interest effects on changes in TARP subsidy costs from original subsidy estimates; such amounts are a component of the deficit impacts of TARP programs but are not a direct programmatic cost.

Sources: OMB Estimate – OMB, “Analytical Perspectives, Budget of the United States Government, Fiscal Year 2016,” 2/2/2015, www.whitehouse.gov/sites/default/files/omb/budget/fy2016/assets/spec.pdf, accessed 1/4/2016; CBO Estimate – CBO, “Report on the Troubled Asset Relief Program—March 2015,” www.cbo.gov/sites/default/files/cbofiles/attachments/50034-TARP.pdf, accessed 1/4/2016; Treasury Estimate – Treasury, “Office of Financial Stability—Troubled Asset Relief Program Agency Financial Report Fiscal Year 2015,” 11/10/2015, www.treasury.gov/initiatives/financial-stability/reports/Documents/FY2015%20OFS%20AFR%20-%2011.09.15_FINAL.pdf, accessed 1/4/2016.

HOUSING SUPPORT PROGRAMS

On February 18, 2009, the Administration announced a foreclosure prevention plan that became the Making Home Affordable (“MHA”) program.⁴¹ MHA includes the following programs:

- **Home Affordable Modification Program (“HAMP”)**—TARP funds provide incentives for **mortgage servicers** and **investors** to modify eligible first-lien mortgages in default or at imminent risk of default into “affordable and sustainable” loans. The **Government-sponsored enterprises (“GSEs”)** also participate in the HAMP program, using non-TARP funds.^{42,xix} HAMP started with Tier I and, in June 2012, expanded the pool of homeowners potentially eligible for HAMP assistance to include non-owner-occupied “rental” properties and homeowners with a wider range of debt-to-income ratios with HAMP Tier 2.⁴³ Table 4.5 shows cumulative HAMP activity by payor (TARP or GSE) and Tier through December 31, 2015.

TABLE 4.5

CUMULATIVE HAMP MODIFICATION ACTIVITY, AS OF 12/31/2015

	Trials Started	Trials Cancelled	Trials Active	Trials Converted to Permanent	Permanents Redefaulted	Permanents Paid Off^a	Permanents Active
HAMP Tier 1 - TARP	1,135,672	354,158	10,543	770,971	270,245	25,592	475,134
HAMP Tier 1 - GSE	1,086,307	432,525	3,758	650,024	210,230	51,154	388,640
HAMP Tier 1	2,221,979	786,683	14,301	1,420,995	480,475	76,746	863,774
HAMP Tier 2	173,693	12,422	16,543	144,728	26,884	1,642	116,202
Total	2,395,672	799,105	30,844	1,565,723	507,359	78,388	979,976

^a Includes 3,990 permanent HAMP modifications classified as withdrawn.

Source: HAMP IMP: Program Volumes – Program Type and Payor by Tier - December 2015, accessed 1/21/2016.

Mortgage Servicers: Companies that perform administrative tasks on monthly mortgage payments until the loan is repaid. These tasks include billing, tracking, and collecting monthly payments; maintaining records of payments and balances; allocating and distributing payment collections to investors in accordance with each mortgage loan’s governing documentation; following up on delinquencies; and initiating foreclosures.

Investors: Owners of mortgage loans or bonds backed by mortgage loans who receive interest and principal payments from monthly mortgage payments. Servicers manage the cash flow from homeowners’ monthly payments and distribute them to investors according to Pooling and Servicing Agreements (“PSAs”).

Government-Sponsored Enterprises (“GSEs”): Private corporations created and chartered by the Government to reduce borrowing costs and provide liquidity in the market, the liabilities of which are not officially considered direct taxpayer obligations. On September 7, 2008, the two largest GSEs, the Federal National Mortgage Association (“Fannie Mae”) and the Federal Home Loan Mortgage Corporation (“Freddie Mac”), were placed into Federal conservatorship. They are currently being financially supported by the Government.

^{xix} In 2015, Treasury began using TARP funds to pay a homeowner incentive for GSE-backed HAMP modifications in certain cases.

During the past quarter 26,496 homeowners started new HAMP trial modifications (compared to 26,107 the prior quarter), 23,680 homeowner converted from trial to permanent modifications (compared to 28,748 the prior quarter), and 18,231 homeowners redefaulted (compared to 17,699 the prior quarter), broken down as follows: 11,197 homeowners started trial modifications under Tier 1 and 15,299 under Tier 2; 11,023 homeowners converted from trial to permanent modifications in Tier 1 and 12,657 under Tier 2; and 13,341 HAMP Tier 1 modifications and 4,890 Tier 2 modifications redefaulted.

Treasury over time expanded HAMP to include sub-programs, including the Principal Reduction Alternative (“PRA”), Home Affordable Unemployment Program (“UP”), and Home Price Decline Protection (“HPDP”) programs.

- **Home Affordable Foreclosure Alternatives (“HAFA”)** — HAFA provides incentives to servicers, investors, and homeowners to pursue **short sales** and **deeds-in-lieu of foreclosure**.⁴⁴ During the quarter ended December 31, 2015, 6,560 homeowners completed short sales or deeds-in-lieu under HAFA, compared to 7,623 the prior quarter, bringing the total number of homeowners assisted by the program to 212,122. As of November 30, 2015, (the most recent date for which detailed data is available) 12,485 of 210,059 HAFA transactions involved homeowners that had previously received permanent HAMP modifications.⁴⁵
- **Second-Lien Modification Program (“2MP”)** — 2MP is intended to modify second-lien mortgages when the first lien is modified under HAMP.⁴⁶ As of December 31, 2015, there were 83,008 active permanently modified second liens in 2MP.⁴⁷
- **Agency-Insured Programs** — Similar in structure to HAMP, but apply to eligible first-lien mortgages insured by FHA or guaranteed by the Department of Agriculture’s Office of Rural Development (“RD”) utilize TARP-funded incentives.⁴⁸ As of December 31, 2015, there were 120 RD-HAMP active permanent modifications and 78,162 FHA-HAMP active permanent modifications.⁴⁹

In addition to MHA, Treasury also allocated TARP funds to support two additional housing support efforts:

- **Housing Finance Agency Hardest Hit Fund (“HHF”)** — HHF is intended to fund foreclosure prevention programs run by housing finance agencies in 18 states and Washington, DC, which were hit hardest by the decrease in home prices and high unemployment rates.⁵⁰ As of September 30, 2015, the latest data available, 241,775 homeowners had received assistance under HHF.⁵¹
- **FHA Short Refinance Program** — This program is intended to provide homeowners who are current on their mortgage an opportunity to refinance non-FHA **underwater mortgage** into FHA-insured mortgages with lower principal balances. Treasury has provided a TARP-funded letter of credit that, as of December 31, 2015, provided up to \$100 million in loss coverage on these

For additional discussion on HAFA, please see the discussion “Home Affordable Foreclosure Alternatives” (“HAFA”) in this section.

Short Sale: Sale of a home for less than the unpaid mortgage balance. A homeowner sells the home and the investor accepts the proceeds as full or partial satisfaction of the unpaid mortgage balance, thus avoiding the foreclosure process.

Deed-in-Lieu of Foreclosure: Instead of going through foreclosure, the homeowner voluntarily surrenders the deed to the home to the investor, as satisfaction of the unpaid mortgage balance.

Underwater Mortgage: Mortgage loan on which a homeowner owes more than the home is worth, typically as a result of a decline in the home’s value. Underwater mortgages also are referred to as having negative equity.

newly originated FHA loans.⁵² As of December 31, 2015, 7,033 loans had been refinanced under FHA Short Refinance.⁵³

Status of TARP Funds Obligated to Housing Support Programs

Of the \$37.5 billion in TARP obligations to housing support programs, \$19 billion (51%), has been expended as of December 31, 2015.⁵⁴ Of that, \$1 billion was expended in the quarter ended December 31, 2015. Servicer, homeowner, and investor incentives through Making Home Affordable made up \$13.2 billion, or 44% of the \$29.8 allocated to the program.⁵⁵ As of September 30, 2015, Treasury had allocated \$7.6 billion to the Hardest Hit Fund, of which, the states had drawn down \$5.7 billion, spending \$4.4 billion (58% of the allocated funds) to assist 241,775 homeowners, \$99.4 million (1%) on blight elimination programs, \$717,500 on the new homebuyer assistance program (< 1%), \$578 million (8%) for administrative expenses, and holding \$716 million (9%) as unspent cash-on-hand.^{56,xxi} Of the \$100 million allocated for FHA Short Refinance, \$20 million has been spent, which includes \$10 million held in a prefunded reserve account to pay future claims, \$10 million spent on administrative expenses, and \$145,330 spent on six refinanced mortgages that later redefaulted.⁵⁷

Table 4.6 shows the breakdown in expenditures and estimated funding allocations for these housing support programs. Figure 4.1 also shows these expenditures, as a percentage of allocations.

^{xx} According to Treasury, committed program funds are funds committed to homeowners who have been approved to participate in HHF programs that are anticipated to be disbursed over the duration of their participation; HFAs [states] vary as to when and how they capture and report funds as committed. HHF funds committed for homeowner assistance are recorded variously as homeowner assistance, cash-on-hand, or undrawn funds.

^{xxi} Figures obtained from each state's Quarterly Financial Report, which reconciles each type of cash disbursement to funds drawn from Treasury. As such, all expenses are based on actual cash disbursements. Additionally, cash-on-hand may include lien recoveries and borrower remittances.

TABLE 4.6

**TARP ALLOCATIONS AND EXPENDITURES BY HOUSING SUPPORT PROGRAMS,
AS OF 12/31/2015 (\$ BILLIONS)**

	ALLOCATIONS	EXPENDITURES
MHA		
HAMP ^a		
First Lien Modification ^b	\$19.1	\$8.7
PRA Modification	2.0	1.9
HPDP	1.6	0.4
UP	— ^c	—
HAMP Total	\$22.7	\$11.0
HAFA	4.2	1.1
2MP	0.1	0.9
Treasury FHA-HAMP	0.2	0.2
RD-HAMP	— ^d	— ^d
FHA2LP	2.7	—
MHA Total	\$29.8	\$13.2
HHF (Drawdown by States)^e	\$7.6	\$5.8
FHA Short Refinance	\$0.1^f	—^g
Total	\$37.5	\$19.0

Notes: Numbers may not total due to rounding. According to Treasury, these numbers are "approximate."

^a Includes HAMP Tier 1 and HAMP Tier 2.

^b Includes \$230 million in TARP funded incentives paid on GSE backed HAMP modifications.

^c Treasury does not allocate TARP funds to UP.

^d Treasury has allocated \$0.02 billion to the RD-HAMP program. As of December 31, 2015, \$498,697 has been expended for RD-HAMP.

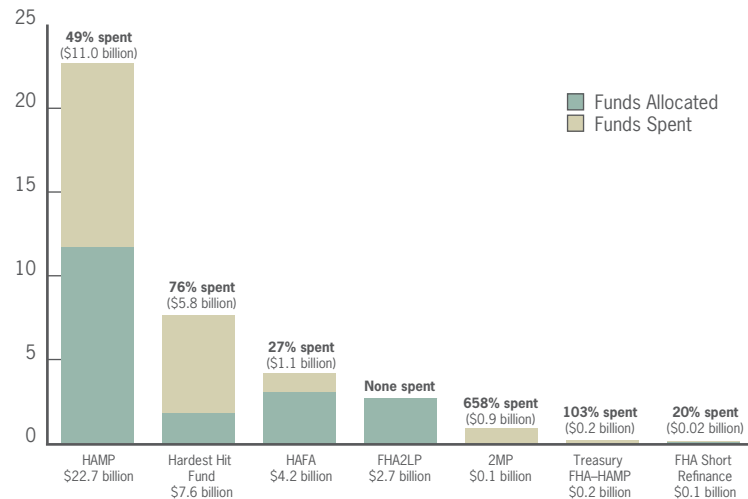
^e Not all of the funds drawn down by states have been used to assist homeowners. As of September 30, 2015, HFAs had drawn down approximately \$5.7 billion, and, according to the latest data available, only \$4.4 billion (58%) of TARP funds allocated for HHF have gone to help 241,775 homeowners.

^f This amount includes up to \$25 million in fees Treasury will incur for the availability and usage of the \$100 million letter of credit.

^g Treasury's \$20 million in program expenditures include a \$10 million pre-funded reserve balance (In March 2013, Treasury funded a reserve account with \$50 million for any future loss claim payments, \$40 million of the reserve balance was returned to Treasury in March 2015), and \$10 million in administrative expenses.

Sources: Treasury, responses to SIGTARP data calls, 1/5/2012, 1/4/2016 and 1/21/2016; Treasury, *Transactions Report-Housing Programs*, 12/28/2015; Treasury, *Monthly TARP Update*, 1/4/2016.

FIGURE 4.1

TARP HOUSING SUPPORT FUNDS ALLOCATED AND SPENT,
AS OF 12/31/2015 (\$ BILLIONS)

Note: See notes to Table 4.6 for details on the data used in this figure.

Sources: Treasury, responses to SIGTARP data calls, 1/5/2012, 1/4/2016 and 1/21/2016; Treasury, Transactions Report-Housing Programs, 12/28/2015; Treasury, Monthly TARP Update, 1/4/2016.

As of December 31, 2015, Treasury had active agreements with 77 servicers, and had spent \$13.2 billion in incentives (44%), broken down as follows: \$11 billion on permanent first-lien modifications, including under HAMP Tier 1, HAMP Tier 2, PRA, and HPDP; \$855.2 million on 2MP; and \$1.1 billion on incentives for short sales or deeds-in-lieu of foreclosure under HAFA.^{58,xxii} For all of the MHA programs, Treasury paid approximately \$7.1 billion to investor or lender incentives, \$3.1 billion to servicer incentives, and \$3.1 billion to homeowner incentives. For just HAMP Tier 1 incentives alone (excluding PRA and HPDP), Treasury has spent \$8.4 billion, of which \$3.7 billion has been spent on investor incentives, \$2.3 billion has been spent on servicer incentives, and \$2.4 billion has been spent on homeowner incentives.^{59,xxiii}

Treasury uses servicer and investor incentives to encourage participation, as servicers incur additional costs and investors agree to receive less money when providing assistance through these programs. Treasury also provides incentives to homeowners for making their monthly payments on time. In HAMP Tier 1, for example, homeowners who make monthly payments on time can earn an annual principal reduction of up to \$1,000; homeowners remaining in HAMP on the sixth anniversary of their trial start date can earn an additional one-time principal reduction of \$5,000 (and may be offered a mortgage recast of their mortgage to further reduce their monthly payments). Table 4.7 shows incentive payments made to the ten servicers that received the most incentives.

Mortgage Recast: Re-amortization of the loan using the existing interest rates and remaining term, but reduced unpaid principal balance. This results in excess principal payments made prior to or concurrent with the recast being used to reduce the minimum monthly payment rather than to pay the loan off early.

^{xxii} The \$11 billion in incentives on permanent first lien modifications includes \$229.8 million in Year 6 incentives on GSE backed modifications that Treasury pays.

^{xxiii} Figures include \$230 million in TARP funded homeowner incentive payments on GSE backed HAMP modifications.

TABLE 4.7

TARP INCENTIVE PAYMENTS BY 10 SERVICERS, ALL MHA PROGRAMS, AS OF 12/31/2015 (\$ MILLIONS)					
	SPA Cap Limit	Incentive Payments to Borrowers	Incentive Payments to Investors	Incentive Payments to Servicers	Total Incentive Payments
Ocwen Loan Servicing, LLC ^a	\$7,171.1	\$639.7	\$1,907.1	\$682.1	\$3,228.9
JPMorgan Chase Bank, NA ^b	4,202.2	522.9	1,310.5	510.5	2,343.8
Wells Fargo Bank, N.A. ^d	4,706.4	521.4	1,132.0	511.7	2,165.1
Bank of America, N.A. ^c	4,105.3	455.8	857.5	459.2	1,772.5
Select Portfolio Servicing, Inc.	1,812.6	217.4	357.7	192.2	767.4
Nationstar Mortgage LLC ^e	2,286.2	190.4	395.0	167.7	753.2
CitiMortgage Inc	1,030.5	129.5	338.4	137.3	605.2
CIT Bank, N.A. ^f	835.0	69.4	235.0	90.4	394.7
Bayview Loan Servicing LLC	481.1	49.8	88.7	36.2	174.7
Ditech Financial LLC ^g	646.1	67.2	57.8	20.2	145.2
Other Servicers	2,505.3	233.8	379.9	245.8	859.5
Total	\$29,781.9	\$3,097.3	\$7,059.6	\$3,053.3	\$13,210.2

Notes: Numbers may not total due to rounding. On July 1, 2012, Saxon Mortgage Services, Inc. ceased servicing operations by selling its mortgage servicing rights and transferring the subservicing relationships to third-party servicers. The remaining SPA Cap Limit stated above represents the amount previously paid to Saxon Mortgage Services, Inc. prior to ceasing servicing operations.

^a Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

^b JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

^c Bank of America N.A. includes the former Countrywide Home Loans Servicing, BAC Home Loans Servicing LP, Home Loan Services, and Wilshire Credit Corporation.

^d Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

^e Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

^f Formerly OneWest Bank.

^g Formerly GreenTree Servicing LLC

Source: Treasury, *Transactions Report-Housing Programs*, 12/28/2015.

As shown in Table 4.7, Ocwen Loan Servicing, LLC, received \$3,228.9 million in total incentive payments, the most of any servicer. The four largest HAMP servicers (Ocwen Loan Servicing, LLC; JPMorgan Chase Bank, NA; Wells Fargo Bank, N.A.; and Bank of America, N.A.) received 72% of all incentives paid out. Only 20% of the incentives paid to Ocwen Loan Servicing, LLC went to homeowners, least among the four largest servicers. Conversely, 26% of incentives paid to Bank of America, N.A. went to homeowners, the highest among the four largest servicers. Of the \$13.2 billion in total incentives paid to all servicers, 23% went to homeowners, 53% went to investors, and the remaining 23% went to the servicers.

HAMP

According to Treasury, HAMP was intended “to help as many as three to four million financially struggling homeowners avoid foreclosure by modifying loans to a level that is affordable for borrowers now and sustainable over the long term.”⁶⁰ The HAMP First-Lien Modification Program, which went into effect on April 6, 2009, modifies the terms of first-lien mortgages in a “shared partnership” between the Government and investors to bring distressed homeowners’ first-lien monthly payments down to an “affordable and sustainable” level.⁶¹

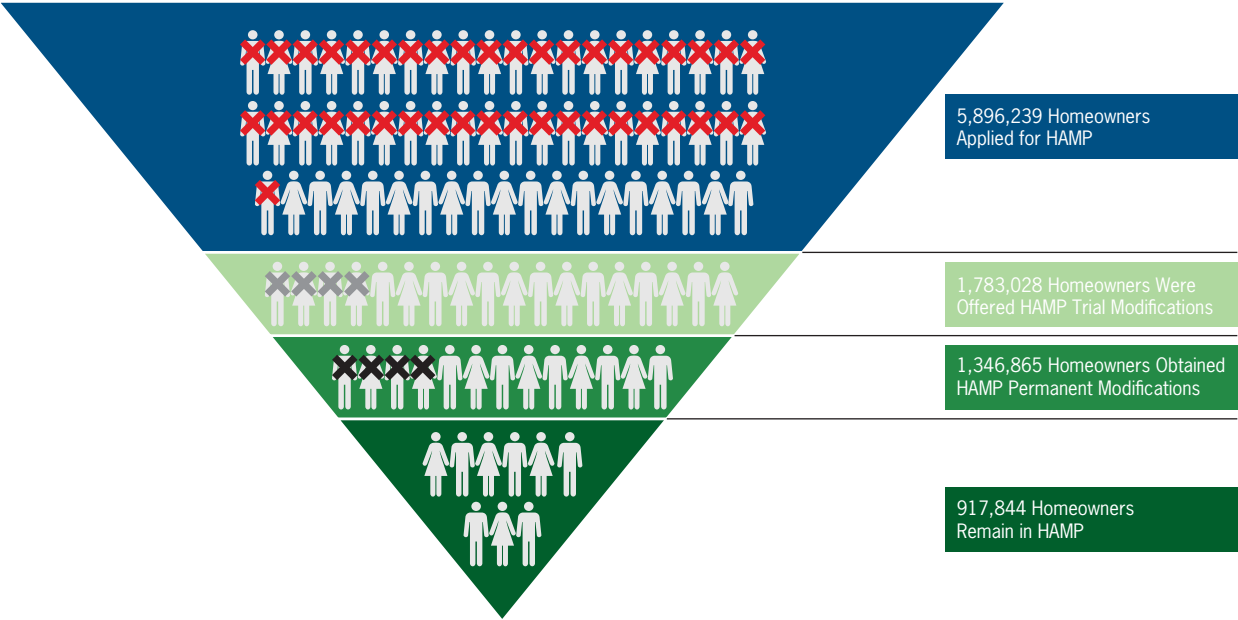
Homeowners participate in a three month **trial modification**, followed by a permanent modification. If the homeowner makes all three modified mortgage payments on time during the trial period, the modification is supposed to become a permanent modification. Under a permanent modification, the modified mortgage interest rate and terms will remain fixed for five years, and then may increase by up to 1% per year until the interest rate reaches the level prevailing at the time the homeowner began the trial. Once in a permanent modification, if the homeowner falls three payments behind, they redefault out of HAMP and their mortgage may revert to its pre-modification terms.⁶² Treasury pays several incentives for active TARP (non-GSE) HAMP permanent modifications for six years. Treasury also pays a one-time homeowner incentive on GSE-backed HAMP permanent modifications that remain active through the 6th anniversary of their trial start date.⁶³

According to Treasury’s official HAMP database, 5,896,239 homeowners applied for HAMP between December 2009, when Treasury began requiring servicers to report on homeowners they denied for HAMP, and November 2015, the latest data available. As Figure 4.2 shows, 4,113,211 homeowners, or 70% percent of those who applied, were turned away by their servicers. Another 394,052 fell out during trial, and another 376,749 redefaulted after they got into HAMP.

Trial Modification: Under HAMP, a period of at least three months in which a borrower is given a chance to establish that he or she can make lower monthly mortgage payments and qualify for a permanent modification. Also called a Trial Period Plan, or “TPP.”

For more information on HAMP modification activity, refer to Table 4.5 on page 90.

FIGURE 4.2
HAMP APPLICATION OUTCOME SUMMARY, AS OF NOVEMBER 2015



- ✖ Application Denials (4,113,211 homeowners)
- ✖ Fell out during trial period (394,052 homeowners)
- ✖ Redefaulted and fell out of HAMP (376,749)

Notes: Prior to December 2009, Treasury did not require servicers to report on HAMP denials. November 2015 is the most recent date detailed data on HAMP is made available by Treasury. Accordingly, this analysis is limited to the period between December 2009 and November 2015. Analysis includes HAMP Tier 1, HAMP Tier 2, Treasury/FHA HAMP, and Treasury/RD HAMP data as HAMP denials are not categorized by program type.

Sources: Treasury, "HAMP IMP: Trial Fallout and Denials - Vintage & Reason," November 2015, accessed 1/7/2016; Treasury HAMP data.

For more homeowners who were denied HAMP assistance, see “Mortgage Servicers Have Denied Four Million Homeowner Applications for HAMP Assistance,” in SIGTARP’s July 2015 Quarterly Report to Congress, pages 97-117.

HAMP Tier 1 Modification “Waterfall”:

Steps HAMP servicers apply to reduce homeowners principal and interest payments. The HAMP Tier 1 waterfall uses a series of incremental steps to obtain a targeted post modification payment.

Net Present Value (“NPV”) Test:

Compares the money generated by modifying the terms of the mortgage with the amount an investor can reasonably expect to recover in a foreclosure sale.

For more on the HAMP application process, eligibility criteria, HAMP Waterfall, and basic differences between HAMP Tier 1 and HAMP Tier 2, see SIGTARP’s January 28, 2015 Quarterly Report, page 143-145 and 149-151.

For more about the HAMP NPV test, see the June 18, 2012, SIGTARP audit report “The NPV Test’s Impact on HAMP.”

For more information on HAMP servicer obligations and homeowner rights, see SIGTARP’s April 2011 Quarterly Report, pages 67-76.

For additional information about the HAMP application and modification process, please see the discussion, “How HAMP Works,” in SIGTARP’s Quarterly Report to Congress, July 29, 2015, pp. 165-170.

While Treasury requires that servicers review a completed HAMP application within 30 days, Treasury allows servicers to extend the review time indefinitely if the application is incomplete, even though the homeowner may not be at fault for any delay or incompleteness.

Prior to offering HAMP, servicers pre-screen for basic eligibility: the mortgage must have been originated no later than January 1, 2009; the outstanding balance of the mortgage cannot exceed \$729,750 (more for qualifying multi-unit properties); the property must not be condemned; and the servicer as well as the investor/lienholder must have agreed to participate.⁶⁴

If the homeowner is eligible, the servicer will follow a prescribed sequence of steps (the **HAMP Tier 1 Waterfall**) to try to reduce the monthly mortgage payment to less than 31% of the homeowner’s monthly income:

1. Add any unpaid interest and fees to the outstanding mortgage balance;
2. Reduce the interest rate in incremental steps to as low as 2%;
3. Extend the term of the mortgage to a maximum of 40 years from the modification date;
4. At the servicer’s option, defer the due date and cease charging interest on a portion of the outstanding balance (principal forbearance).⁶⁵

If these steps sufficiently reduce the homeowner’s payment and the modification passes the **NPV test**, the homeowner must be offered a HAMP Tier 1 Trial Period Plan.^{xxiv} If a homeowner is ineligible for HAMP Tier 1, they must be evaluated for HAMP Tier 2 (refer to “HAMP Tier 2” within this section), and if ineligible for both programs, servicers must provide homeowners with written notification of the reason the homeowner was rejected.⁶⁶ Homeowners denied HAMP due to the NPV test result can double check their servicer’s calculation using Treasury’s web-based NPV calculator at www.CheckMyNPV.com.

More Homeowners Continue to Apply for HAMP Relief Than Servicers Process Each Month

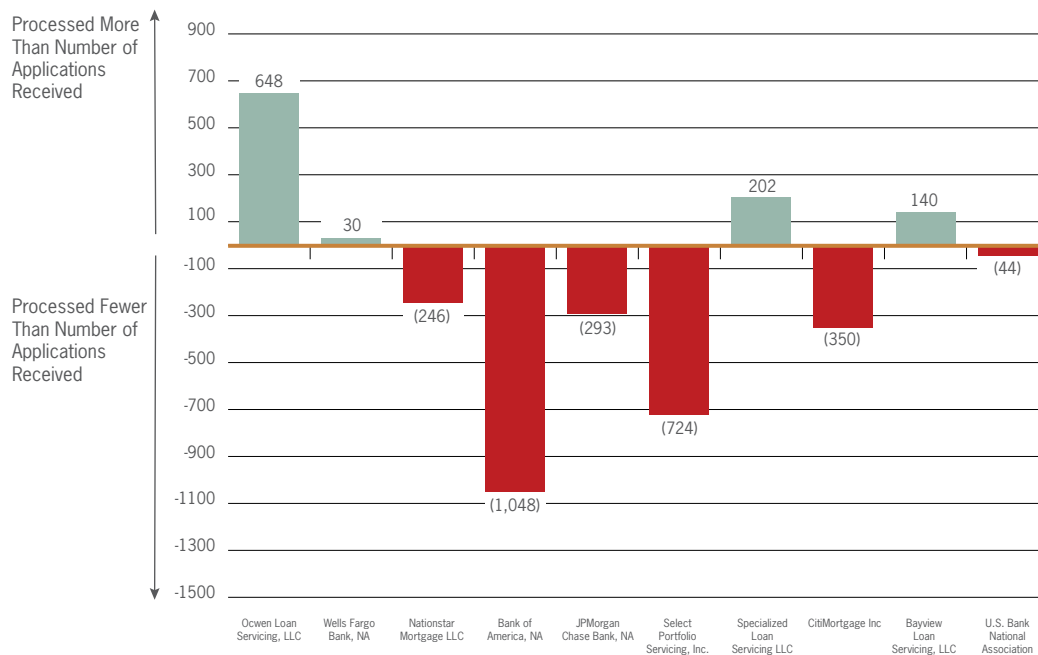
Beginning in July 2014, SIGTARP raised concerns over lengthy delays of several months to even a year or more that homeowners faced in getting a decision on their HAMP application from their servicer. Since SIGTARP’s reporting, some servicers have decreased wait times, but others have not, or actually got worse. According to the most recent data available on Treasury’s website, servicers received an aggregate 46,352 requests for HAMP assistance in November 2015.⁶⁷ However, servicers reported only processing (*i.e.*, approving or denying) 44,679 applications in that month.⁶⁸ This means that HAMP servicers received 1,673 more applications than they processed during the month (4% of the total received). So long as servicers continue to receive more applications than they process each month, increasing numbers of homeowners will face delays in getting action on their requests for HAMP assistance.

^{xxiv} Servicers may use principal forgiveness (PRA or otherwise) to reduce the homeowner’s payment, at any point during the HAMP Tier 1 or HAMP Tier 2 Waterfall, but are not required to do so.

Figure 4.3 shows the performance of the top HAMP servicers in November 2015 in reviewing the number of homeowner applications they received that month.

FIGURE 4.3

SERVICERS ABLE OR UNABLE TO PROCESS THE NUMBER OF HAMP APPLICATIONS RECEIVED THAT MONTH (NOVEMBER 2015)



Source: Treasury, "HAMP Application Activity by Servicer, As of November 2015," www.treasury.gov/initiatives/financial-stability/reports/Documents/HAMP%20Application%20Activity%20by%20Servicer%20Nov%202015.pdf, accessed 1/4/2016.

According to data reported by Treasury as of November 2015, only 4 out of the 10 servicers who reported receiving the most applications in that month—Ocwen Loan Servicing, LLC ("Ocwen"), Wells Fargo Bank, NA, Specialized Loan Servicing LLC, and Bayview Loan Servicing, LLC—succeeded in processing more applications than they received. Those servicers collectively processed only 1,020 more applications than they received. The remaining servicers reported they were unable to process substantial numbers of the applications that they received in the month. Of which Bank of America, NA was the worst, processing only 4,924 applications in the most recent month, 1,048 fewer than it received during the period.

Treasury's data shows that 165,477 homeowners had not had their applications processed through November 2015, out of an aggregate of 9,087,108 applications the servicers reported having received. Despite occasional improvement over time, homeowners still face significant delays, however, as SIGTARP has reported, servicers continue to substantially revise previously reported application data,

making comparisons to prior periods unreliable. At the processing rates reported in Treasury's most recent data (November 2015), it would take 7 of the top 10 HAMP servicers longer than three months to process the number of homeowner applications that hadn't yet received a decision, even were they to receive no additional applications; JP Morgan Chase, Citi, and Select Portfolio Servicing, Inc. would take longer than six months. Table 4.8 presents the latest data published by Treasury on the number of homeowner HAMP applications the top servicers report having processed in November 2015, as well as the total number of applications not yet processed as of that month.

TABLE 4.8

MONTHS TO PROCESS OUTSTANDING APPLICATIONS AT MOST RECENT RATE BY SERVICER, AS OF 11/30/2015

Servicer Name	Applications Processed^a	Total Applications Unprocessed^b	Months to Process the Homeowners who have already applied^c
CitiMortgage Inc	1,297	15,699	12.1
Select Portfolio Servicing, Inc.	2,961	23,014	7.8
JPMorgan Chase Bank, NA	3,930	21,296	5.4
Ocwen Loan Servicing, LLC	10,930	46,903	4.3
Wells Fargo Bank, NA	6,974	24,253	3.5
Ditech Financial LLC ^d	724	2,399	3.3
Bank of America, NA	3,876	12,353	3.2
Bayview Loan Servicing, LLC	1,669	4,274	2.6
Specialized Loan Servicing LLC	2,705	3,964	1.5
Nationstar Mortgage LLC	6,451	8,255	1.3
Others	3,162	3,067	1.0
TOTAL	44,679	165,477	

Notes:

^a Requests Processed in the most recent month, November 2015.

^b Program-to-Date Requests Received less Program-to-Date Requests Processed. Data subject to ongoing revision by servicers.

^c Total Applications Unprocessed divided by most recent month's Applications Processed.

^d Formerly GreenTree Servicing LLC.

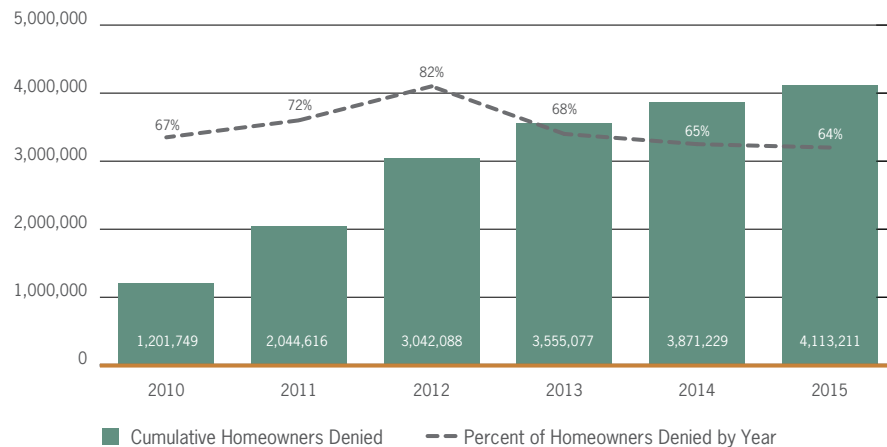
Source: Treasury, "HAMP Application Activity by Servicer," November 2015.

Homeowners Denied HAMP—7 Out of Every 10 Homeowners Who Apply for HAMP Have Been Turned Away By Their Servicer

Although the rate at which servicers have denied homeowners' HAMP applications has decreased over the last several years, it remains high at 64% in 2015. Figure 4.4 shows the aggregate number and percent of homeowners whose HAMP applications were denied by year.

FIGURE 4.4

HOMEOWNERS WHOSE HAMP APPLICATIONS WERE DENIED, BY YEAR, AS OF NOVEMBER 2015



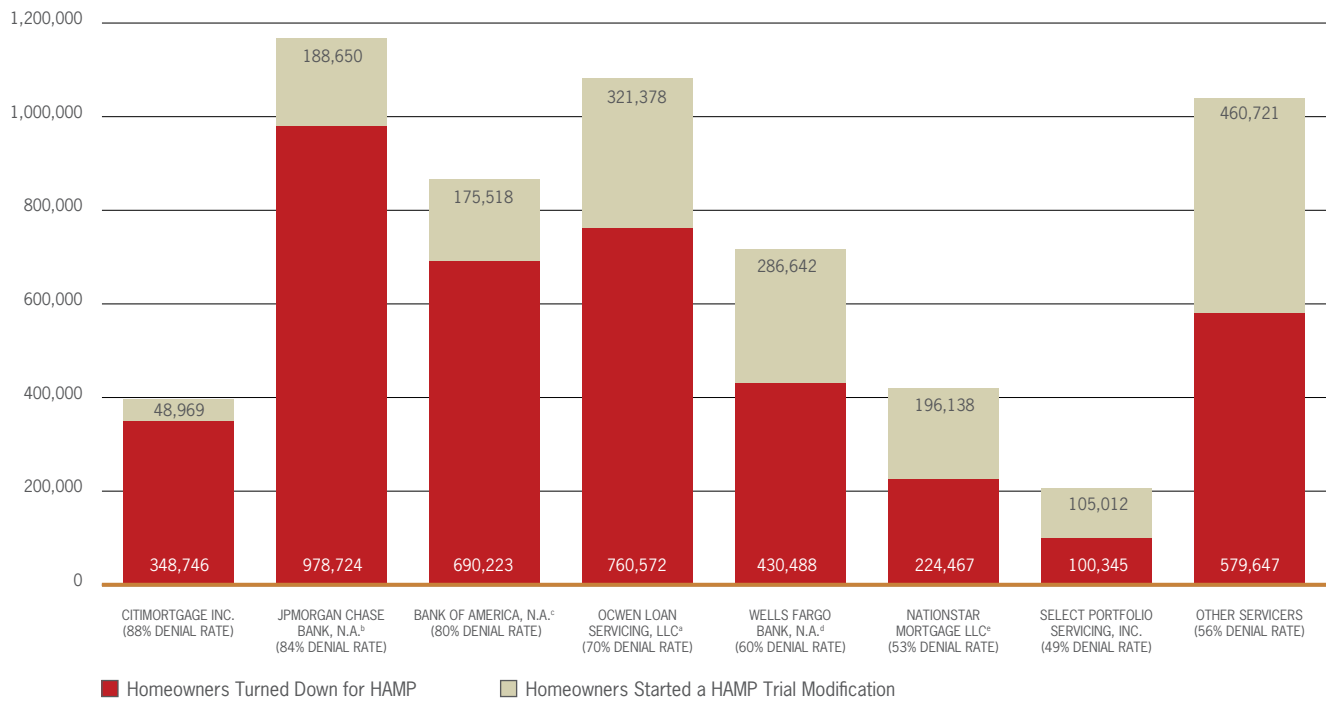
Note: Excludes HAMP denials prior to December 2009. Prior to December 2009 Treasury did not require servicers to report HAMP denials. Also excludes one denial dated March 2016 due to a servicer reporting error.

Source: Treasury, "HAMP 1MP: Trial Fallout and Denials - Servicer, Vintage & Reason," November 2015, accessed 1/7/2016; Treasury HAMP Data.

During the three months ended November 30, 2015, HAMP servicers processed 75,617 homeowner applications, of which 33,624 (44%) were offered trials and 41,993 (56%) were denied. Figure 4.5 shows the number of homeowners who were denied a HAMP trial modification, and the number who actually started a HAMP trial, by the seven top HAMP servicers Treasury currently reports on in its quarterly MHA Program Performance Report.

FIGURE 4.5

HOMEOWNERS DENIED A HAMP TRIAL VS. HOMEOWNERS WHO STARTED A HAMP TRIAL, BY SERVICER, AS OF NOVEMBER 2015



Notes: Excludes HAMP denials and trial starts prior to December 2009. Prior to December 2009 Treasury did not require servicers to report HAMP denials. Excludes denials and trial starts prior to December 2009. Prior to December 2009 Treasury did not require servicers to report on the status of all HAMP applications received.

^a Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

^b JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

^c Bank of America N.A. includes the former Countrywide Home Loans Servicing, BAC Home Loans Servicing LP, Home Loan Services, and Wilshire Credit Corporation.

^d Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

^e Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

Source: Treasury, "HAMP IMP: Trial Fallout and Denials - Servicer, Vintage & Reason," November 2015, accessed 1/7/2016; Treasury HAMP Data.

CitiMortgage, Inc. had the highest denial rate at 88%, or nearly 9 out of 10 homeowners. The only other servicers to deny 80% or more of homeowners seeking HAMP were JPMorgan Chase (84%) and Bank of America (80%). Ocwen, the servicer with the largest number of HAMP modifications, has denied 70% of homeowners that sought HAMP.

Extended HAMP Trial Modifications and Trial Cancellations

Trial modifications are supposed to last for three months. If the homeowner makes all three Trial Period Plan payments within the month the payments are due, they are supposed to transition into a permanent modification. However, according to Treasury, as of December 2015, 2,376 (17% of the 14,301 active HAMP Tier 1 trials) have lasted at least six months and, of those, 990 (7% of active HAMP Tier 1 trials) have lasted at least a year.⁶⁹ Additionally, 1,172 HAMP Tier 1 trials were cancelled and did not convert to permanent modifications (along with 1,315 HAMP Tier 2 trials).

HAMP Mortgage Servicing Transfers

In October 2014, SIGTARP reported on homeowners in and seeking HAMP who got “lost in the shuffle” when their mortgage servicers transferred their loans to other servicers, but their HAMP application or modification gets lost or delayed in the transfer. Delays, omissions, or miscommunications between transferring servicers and new servicers during the transfer can seriously delay, deny, or decrease relief provided to HAMP-eligible homeowners. Homeowners applying for HAMP may be required to submit new applications months later, requiring all new documentation because the past documentation may become stale. Many struggling homeowners who could not afford their original mortgage payment may fall further behind in their mortgage payments during a new, extended application period, which may put their homes at risk or hurt their chances of receiving a HAMP modification.

Homeowners already in a HAMP trial or permanent modification are harmed if the new servicer is not timely informed or does not honor the modification. Even when the homeowner makes the modified HAMP payments on time, if the new servicer does not understand that they are in a HAMP modification before the first monthly payment is due, the new servicer will only see the original terms of the mortgage and deem that homeowner as delinquent on the original terms. New servicers also may recalculate income or payments in a way that disadvantages homeowners. SIGTARP has received homeowner complaints in each of these scenarios, which it shares with Treasury.

SIGTARP’s criminal investigation of TARP recipient SunTrust revealed that the servicer harmed hundreds of homeowners by transferring their mortgages to NationStar for servicing in 2010, but not their HAMP modifications. The homeowners were required by their new servicer to reapply for HAMP, sometimes resulting in a new HAMP trial modification with a higher interest rate, denial of HAMP with a non-HAMP modification with a higher interest rate, or denial of any assistance leading to them losing their home.⁷⁰

For additional information about the HAMP modification process see SIGTARP’s July 2015 quarterly report, pages 165 – 170.

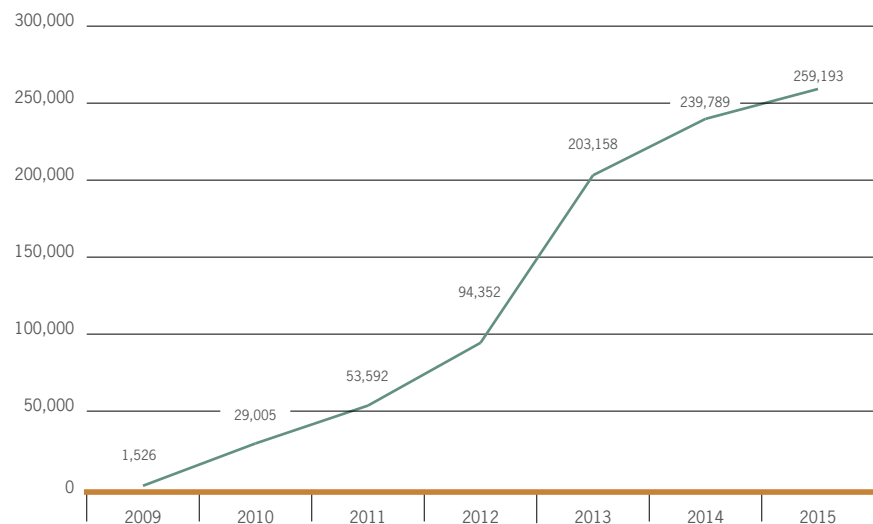
For more details, see SIGTARP’s report, “Homeowners Can Get Lost in the Shuffle and Suffer Harm When Their Servicer Transfers Their Mortgage But Not the HAMP Application or Modification,” in SIGTARP’s October 2014 Quarterly Report, pages 99-112.

SIGTARP is not the only one expressing concern in this area. In 2013, the Consumer Financial Protection Bureau (“CFPB”) also issued a bulletin on heightened concerns about homeowner complaints they received on transfers that resulted in lost trial modifications.⁷¹ In 2014, CFPB issued a second bulletin based on similar findings made in their examinations of servicers.⁷²

Treasury’s HAMP rules require that HAMP applications, modifications, and related information be transferred with the mortgages, and that servicers report any transfers of HAMP mortgages to Treasury.⁷³ Thousands of HAMP homeowners have had their mortgage servicing transferred, with over 75% acquired by a handful of HAMP servicers. Figure 4.6 presents Treasury’s data on the number of HAMP modifications (trial and permanent) transferred between mortgage servicers since the program began.^{xxv}

FIGURE 4.6

CUMULATIVE HAMP SERVICING TRANSFERS – TRIAL AND PERMANENT MODIFICATIONS TRANSFERRED



Note: Analysis excludes 7,528 intracompany transfers.

Source: SIGTARP analysis of Treasury HAMP Servicing Transfer Data.

For more details on HAMP mortgage servicing transfers, see “HAMP Mortgage Servicing Transfers,” in SIGTARP’s April 2015 Quarterly Report, pages 142-147.

Through December 2015, Treasury data show that 259,193 mortgages in a HAMP trial or permanent modification had been transferred, of which 19,404 took place in 2015. This compares to 108,806 HAMP servicing transfers in 2013, the year with the most HAMP servicing transfer activity.

According to Treasury’s data, three firms—Ocwen, Nationstar Mortgage, LLC, and Select Portfolio Servicing, Inc.—acquired the servicing for 178,921 HAMP loans, or 69% of the total number transferred. Ocwen, alone, acquired 117,226 loans, 45% of the total number transferred. Table 4.9 provides detail on HAMP

^{xxv} “HAMP Modification” herein refers to trial and permanent modifications under HAMP (Tier 1 and Tier 2), FHA HAMP, and RD HAMP. Treasury does not collect detailed information on VA HAMP, as its incentives are not paid using TARP funds.

mortgage servicing transfers, showing the number of transfers between the top ten selling and acquiring servicers.

TABLE 4.9

HAMP SERVICING TRANSFERS – TOP TEN BUYERS AND SELLERS

BUYERS	Ocwen Loan Servicing, LLC	Nationstar Mortgage LLC	Select Portfolio Servicing, Inc.	Bank of America, National Association	Bayview Loan Servicing LLC	JPMorgan Chase Bank, NA	Specialized Loan Servicing, LLC	Rushmore Loan Management Services LLC	Fay Servicing, LLC	New Penn Financial, LLC dba Shellpoint Mortgage Servicing	Other	Total	Percentage of Total
SELLERS													
Bank of America, National Association	1,068	15,679	11,630	—	1,940	2	3,560	243	23	1,083	7,580	42,808	17%
American Home Mortgage Servicing, Inc.	27,665	—	—	—	11	—	7	9	11	—	64	27,767	11%
GMAC Mortgage, LLC	24,302	—	52	5	138	3	840	3	16	—	2,323	27,682	11%
JPMorgan Chase Bank, NA	10,950	69	7,736	—	412	—	93	12	27	—	494	19,793	8%
OneWest Bank	18,346	—	—	—	—	—	1,162	—	—	—	3	19,511	8%
Saxon Mortgage Services, Inc.	17,254	—	28	—	29	—	378	—	—	—	50	17,739	7%
Litton Loan Servicing, LP	11,592	—	—	—	—	—	100	—	—	—	78	11,770	5%
Aurora Loan Services, LLC	—	10,818	192	—	11	—	—	—	—	—	65	11,086	4%
Wilshire Credit Corporation	—	9	—	8,938	—	—	—	—	—	—	31	8,978	3%
CitiMortgage, Inc.	12	1	19	2	3,449	—	29	2,367	609	—	2,083	8,571	3%
Other	6,037	4,461	11,001	8,383	5,629	7,349	629	2,222	2,758	2,338	12,681	63,488	24%
Grand Total	117,226	31,037	30,658	17,328	11,619	7,354	6,798	4,856	3,444	3,421	25,452	259,193	
Percentage of Total	45%	12%	12%	7%	4%	3%	3%	2%	1%	1%	10%		

Note: Analysis excludes 7,528 intracompany transfers registered in Treasury's servicing transfers data.

Source: SIGTARP Analysis of Treasury HAMP Data.

According to Treasury's data, the firms most active in acquiring HAMP mortgage servicing through transfers have changed over time. In the first two years of the program, large bank servicers were among the most active acquirers of HAMP mortgage servicing. In 2009 and 2010, Wells Fargo Bank, NA and Bank of America, NA, respectively, led all servicers in the acquisition of HAMP mortgage servicing; by contrast, non-bank servicer Ocwen Loan Servicing, LLC ("Ocwen") was the most active receiver of HAMP mortgage servicing transfers in each of the next four years through 2014. According to Treasury data, Select Portfolio Servicing, Inc. has been the most active acquirer of HAMP mortgage servicing transfers thus far in 2015.

Payment Increases on HAMP-Modified Mortgages

Most homeowners who received HAMP permanent mortgage modifications saw the interest rates on their loans cut in order to reduce their monthly payments and make their mortgages more affordable and sustainable over the long term.⁷⁴ After

five years, beginning in 2014 homeowners in HAMP have seen their interest rates rise and monthly mortgage payments go up this year, some by as much as \$1,788 per month.⁷⁵

After five years, a homeowner's mortgage interest rate can increase if the modified interest rate had been reduced below where the national average rate was for a 30-year conforming fixed-rate mortgage on the date of the modification.⁷⁶ The average interest rate over the last five years has generally been between 3.5% and 5.4%, and most modifications cut rates well below that benchmark.⁷⁷ After five years, the interest rate on the modified loan can step up incrementally by up to 1% per year until it reaches that benchmark.⁷⁸

Table 4.10 shows before-modification, after-modification, and after all modification increases, median interest rates, interest rate increases, payments, and payment increases for homeowners who face interest rate and payment increases on HAMP mortgage modifications made in 2015 and overall. Similar information for all years the program has been active can be obtained in Appendix D.3.

TABLE 4.10

HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES BY YEAR, AS OF 11/30/2015							
Year Modified	Total Active Permanent Modifications	Permanent Modifications with Scheduled Payment Increases	Modification Status	Interest Rate^a		Monthly Payment^a	
				Median	Median Increase	Median	Median Increase
2015	51,086	33,343	Before Modification	6.00%		\$1,272	
			After Modification	2.00%		\$740	
			After All Increases	3.88%	1.75%	\$898	\$151
All Years	869,671	717,505	Before Modification	6.38%		\$1,427	
			After Modification	2.00%		\$780	
			After All Increases	4.50%	2.25%	\$1,003	\$206

Notes: SIGTARP learned in October 2015 that Treasury allowed servicers to modify loans with non-standard terms, resulting in some HAMP modifications that should have had scheduled payment increases, but did not.

^a Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 57,389 HAMP permanent modifications with incomplete records.

Source: SIGTARP analysis of Treasury HAMP data.

As shown in Table 4.10, 717,505 of the 869,671 (83%) homeowners who had active HAMP Tier 1 permanent modifications as of November 30, 2015 are scheduled for or have experienced these interest rate and payment increases.⁷⁹ That means just 152,166 homeowners, or 17%, will not experience payment increases.⁸⁰ Among homeowners scheduled to have mortgage interest rate and payment increases, the median interest rate for these loans was 6.38% before modification; the median monthly payment was \$1,427.⁸¹ HAMP permanent modifications reduced the median interest rate for these homeowners' loans to 2% and their median monthly payment to \$780.⁸² The scheduled payment increases will cause their median interest rate to rise to 4.5% and their median payment to increase to \$1,003.⁸³ Their median rate increase will be 2.25% and their median payment increase will be \$206.⁸⁴ Some homeowners could eventually see their mortgage payments increase by \$1,788 per month; and after all payment increases, the highest mortgage payment any homeowner would pay per month would be \$8,276.⁸⁵

As of November 30, 2015, according to Treasury data, 268,588 homeowners in active HAMP modifications passed the date of their first scheduled payment increase, and an additional 184,450 homeowners are scheduled for payment increases by the end of 2016.⁸⁶

Additional detail about interest rate and payment increases by year can be found in Appendix D.3.

Homeowners in All States Will Be Affected by Payment Increases

Homeowners in all states will experience payment increases, however homeowners in four states account for more than half of the HAMP permanent modifications scheduled for interest rate and payment increases: California, Florida, New York, and Illinois.⁸⁷ Homeowners in 11 jurisdictions face mortgage payment increases that are more than the \$206 national median: California, Hawaii, Maryland, Massachusetts, Nevada, New Jersey, New York, Utah, Virginia, Washington, and Washington, DC.⁸⁸ While 83% of homeowners nationally with HAMP-modified mortgages face scheduled interest rate and payment increases, that percentage is even higher in 16 jurisdictions: Arizona, California, Hawaii, Illinois, Massachusetts, Minnesota, Nevada, New Hampshire, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Utah, Washington, and Washington, DC.⁸⁹ For state by state detail of scheduled HAMP payment and interest increases, refer to Appendix D.5.

Homeowners Who Have Redefaulted on HAMP Permanent Modifications or Are at Risk of Redefaulting

As of December 31, 2015, 507,359 homeowners fell three months behind in payments and redefaulted out of the program – often into a less advantageous private sector modification or, even worse, into foreclosure.^{90,xxvi} In 2015 there were only 117,267 new modifications, while there were 68,036 redefaults, in this quarter alone there were 18,231 redefaults. Additionally, as of December 31,

Cumulative Redefault Rate: The total number of HAMP permanent modifications that have redefaulted (as of a specific date) divided by the total number of HAMP permanent modifications started (as of the same specific date).

^{xxvi} The percentage of homeowners that redefaulted in HAMP (cumulative redefault rate) includes all homeowners who received HAMP permanent modifications since the start of the program.

For more on homeowners who have redefaulted on HAMP permanent mortgages or are at risk of defaulting, see SIGTARP's July 2013 Quarterly Report, pages 161-184.

2015, 94,857 (10% of active HAMP permanent modifications) had missed one to two monthly mortgage payments and, thus, are at risk of redefaulting out of the program.⁹¹

The longer a homeowner remains in HAMP, the more likely he or she is to redefault out of the program, with homeowners redefaulting on the oldest HAMP permanent modifications at a rate of 59%.^{xxvii} The likelihood of homeowners redefaulting on their HAMP modifications increases as their modifications age. About half of all homeowners who received a HAMP permanent modification received it in 2009 and 2010. Homeowners who received HAMP permanent modifications in 2009 redefaulted at rates ranging from 53.6% to 58.9% as of October 2015, the latest date for which Treasury's monitoring report provides data, while homeowners who received HAMP permanent modifications in 2010 redefaulted at rates ranging from 43.3% to 51.1%.^{92,xxviii}

Treasury reported that of the homeowners with redefaulted loans reported by 20 servicers that participated in a survey, as of November 30, 2015, the latest data provided by Treasury, 23% of homeowners moved into the foreclosure process, 12% of homeowners lost their home via a short sale or deed-in-lieu of foreclosure, and 28% of homeowners who redefaulted received an alternative modification, usually a private sector modification.⁹³

Servicer Redefault Rates

As of December 31, 2015, of 1,350,184 homeowners' HAMP permanent modifications currently serviced by 10 of the largest servicers, 427,969, or 31.7%, subsequently redefaulted. Table 4.11 provides data on homeowners' HAMP permanent modifications by servicers participating in HAMP and currently servicing the modifications listed.

^{xxvii} According to Treasury, Treasury's calculation of redefault rates may exclude some modifications due to missing or invalid data.

^{xxviii} The most recent HAMP redefault data provided to SIGTARP by Treasury only covers through October 2015 and does not account for modifications that redefaulted after 60 months.

TABLE 4.11

HOMEOWNERS' HAMP PERMANENT MODIFICATIONS AND REDEFAULTS CURRENTLY WITHIN SERVICERS' PORTFOLIOS, BY SERVICER, AS OF 12/31/2015

	Permanent Modifications	Permanent Modifications Redefaulted	Percentage of Permanent Modifications Redefaulted
Ocwen Loan Servicing, LLC ^a	311,166	111,568	35.9%
Wells Fargo Bank, N.A. ^b	211,524	60,795	28.7%
Nationstar Mortgage LLC	191,742	49,872	26.0%
JPMorgan Chase Bank, N.A. ^c	173,629	47,530	27.4%
Select Portfolio Servicing, Inc.	108,263	43,475	40.2%
Bank of America, N.A. ^d	104,341	33,778	32.4%
Seterus Incorporated	74,408	29,103	39.1%
Ditech Financial LLC ^e	107,064	27,222	25.4%
CitiMortgage Inc	43,107	14,242	33.0%
Specialized Loan Servicing LLC	24,940	10,384	41.6%
Other	215,539	79,390	36.8%
Total	1,565,723	507,359	32.4%

Notes: HAMP include HAMP Tier 1 and Tier 2 modifications, including those that received assistance under the Home Price Decline Protection ("HPDP") and Principal Reduction Alternative ("PRA") programs. Includes both TARP and GSE modifications. Includes modifications listed by the current servicer of the loan.

^a Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

^b Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

^c JPMorgan Chase Bank, N.A. includes EMC Mortgage Corporation.

^d Bank of America includes the former BAC Home Loans Servicing LP, Home Loan Services, and Wilshire Credit Corporation.

^e Formerly GreenTree Servicing LLC.

Source: Treasury, "HAMP 1MP: Program Volumes - Combined Tier 1/Tier 2: Top 25 HAMP Servicers - December 2015," accessed 1/21/2016.

Four servicers account for more than half of homeowners' HAMP permanent modifications that redefaulted: Ocwen Loan Servicing, LLC, with 111,568 homeowners' permanent modifications redefaulted; Wells Fargo Bank, N.A., with 60,795 homeowners' permanent modifications redefaulted, Nationstar Mortgage LLC, with 49,872 homeowners' permanent modifications redefaulted and JPMorgan Chase Bank, NA, with 47,530 homeowners' permanent modifications redefaulted.⁹⁴ Of the 10 largest servicers participating in HAMP, the three with the highest percentage of homeowners' HAMP permanent modifications that redefaulted were Specialized Loan Servicing LLC, with 41.6% of homeowners' permanent modifications redefaulted; Select Portfolio Servicing, Inc., with 40.2% of homeowners' permanent modifications redefaulted; and Seterus Incorporated, with 39.1% of homeowners' permanent modifications redefaulted, as compared with the average for the 10 of 31.7%.⁹⁵

Redefaults: Impact on Taxpayers Funding TARP

Taxpayers have lost about \$1.9 billion in TARP funds paid to servicers and investors as incentives for 270,245 homeowners' non-GSE, HAMP (Tier 1) permanent

mortgage modifications that redefaulted.⁹⁶ As of December 31, 2015, Treasury has distributed \$10.2 billion in TARP funds for 770,971 homeowners' non-GSE, HAMP (Tier 1) permanent modifications.⁹⁷ According to Treasury, \$5.7 billion of that was designated for investor incentives, \$2.3 billion for servicer incentives, and \$2.1 billion for homeowner incentives.⁹⁸ (Homeowner incentives are paid to servicers that, in turn, apply the payment to a homeowner's mortgage). According to Treasury, 19% of those funds were paid for incentives on homeowners' HAMP permanent modifications that later redefaulted.⁹⁹

Table 4.12 shows payments for homeowners' HAMP permanent modifications (active, redefaulted, and paid off mortgages) that are currently within servicers' portfolios.

TABLE 4.12

TARP INCENTIVE PAYMENTS ON HOMEOWNERS' HAMP PERMANENT MODIFICATIONS CURRENTLY WITHIN SERVICERS' PORTFOLIOS, AS OF 12/31/2015 (\$ MILLIONS)

Servicer Name	TARP Incentive Payments for Permanents Active	TARP Incentive Payments for Permanents Redefaulted	TARP Incentive Payments for Permanents Paid Off	Total TARP Incentive Payments for Permanents All	Percentage of Total TARP Incentive Payments for Permanents Redefaulted
Ocwen Loan Servicing, LLC ^a	\$2,281.8	\$594.2	\$70.9	\$2,967.6	20%
Select Portfolio Servicing, Inc.	652.5	275.3	17.2	945.0	29%
Wells Fargo Bank, N.A. ^d	1,324.7	245.7	64.8	1,639.1	15%
JPMorgan Chase Bank, NA ^b	1,314.6	184.3	45.1	1,549.5	12%
Nationstar Mortgage LLC ^e	606.2	134.4	18.1	758.7	18%
Bank of America, N.A. ^c	642.0	106.7	26.4	776.8	14%
Specialized Loan Servicing LLC	104.1	60.7	2.9	167.9	36%
CitiMortgage Inc	228.9	44.0	14.7	288.1	15%
Bayview Loan Servicing LLC	192.3	41.8	13.7	248.9	17%
Carrington Mortgage Services, LLC	62.6	25.5	1.9	90.3	28%
Other	498.5	190.5	30.5	720.0	26%
Total	\$7,908.2	\$1,903.2	\$306.2	\$10,151.9^f	19%

Notes: Total incentive payments by the current status of the permanent modification (active, redefaulted, or paid off) is broken out in the table by the current servicer of the loan. The incentive payment totals may not tie to the actual amount paid to the servicer as servicing transfers are not taken into account when the current servicer on the loan is used. Totals shown here exclude payments and/or drafts performed for modifications that are not currently Permanent Modifications. Totals shown here include payments under the HAMP Tier 1, Home Price Decline Protection ("HPDP") and Principal Reduction Alternative ("PRA") programs tied to these loans. Figures do not include TARP funded incentives on GSE loans.

^a Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

^b JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

^c Bank of America N.A. includes the former Countrywide Home Loans Servicing, BAC Home Loans Servicing LP, Home Loan Services, and Wilshire Credit Corporation.

^d Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

^e Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

^f Totals include \$34.3 million on modifications that the servicer classified as "withdrawals."

Source: Treasury, response to SIGTARP data call, 1/8/2016.

More than half of TARP funds that Treasury spent for HAMP permanent modifications that redefaulted were for mortgages currently serviced by three servicers, Ocwen Loan Servicing, LLC, Select Portfolio Servicing, Inc., and Wells Fargo Bank, N.A. (listed in Table 4.12).^{100,xxix} Approximately 90% of TARP funds Treasury spent for HAMP permanent modifications that redefaulted were for mortgages currently serviced by 10 servicers (listed in Table 4.12).¹⁰¹

Redefaults: Impact on States

Homeowners are redefaulting throughout the nation. In most states at least 35% of homeowners in the HAMP program have redefaulted on their modifications.¹⁰² Table 4.13 shows a state level breakdown of the number of homeowners with HAMP permanent modifications, the number of homeowners with active permanent modifications, the number who have redefaulted on modifications, and the redefault rates.

TABLE 4.13

REDEFAULTED HAMP PERMANENT MODIFICATIONS, BY STATE, CUMULATIVE AS OF 12/31/2015				
	Permanent Modifications	Active Modifications	Redefaulted Modifications	Redefault Rate
Alabama	8,841	4,442	3,861	44%
Alaska	674	383	218	32%
Arizona	52,712	30,179	19,154	36%
Arkansas	3,349	1,775	1,315	39%
California	329,205	223,162	87,327	27%
Colorado	18,696	11,142	5,311	28%
Connecticut	20,013	11,630	7,690	38%
Delaware	4,723	2,573	1,949	41%
District of Columbia	2,517	1,469	854	34%
Florida	176,758	112,435	57,164	32%
Georgia	51,728	29,909	19,273	37%
Guam	14	9	3	21%
Hawaii	5,408	3,518	1,509	28%
Idaho	5,147	3,023	1,674	33%
Illinois	75,341	44,544	28,287	38%
Indiana	14,137	7,551	5,671	40%
Iowa	3,635	1,782	1,526	42%
Kansas	3,588	1,855	1,426	40%
Kentucky	5,757	3,005	2,356	41%
Louisiana	9,055	4,606	3,939	44%

Continued on next page

^{xxix} Total incentive payments by the current status of the permanent modification (active, redefaulted, or paid off) is broken out in the table by the current servicer of the loan. The incentive payment totals may not tie to the actual amount paid to the servicer as servicing transfers are not taken into account when the current servicer on the loan is used.

REDEFAULTED HAMP PERMANENT MODIFICATIONS, BY STATE, CUMULATIVE AS OF 12/31/2015 (CONTINUED)

	Permanent Modifications	Active Modifications	Redefaulted Modifications	Redefault Rate
Maine	4,328	2,321	1,748	40%
Maryland	46,715	27,502	17,201	37%
Massachusetts	34,595	20,323	12,351	36%
Michigan	40,116	23,433	13,958	35%
Minnesota	21,625	12,307	7,862	36%
Mississippi	5,591	2,756	2,538	45%
Missouri	14,901	7,690	6,270	42%
Montana	1,568	900	463	30%
Nebraska	2,080	1,025	846	41%
Nevada	31,382	17,967	11,927	38%
New Hampshire	6,524	3,588	2,520	39%
New Jersey	51,944	29,630	20,441	39%
New Mexico	4,985	2,939	1,761	35%
New York	76,749	49,891	24,348	32%
North Carolina	27,268	14,790	10,740	39%
North Dakota	227	116	75	33%
Ohio	30,865	17,336	11,898	39%
Oklahoma	3,669	1,850	1,525	42%
Oregon	15,649	9,613	4,805	31%
Pennsylvania	33,556	18,288	13,657	41%
Puerto Rico	4,480	3,106	1,195	27%
Rhode Island	7,238	4,197	2,756	38%
South Carolina	13,948	7,695	5,389	39%
South Dakota	519	256	182	35%
Tennessee	15,881	8,064	6,776	43%
Texas	40,772	22,541	15,206	37%
Utah	11,669	6,743	3,661	31%
Vermont	1,341	763	484	36%
Virgin Islands	13	11	2	15%
Virginia	32,668	19,717	10,927	33%
Washington	30,106	18,605	9,630	32%
West Virginia	1,987	1,054	792	40%
Wisconsin	14,060	7,415	5,798	41%
Wyoming	678	350	236	35%
Total	1,420,995	863,774	480,475	34%

Notes: Includes GSE and non-GSE modifications, excludes permanent modifications paid off.

Source: Treasury, "HAMP IMP: Program Volumes Supplemental - Tier 1: State - December 2015," accessed 1/21/2016.

HAMP Tier 2

Effective June 1, 2012, HAMP Tier 2 expanded HAMP to allow for modifications on mortgages of non-owner-occupied “rental” properties that are tenant-occupied or vacant.¹⁰³ HAMP Tier 2 also allows homeowners with a wider range of debt-to-income situations to receive modifications, and may be used to provide assistance to homeowners that have, or are at risk of, redefaulting in HAMP Tier 1 Modifications.¹⁰⁴ Treasury’s stated policy objectives for HAMP Tier 2 are that it “will provide critical relief to both renters and those who rent their homes, while further stabilizing communities from the blight of vacant and foreclosed properties.”¹⁰⁵

Homeowners that meet basic eligibility criteria, but are not eligible for a HAMP Tier 1 modification, are evaluated for HAMP Tier 2 if their servicer and investor/lienholder participates. When considering a mortgage for HAMP Tier 2, the servicer will apply the following actions (the **HAMP Tier 2 Waterfall**) to determine whether the modification will result in a payment that is between 25-42% of the homeowner’s monthly income and is no greater than the homeowner’s payment before the modification.^{xxx}

1. Add any unpaid interest and fees to the outstanding balance;
2. Change the interest rate to the prevailing rate for a 30-year conforming fixed interest rate mortgage less 50 basis points;^{xxxi}
3. Extend the term to up to 40 years;
4. At the servicer’s option, defer the due date and cease charging interest on a portion of the outstanding balance (principal forbearance) so that the interest bearing portion of the mortgage is no more than 115% of market value of the property at the time of the evaluation.

If these steps sufficiently reduce the homeowner’s payment and the modification passes the NPV test, the homeowner would be offered a HAMP Tier 2 Trial Period Plan.¹⁰⁶

According to Treasury, as of December 31, 2015, a total of 60 of the 77 servicers with active MHA servicer agreements had fully implemented HAMP Tier 2, including all of the 10 largest servicers.¹⁰⁷ According to Treasury, as of December 31, 2015, it had paid \$632.1 million in incentives in connection with 144,728 HAMP Tier 2 permanent modifications, 116,202 of which remain active.¹⁰⁸ Approximately 19,749 of homeowners in active HAMP Tier 2 permanent modifications were previously in HAMP Tier 1 permanent modifications.¹⁰⁹ Figure 4.7 shows HAMP Permanent Modification Activity by Quarter and Tier.

HAMP Tier 2 Waterfall: The HAMP Tier 2 waterfall is a consistent set of actions that are applied to the loan to get it within a targeted post modification payment range.

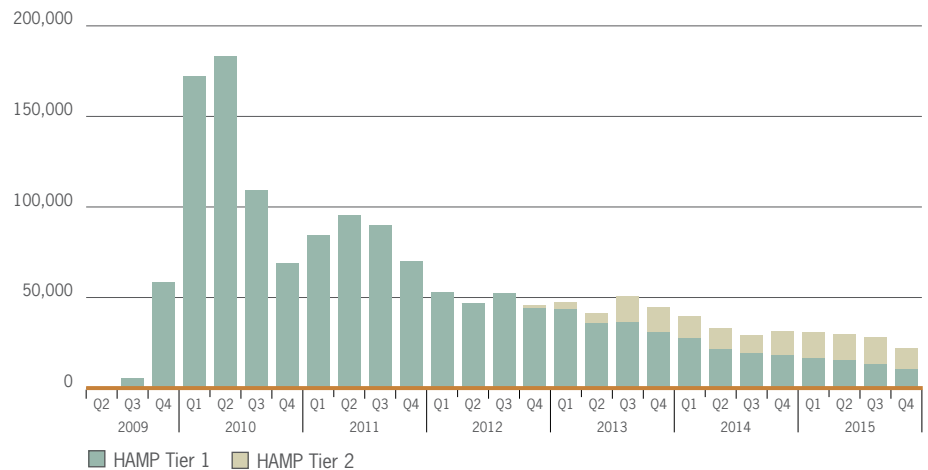
For SIGTARP’s recommendations for the improvement of HAMP Tier 2, see SIGTARP’s April 2012 Quarterly Report, pages 185-189.

^{xxx} Servicers may modify loans with a post modification payment as low as 10% or as high as 55% under HAMP Tier 2, as long as the threshold is consistently applied across all loans they service.

^{xxxi} Prior to July 1, 2014 the post modification interest rate used on HAMP Tier 2 modifications was the 30-year conforming fixed interest rate mortgage plus 50 basis points, effective July 1, 2014 Treasury reduced this by 50 basis points, effective January 1, 2015 the rate was further reduced by 50 basis points. As a result, the post modification interest rate for Tier 2 modifications is now the 30-year conforming fixed interest rate mortgage less 50 basis points. Treasury, “Supplemental Directive 12-04: MHA Dodd-Frank Certification, Borrower Identity and Owner-Occupancy Verification,” 7/13/2012, www.hmpadmin.com/portal/news/docs/2012/hampupdate071312.pdf, accessed 1/4/2016; Treasury, “Supplemental Directive 12-02, MHA Extension and Expansion,” 3/9/2013, www.hmpadmin.com/portal/programs/docs/hamp_servicer/sd1202.pdf, accessed 1/4/2016; Treasury, “Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 4.5,” 6/1/2015, www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_45.pdf, accessed 1/4/2016.

FIGURE 4.7

HAMP PERMANENT MODIFICATION STARTED BY QUARTER AND TIER, AS OF 12/31/2015



Note: Includes TARP and GSE permanent modifications.

Sources: Treasury, HAMP IMP Programs Volumes Supplemental – Modification Effective Month by Tier – December 2015, accessed 1/21/2016.

As shown in Figure 4.7, HAMP Tier 2 activity has increased relative to HAMP Tier 1 over the past two quarters. Through December 31, 2015, 1,420,995 homeowners received HAMP Tier 1 modifications and 144,728 homeowners received HAMP Tier 2 modifications, compared to 1,409,972 HAMP Tier 1 modifications and 132,071 HAMP Tier 2 modifications through 9/30/2015.

HAMP Tier 2 mortgage modification activity and property occupancy status is shown in Table 4.14.

TABLE 4.14

HAMP TIER 2 FIRST LIEN MODIFICATION ACTIVITY AND OCCUPANCY STATUS, AS OF 12/31/2015

Property Type	Trials Started	Trials Cancelled	Trials Active	Trials		Permanents Disqualified	Permanents Paid-Off	Permanents Active
				Converted Permanent	Permanents			
Borrower Occupied	163,199	11,726	15,507	135,966	25,464	1,489	108,974	
Tenant Occupied	9,158	592	909	7,657	1,236	97	6,324	
Vacant	1,336	104	127	1,105	184	17	904	
Total	173,693	12,422	16,543	144,728	26,884	1,603	116,202	

Source: Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – December 2015," accessed 1/21/2016.

According to Treasury data, of the 173,693 HAMP Tier 2 trial mortgage modifications started, 163,199 (94%), were for owner-occupied properties; 9,158 (5%), were for tenant-occupied properties (as represented by homeowner at time of application), and 1,336 (1%) were for vacant properties.¹¹⁰ In the quarter ending December 31, 2015, 15,299 Tier 2 trials were started (up from 14,952 in the preceding quarter), 12,657 trials converted to permanent modifications (down from 15,517 in the preceding quarter), and 4,890 Tier 2 modifications redefaulted (up from 4,473 in the preceding quarter). As of December 31, 2015 there were 16,543 homeowners active in HAMP Tier 2 trial modifications, compared to 15,216 at the previous quarter end.¹¹¹

Streamline HAMP

On July 1, 2015, Treasury announced “Streamline HAMP”^{xxxii} for homeowners already 90 days’ delinquent on their mortgage.^{xxxiii} Required for the largest HAMP servicers, and optional for other servicers, Streamline HAMP keeps some of the same HAMP eligibility requirements and removes others, including income and front-end debt-to-income ratios, and does not require the homeowner to submit a complete HAMP application package. According to Treasury, the new Streamline HAMP, which will be effective January 1, 2016, is modeled after similar programs offered by the GSEs and intended to reach more homeowners, and get them into HAMP more efficiently, than Treasury has been able to do under existing HAMP. As of December 31, 2015, Treasury has not reported any Streamline HAMP activity undertaken by participating servicers voluntarily prior to the effective date.

Home Affordable Unemployment Program (“UP”)

In July 2010, Treasury created UP, under which eligible unemployed homeowners seeking HAMP assistance can have their mortgage payments, for up to 12 months, temporarily postponed or reduced to no more than 31% of their monthly gross income (including unemployment benefits).¹¹²

Homeowners who are approved to receive unemployment benefits and who also request assistance under HAMP must be evaluated for and offered UP if eligible, regardless of the borrower’s monthly mortgage payment ratio or a prior payment default on a HAMP trial or permanent modification. Servicers are not required to offer an UP forbearance plan to borrowers who are more than 12 months delinquent at the time of the UP request.¹¹³ Alternatively, servicers may evaluate unemployed borrowers for HAMP and offer a HAMP trial period plan instead of an UP forbearance plan if, in the servicer’s business judgment, HAMP is the better loss mitigation option.¹¹⁴ Re-employed borrowers with reduced income still facing a hardship must be considered for HAMP. If the borrower is eligible, any payments missed prior to and during the period of the UP forbearance plan are capitalized as part of the normal HAMP modification process.¹¹⁵ If the UP forbearance period

For more on Streamline HAMP as announced by Treasury, see SIGTARP’s July 2015 Quarterly Report, pages 138-139.

For more information on HAMP UP, see ‘Home Affordable UP: A Highly Underutilized Program,’ in SIGTARP’s October 2014 Quarterly Report, pages 136-137, and SIGTARP’s October 2013 Quarterly Report, pages 95-96.

^{xxxii} Treasury, “Supplemental Directive 15-06 – Streamlined Modification Process,” 7/1/2015. Unless otherwise noted, all details regarding the announced Streamline HAMP program described herein are drawn from SD 15-06.

^{xxxiii} Streamline HAMP will also apply to homeowners who already completed five years in HAMP, are seeing the first year of their interest rate rise, and have become 60 days delinquent.

expires and the borrower is ineligible for HAMP, the borrower may be eligible for MHA foreclosure alternatives, such as HAFA.¹¹⁶

As of November 30, 2015, which is the latest data available from Treasury, 45,025 homeowners had started a UP forbearance plan—less than one-third of the 166,409 homeowners who had applied for UP relief.¹¹⁷ As of November 30, 2015, 1,527 homeowners (just over 3% of those who had started an UP plan) were actively participating in the program.¹¹⁸ The number of homeowners in an active UP plan has declined in nine of the last 12 months and, as of November 30, 2015, was less than half of the corresponding number as of December 31, 2014.¹¹⁹

TABLE 4.15

CUMULATIVE HOMEOWNER HAMP UP ACTIVITY, AS OF 11/30/2015						
	Dec. 2010	Dec. 2011	Dec. 2012	Dec. 2013	Dec. 2014	Nov. 2015
Homeowners Requesting UP Assistance ^a	24,402	66,842	98,270	125,557	145,622	166,409
UP Forbearance Plans Started	6,961	18,403	30,525	38,445	42,142	45,025
Completed UP Forbearance Plans ^b	584	8,835	14,583	20,250	22,628	24,209
Active UP Forbearance Plans	5,967	6,113	7,786	5,482	3,671	1,527

Notes:

^a "Homeowners Requesting UP Assistance" is the sum of "Total UP Forbearance Plans Started" and "Total UP Forbearance Requested & Denied" as reported by Treasury.

^b Under Treasury guidance, "completed" UP plans include situations where the "forbearance plan term (including any extensions) have expired, where the borrower has been re-employed, or where the borrower has moved into another forbearance plan, such as a Federal Declared Disaster (FDD) or Hardest Hit Fund plan."

Source: Treasury, Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheets, various dates.

As shown in Table 4.15, as of November 30, 2015, approximately half (54%, or 24,209) of homeowners completed their UP forbearance plan successfully, while 43% (19,289) fell out of UP.¹²⁰ According to Treasury data, fewer than one out of every five homeowners who started an UP plan went on to receive a HAMP modification (including 5,464 homeowners who successfully completed their UP plans, and 2,857 who did not).¹²¹ Servicer participation in UP is voluntary—there is no TARP funding for UP, and HAMP servicers are not paid for participating—which may in part explain the program's low utilization. Through November 30, 2015, only 3,159 of the homeowners who sought UP assistance had previously been in a HAMP modification.¹²²

Deficiency Judgment: Court order authorizing a lender to collect all or part of an unpaid and outstanding debt resulting from the borrower's default on the mortgage note securing a debt. A deficiency judgment is rendered after the foreclosed or repossessed property is sold when the proceeds are insufficient to repay the full mortgage debt.

Home Affordable Foreclosure Alternatives ("HAFA")

Starting in April 5, 2010,^{xxxiv} Treasury began providing incentives to servicers, homeowners, and investors to encourage short sales or deeds-in-lieu of foreclosure as alternatives to foreclosure.¹²³ Under HAFA, the servicer forfeits the ability to pursue a **deficiency judgment** against a borrower when the proceeds from the short sale or deed-in-lieu are less than the outstanding amount on the mortgage. In exchange for facilitating a HAFA transaction, the program also pays servicers up to \$1,500, and reimburses investors up to \$8,000 for a portion (currently two-thirds)

^{xxxiv} Treasury announced that some servicers could implement HAFA before April 5, 2010.

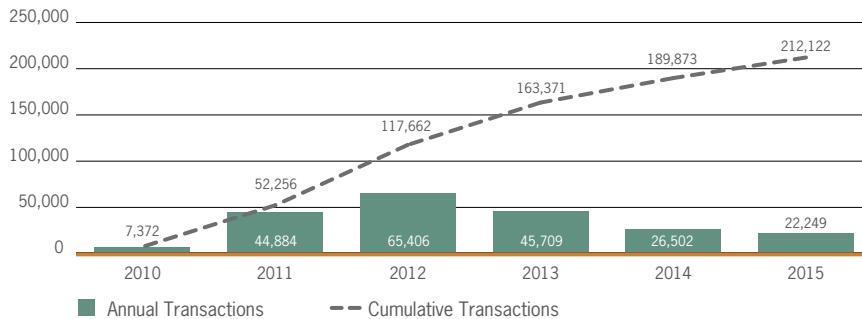
of payments made to subordinate lienholders in exchange for releasing the lien and the borrower's liability.¹²⁴ HAFA may be used to help prevent foreclosures on primary residences, investment properties, or second/vacation homes.

Relocation assistance may be paid to qualifying homeowners or tenants as long as the homeowner or tenant resided in the property at the time HAFA assistance was requested and was required to vacate as a condition of the short sale or deed-in-lieu.^{xxxv} In October 2014, Treasury announced an increase from \$3,000 to \$10,000 in the relocation assistance payable to eligible homeowners and tenants who are required to vacate the property as a condition to the short sale or deed-in-lieu transaction for HAFA transactions closing after February 1, 2015.¹²⁵ If the homeowner qualifies for HAFA relocation assistance, they are paid when the short sale or deed-in-lieu is closed. If the property was only occupied by a tenant and not the homeowner, then the servicer must provide the relocation assistance directly to the tenant, with no proceeds going to the homeowner.¹²⁶

Through December 31, 2015, HAFA had facilitated 212,122 transactions, approximately 94% of which were short sales and 6% of which were deed-in-lieu transactions.¹²⁷ According to Treasury's data, in the twelve months ended December 31, 2015, just 22,249 HAFA transactions have been completed, down from 26,502 in the twelve months ended December 31, 2014. HAFA transactions have decreased quarter over quarter in 8 of the last 10 quarters.¹²⁸ According to Treasury's data, 78% of HAFA transactions through December 31, 2015, involved relocation assistance, while 22% did not.¹²⁹ As of that date, Treasury had paid \$1.1 billion in incentives to borrowers, servicers and investors, or just 27% of the \$4.2 billion in TARP funds allocated to the program.¹³⁰

FIGURE 4.9

HAFA TRANSACTION ACTIVITY, AS OF DECEMBER 31, 2015

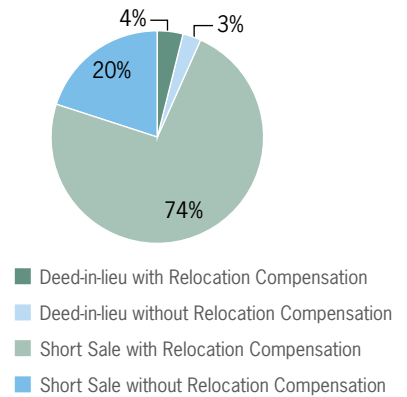


Note: Excludes 2 transactions incorrectly recorded as having been completed in 2016.

Source: Treasury, HAFA Program Inventory – Loan Agreement Issue Month – December 2015, accessed 1/21/2016

FIGURE 4.8

HAFA TRANSACTIONS BY TYPE, AS OF DECEMBER 31, 2015



Source: Treasury, "HAFA Program Inventory – Program Type – December 2015," accessed 1/21/2016.

^{xxxv} For deed-in-lieu transactions, the servicer can allow the borrower to remain in the home as a renter (referred to as a "deed-for-lease") or to repurchase the property later, but such transactions are not eligible for relocation assistance. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, version 4.5," 6/1/2015, www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_45.pdf, accessed 1/4/2016.

Housing Finance Agency Hardest Hit Fund (“HHF”)

In February 2010, the Administration launched the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (“Hardest Hit Fund” or “HHF”) to use \$7.6 billion in TARP funds for “innovative measures to help families in the states that have been hit the hardest by the aftermath of the housing bubble.”¹³¹ This TARP-funded housing support program was to be developed and administered by state housing finance agencies (“HFAs”) in 18 states and the District of Columbia with Treasury’s approval and oversight.^{132,xix} Treasury picked states that it deemed to have significant home price declines and high unemployment rates.¹³³

As of September 30, 2015, Treasury has approved the use of HHF funds to provide three types of assistance: homeowner assistance to help at-risk homeowners in HHF states avoid foreclosure and remain in their homes; homebuyer assistance to help buyers purchase properties in HHF states; and demolition assistance to help state HFAs demolish vacant and abandoned properties (blight elimination).

States’ TARP Allocations and Spending for HHF

Of the \$7.6 billion in TARP funds available for HHF, state HFAs collectively had drawn down \$5.8 billion (76%) as of December 31, 2015, up from \$5.7 billion (75%) in the prior quarter.¹³⁴ However, as of September 30, 2015, the latest date for which detailed spending data is available from the state HFA Quarterly Financial Reports, which are one quarter behind,^{xx} only \$4.4 billion had been spent on direct assistance to 241,775 individual homeowners; three state HFAs had spent another \$99.4 million on blight elimination (which does not directly assist individual homeowners); one state HFA had spent \$717,500 to provide 49 homebuyers with down payment assistance. As of September 30, 2015, states had also spent \$578 million in HHF funds on administrative expenses, held \$716 million as unspent cash-on-hand, and had an aggregate of \$1.9 billion remaining in undrawn funds available for HHF.¹³⁵

Treasury approves state HFAs’ allocation of their available HHF funds to specific HHF programs in each state, documented in HHF participation agreements entered into between the state HFA and Treasury, and the state HFAs then commit and disburse those funds. According to Treasury, committed program funds are funds that the state HFAs have committed and intend to disburse to homeowners, homebuyers, and others who have been approved to participate in HHF programs. State HFAs vary as to when and how they capture and report funds as committed and, in the financial reports submitted to Treasury, state HFAs record committed funds variously as program assistance, cash-on-hand, or undrawn funds.

^{xix} Participating HFAs in HHF are from: Alabama, Arizona, California, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Mississippi, Nevada, New Jersey, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, Tennessee, and Washington, DC. According to Treasury, as of December 31, 2015, there were 80 active HHF programs run by the 19 state HFAs. According to Treasury, seven state HFAs had previously reported that they had stopped accepting applications for assistance from homeowners after determining that their allocated HHF funds would likely be spent on homeowners already approved for HHF assistance (Illinois, New Jersey, Rhode Island, Ohio, Oregon, Tennessee and Washington, DC), although, as of December 31, 2015, four of them indicated they were again accepting applications for HHF assistance under select programs (Illinois, New Jersey, Oregon, and Washington, DC).

^{xx} The HFA Quarterly Financial Reports reconcile each type of cash disbursement to funds drawn from Treasury, reporting all expenses based on actual cash disbursements. Cash-on-hand may also include lien recoveries and borrower remittances.

As of September 30, 2015, 76.2% of the HHF funds spent by state HFAs went to unemployment assistance, including past-due payment assistance.¹³⁶ As SIGTARP found in its April 2012 audit, these were the only types of assistance for which the Government sponsored enterprises (“GSE”s) previously directed servicers to participate. The remaining HHF assistance provided to homeowners can be broken down to 21.1% for mortgage modification assistance, including principal reduction assistance, 0.4% for second-lien reduction assistance, and 0.1% for transition assistance.¹³⁷

As of September 30, 2015, three state HFAs (Michigan, Ohio, and Indiana) had spent \$99.4 million (up from \$76.8 million as of the prior quarter) to demolish 7,162 properties under the Blight Elimination Program, representing 2.2% of all HHF expenditures.¹³⁸ According to information reported to Treasury by those three state HFAs as of September 30, 2015 (the only ones to report HHF demolition activity to Treasury), HHF Michigan had spent \$83.8 million to demolish 5,850 properties, HHF Ohio spent \$13.9 million to demolish 1,177 properties, and HHF Indiana spent \$1.7 million to demolish 135 properties.¹³⁹

One state HFA, HHF Florida, reported spending \$717,500, representing less than 0.1% of all HHF expenditures, to assist 49 homebuyers under its down payment assistance program.¹⁴⁰

Generally, state HFAs can only reallocate HHF funds between programs by amending their participation agreements with Treasury. However, for state HFAs that have committed approximately 80% or more of their allocated HHF funds, Treasury has established a “streamlined reallocation process,” which allows those HFAs that Treasury has authorized to use it to reallocate funds among its HHF programs, subject only to getting Treasury’s written approval rather than formally amending their HHF participation agreements. As of December 31, 2015, five state HFAs—Rhode Island, Illinois, Oregon, Ohio, and North Carolina—have been approved to use this streamlined process.¹⁴¹ In the quarter ended December 31, 2015, two state HFAs reallocated HHF funds under this process: HHF Ohio shifted an additional \$6.5 million to blight elimination, and HHF Rhode Island reallocated \$2.7 million to providing homebuyer assistance under HHF.¹⁴²

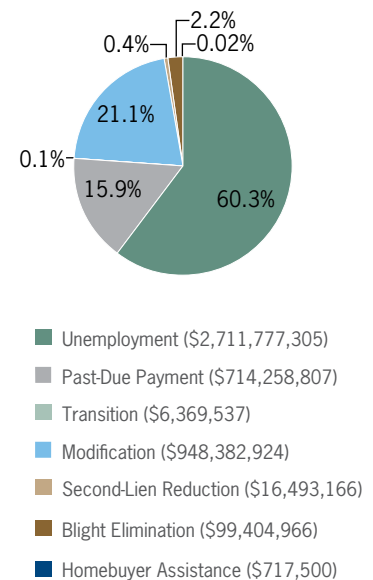
Figure 4.11 shows state uses of TARP funds obligated for HHF by percent, as of September 30, 2015, the most recent figures available.

For more information on the Blight Elimination Program, please see “The Update on the Hardest Hit Funds Blight Elimination Program” on pages 131–150.

For more information on HHF homebuyer assistance, please see pages 126–130.

FIGURE 4.10

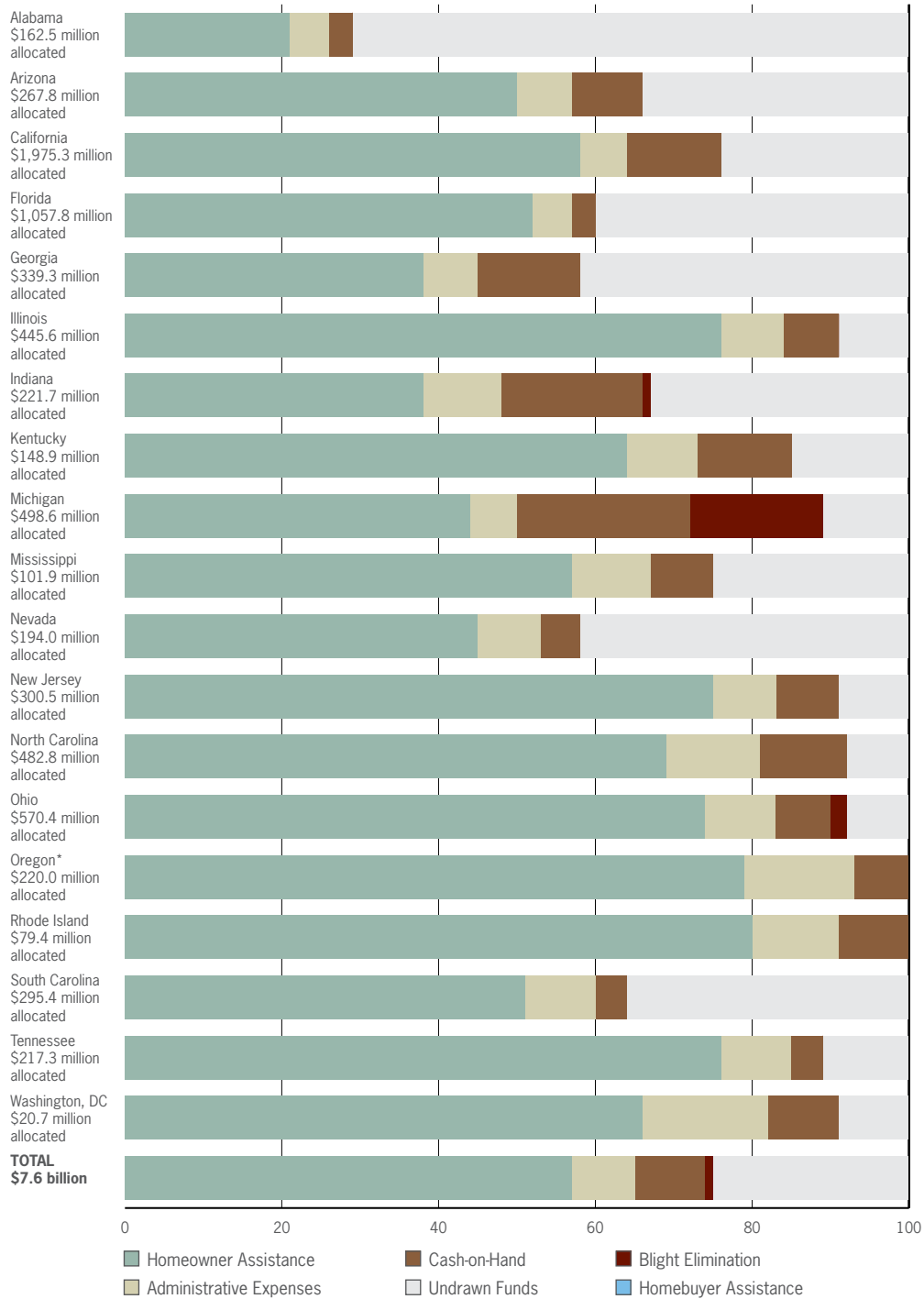
AGGREGATE EXPENDITURES,
BY PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: State HFA Quarterly Performance Reports as of September 30, 2015, available via hyperlink from Treasury, “Hardest Hit Fund: State-By State Information”; www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx, accessed 1/4/2016; Treasury, response to SIGTARP data call, 1/8/2016.

FIGURE 4.11

STATE HFA USES OF \$7.6 BILLION OF TARP FUNDS AVAILABLE FOR HHF, BY PERCENT, AS OF 9/30/2015



Note: State spending figures from each state's Quarterly Financial Report are as of September 30, 2015, the most recent available, and include actual cash expense disbursements and cash-on-hand (which may include lien recoveries and borrower remittances).

* Oregon data reported as percentages of total program and administration expenses, plus cash on hand, reported as of September 30, 2015. The unique structure of certain of Oregon's HHF programs (which extended new mortgage loans, and then recycled principal and interest received from those loans back into the program) enabled HHF Oregon to report total HHF funds used of \$249.8 million as of that date: \$196.6 million in homeowner assistance, \$34.9 million in administrative expenses, and \$18.3 million held as cash-on-hand.

Sources: Treasury, *Transactions Report-Housing Programs*, 12/28/2015; Treasury, responses to SIGTARP data calls.

State HFA Estimates of Homeowner Participation in HHF

According to Treasury, as of September 30, 2015, state HFAs had spent \$4.4 billion to help 241,775 individual homeowners. For the quarter ended September 30, 2015 alone, states spent \$213.4 million to help 7,284 homeowners.¹⁴³ In the beginning of 2011, state HFAs collectively estimated that they would help 546,562 homeowners with HHF.¹⁴⁴ Since then, with Treasury's approval, state HFAs have reduced that to 309,196 homeowners (237,366 fewer homeowners than they estimated helping with HHF in 2011, a reduction of 43%). Five state HFAs have reduced their estimates by more than 50%: Alabama (51% reduction), Florida (61% reduction), Michigan (81% reduction), Nevada (66% reduction), and Rhode Island (74% reduction). Homeowners may be counted more than once if they receive assistance from multiple HHF programs.

Table 4.16 provides each state HFA's estimate of the number of homeowners it projects it will help and the actual number of homeowners helped as of September 30, 2015.^{xxi}

TABLE 4.16

HHF ESTIMATED AND ACTUAL NUMBER OF BORROWERS ASSISTED AND ASSISTANCE PROVIDED BY STATE HFAS AS OF 9/30/2015

Recipient	Estimated Number of Participating Households to be Assisted by 12/31/2017 ^a	Actual Borrowers Receiving Assistance as of 9/30/2015	Assistance Provided as of 9/30/2015 ^b
Alabama	6,600	4,267	\$34,488,012
Arizona	7,606	4,065	133,726,675
California	70,470	54,010	1,140,656,937
Florida	41,133	24,071	542,271,051
Georgia	12,800	7,083	127,776,331
Illinois	17,500	13,928	338,091,810
Indiana	10,184	6,306	83,867,860
Kentucky	7,700	7,296	94,754,020
Michigan	9,444	28,015	219,742,619
Mississippi	3,500	3,472	57,996,035
Nevada	8,026	5,320	87,401,280
New Jersey	6,845	6,005	226,187,657
North Carolina	20,619	20,544	336,300,576
Ohio	41,201	24,532	421,360,661
Oregon	15,150	11,770	196,559,803
Rhode Island	3,413	3,075	64,449,143
South Carolina	18,350	9,956	151,699,726

Continued on next page

For more information on HHF, see: SIGTARP's April 12, 2012, audit report, "Factors Affecting Implementation of the Hardest Hit Fund Program," and SIGTARP's July 2014 Quarterly Report, "Treasury Should Use HAMP and HHF Together to Help as Many Homeowners as Possible Avoid Foreclosure," pages 277-290.

^{xxi} Program participation and homeowners assisted data does not take into account the status of the mortgage (i.e., active, delinquent, in foreclosure, foreclosed, or sold) of homeowners who received TARP-funded HHF assistance.

HHF ESTIMATED AND ACTUAL NUMBER OF BORROWERS ASSISTED AND ASSISTANCE PROVIDED BY STATE HFAS AS OF 9/30/2015 (CONTINUED)

Recipient	Estimated Number of Participating Households to be Assisted by 12/31/2017 ^a	Actual Borrowers Receiving Assistance as of 9/30/2015	Assistance Provided as of 9/30/2015 ^b
Tennessee	7,355	7,355	\$164,353,871
Washington, DC	1,300	705	13,714,521
Total	309,196	241,775	\$4,435,398,588

Notes:

^a Total of the individual program estimates each state HFA provides for all HHF programs (includes highest estimate of a range), which according to Treasury may not necessarily match the number of actual borrowers (unique households) that the states expect to assist because some households may participate in more than one HHF program.

^b Actual cash disbursements for program expenses reported on each state's Quarterly Financial Report.

Sources: Latest HFA Participation Agreements as of 9/30/2015 (subsequent amendments are not included); Third Quarter 2015 HFA Performance Data quarterly reports, Quarterly Performance Reports, and HFA Aggregate Quarterly Report; Treasury, response to SIGTARP data call, 1/8/2016. Assistance provided excludes money spent on Blight Elimination.

According to Treasury, seven state HFAs had reported that they had previously stopped accepting applications for assistance from homeowners after determining that their allocated HHF funds would be spent on homeowners who already have been approved for HHF assistance: Illinois, New Jersey, Rhode Island, Ohio, Oregon, Tennessee, and Washington, DC.¹⁴⁵ According to Treasury, however, as of December 31, 2015, four of them indicated they were again accepting applications for HHF assistance under select programs (Illinois, New Jersey, Oregon, and Washington, DC).¹⁴⁶

HHF Assistance for At-Risk Homeowners: State by State HHF Performance

Fewer than half of all homeowners who sought HHF assistance from their state HFA have gotten it, based on a national average as of September 30, 2015 (the latest data available): only 42% of homeowners who requested HHF assistance were admitted.¹⁴⁷ Table 4.17 shows the number of homeowners who applied for HHF assistance, the number of homeowners who received assistance, and the homeowner admission rate for each participating state HFA, as of September 30, 2015.

For more information on the challenges facing homeowners seeking HHF assistance, see SIGTARP's special report, "Homeowners Have Struggled with Low Admission Rates and Lengthy Delays in Getting Help from TARP's Second-Largest Housing Program—the Hardest Hit Fund," in its October 28, 2015 Quarterly Report (pages 107-121).

TABLE 4.17

HHF HOMEOWNER ADMISSION RATE BY HHF STATE, PROGRAM TO DATE, AS OF 9/30/2015

State	Homeowners That Applied	Homeowners That Received Assistance	Homeowner Admission Rate
Florida	116,484	24,071	20.7%
Arizona	16,807	4,065	24.2%
Alabama	16,748	4,267	25.5%
Georgia	24,591	7,083	28.8%
Nevada	13,863	5,320	38.4%
California	132,333	54,010	40.8%
Oregon	28,314	11,770	41.6%
South Carolina	23,711	9,956	42.0%
New Jersey	13,162	6,005	45.6%
Michigan	58,036	28,015	48.3%
Mississippi	5,495	3,472	63.2%
Rhode Island	4,833	3,075	63.6%
North Carolina	30,760	20,544	66.8%
Illinois	20,452	13,928	68.1%
Kentucky	10,682	7,296	68.3%
Ohio	34,779	24,532	70.5%
Indiana	8,072	6,306	78.1%
Tennessee	9,352	7,355	78.6%
District of Columbia	865	705	81.5%

Source: Treasury's Q3 2015 Quarterly Performance Reports, accessed from Treasury's Hardest Hit Fund – State by State Information website, www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx, accessed 1/4/2016; Treasury, "HFA Aggregate Quarterly Report Q3 2015," no date, www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q32015%20Report.pdf, accessed 1/4/2016.

Of the homeowners who applied for HHF assistance from their state HFA, more than one quarter (26%) had their applications denied as of September 30, 2015.¹⁴⁸ Table 4.18 shows the number of homeowners who applied for HHF assistance, the number of homeowners whose applications were denied, and the homeowner denial rate for each participating state HFA, as of September 30, 2015.¹⁴⁹

TABLE 4.18

HHF HOMEOWNER DENIAL RATE BY HHF STATE, PROGRAM TO DATE, AS OF 9/30/2015

State	Homeowners That Applied	Homeowners Denied Assistance	Homeowner Denial Rate
Arizona	16,807	11,367	67.6%
New Jersey	13,162	6,965	52.9%
Georgia	24,591	9,643	39.2%
South Carolina	23,711	8,367	35.3%
Michigan	58,036	17,188	29.6%
Rhode Island	4,833	1,425	29.5%
California	132,333	35,793	27.0%
Florida	116,484	30,736	26.4%
Mississippi	5,495	1,354	24.6%
Nevada	13,863	2,812	20.3%
Illinois	20,452	4,112	20.1%
Kentucky	10,682	1,955	18.3%
North Carolina	30,760	5,585	18.2%
District of Columbia	865	129	14.9%
Ohio	34,779	4,881	14.0%
Tennessee	9,352	1,300	13.9%
Alabama	16,748	1,636	9.8%
Oregon	28,314	2,141	7.6%
Indiana	8,072	516	6.4%

Source: Treasury's Q3 2015 Quarterly Performance Reports, accessed from Treasury's Hardest Hit Fund – State by State Information website, www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx, accessed 1/4/2016; Treasury, "HFA Aggregate Quarterly Report Q3 2015," no date, www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q32015%20Report.pdf, accessed 1/4/2016.

As of September 30, 2015, more than one-quarter (27%) of homeowners who applied for HHF assistance from their state HFA had withdrawn from the application process or had their applications withdrawn by their HFA.¹⁵⁰ Table 4.19 shows the number of homeowners who applied for HHF assistance, the number of homeowners whose applications were withdrawn, and the homeowner withdrawal rate for each participating state HFA, as of September 30, 2015.¹⁵¹

TABLE 4.19

HHF WITHDRAWN HOMEOWNER APPLICATIONS BY HHF STATE, PROGRAM TO DATE, AS OF 9/30/2015

State	Homeowners That Applied	Homeowner Applications Withdrawn	Homeowner Withdrawal Rate
Alabama	16,748	10,739	64.1%
Oregon	28,314	14,329	50.6%
Florida	116,484	48,312	41.5%
Nevada	13,863	5,709	41.2%
Georgia	24,591	7,057	28.7%
California	132,333	37,049	28.0%
Michigan	58,036	11,959	20.6%
South Carolina	23,711	4,690	19.8%
Ohio	34,779	5,365	15.4%
North Carolina	30,760	3,941	12.8%
Kentucky	10,682	1,200	11.2%
Indiana	8,072	881	10.9%
Illinois	20,452	2,190	10.7%
Mississippi	5,495	485	8.8%
Tennessee	9,352	697	7.5%
Rhode Island	4,833	333	6.9%
Arizona	16,807	1,088	6.5%
District of Columbia	865	27	3.1%
New Jersey	13,162	136	1.0%

Source: Treasury's Q3 2015 Quarterly Performance Reports, accessed from Treasury's Hardest Hit Fund – State by State Information website, www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx, accessed 1/4/2016; Treasury, "HFA Aggregate Quarterly Report Q3 2015," no date, www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q32015%20Report.pdf, accessed 1/4/2016.

TREASURY OPENS TARP TO HOMEBUYERS

APPROVES DOWN PAYMENT ASSISTANCE TO “FIRST-TIME” HOMEBUYERS

Beginning in April 2015, Treasury began approving the use of TARP’s HHF funds to provide down payment assistance to homebuyers (“Homebuyer Assistance”), not just homeowners, starting with HHF Florida, which reallocated \$50 million to its Down Payment Assistance Program.^{152,xxii} Although Treasury had previously rejected a similar proposal from HHF Florida in 2010, Treasury officials told SIGTARP the 2015 proposal was more narrowly focused on preventing foreclosures and took into consideration the state’s declining unemployment rates.

Since approving HHF Florida’s request, Treasury has approved five additional state housing finance agencies (“HFAs”) to reallocate a total of \$152.7 million in HHF funding to Homebuyer Assistance as of December 31, 2015: HHF Illinois (\$30 million), HHF North Carolina (\$15 million), HHF Kentucky (\$7 million), HHF Rhode Island (\$2.7 million), and HHF Arizona (\$48 million). HHF Florida reported to Treasury that it had provided an average of \$14,643 in Homebuyer Assistance to 49 homebuyers as of September 30, 2015 (HHF data on file with Treasury is one quarter behind). None of the other approved state HFAs has yet reported providing HHF Homebuyer Assistance.

Through Homebuyer Assistance, homebuyers can receive a one-time payment ranging from up to \$7,500 to up to \$20,000 for down payment and closing costs for their property purchase.

Treasury’s approval of Homebuyer Assistance further changes HHF’s use. As with Treasury’s previous expansion of HHF to include the demolition of vacant and abandoned properties (blight elimination), Homebuyer Assistance represents a shift away from providing direct assistance to individual homeowners at risk of losing their homes. TARP for the first time now assists homebuyers rather than at-risk homeowners. As with blight elimination, this new use of TARP and the design of the assistance present vulnerabilities to fraud, waste, and abuse. And, as with blight elimination, SIGTARP promptly recommended to Treasury steps to strengthen TARP against those vulnerabilities, and to facilitate effective oversight.^{xxiii}

“First-Time Homebuyers”

Although Treasury’s public statements about this TARP assistance claim it is for first-time homebuyers, it is not limited to those purchasing their first home. Instead, HHF Homebuyer Assistance piggy-backs on existing, non-HHF homebuyer

For more on SIGTARP’s Recommendations to Treasury, see SIGTARP’s July 2015 Quarterly Report, pages 58-63 and 396-399.

^{xxii} Funding was reallocated from Florida’s unemployment assistance and reinstatement assistance programs.

^{xxiii} SIGTARP, Letter to Treasury, 5/19/2015 (reprinted at SIGTARP, Quarterly Report to Congress, July 29, 2015, Appendix K).

programs in each of the six states. For Homebuyer Assistance, a “first-time homebuyer” is generally defined as someone who has not owned their primary residence in the past three years (unless they qualify for a specific veteran’s or other eligibility exception).^{xxiv}

According to Treasury, each of the state HFAs will target this assistance to homebuyers in counties hit hard by the housing crisis (as measured by mortgage delinquencies, foreclosures, negative equity, short- and REO sales), and that had a threshold level of new mortgage originations.¹⁵³ HHF Illinois estimates helping the largest number of homebuyers (4,000), while HHF Kentucky and HHF Rhode Island project helping the fewest: 467 and 135 homebuyers, respectively. The table below summarizes additional key features of Homebuyer Assistance in these states.

HHF HOMEBUYER ASSISTANCE PROGRAM

State HFA	Program Approved	Allocated TARP Funds	Homebuyer Assistance Cap	Estimated Homebuyers
Florida	4/21/2015	\$50 million	\$15,000	3,333
Illinois	7/30/2015	\$30 million	\$7,500	4,000
North Carolina	8/21/2015	\$15 million	\$15,000	1,000
Kentucky	10/28/2015	\$7 million	\$15,000	467
Rhode Island	11/24/2015	\$2.7 million	\$20,000	135
Arizona	12/18/2015	\$48 million	\$20,000*	2,816
Total		\$152.7 million		11,751

* The lesser of 10% of purchase price amount or \$20,000.

Sources: Each state HFA’s Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 1/21/2016; Treasury response to SIGTARP data call, 1/8/2016.

TARP Homebuyer Assistance is Not Limited to Low Income Homebuyers

Treasury did not limit this TARP assistance to low income homebuyers. Homebuyers with incomes up to nearly double the area median income in certain states can receive these TARP funds. HHF Kentucky, for example, will provide TARP assistance to homebuyers with up to 175% of area median income. HHF Kentucky is not alone. HHF Arizona will provide TARP assistance to homebuyers with incomes of up to one and a half times the state’s median income. The other state HFAs will provide TARP assistance available to homebuyers with up to 140% of area median income.^{xxv}

^{xxiv} Eligible first-time homeowners must purchase their home using a 30-year fixed rate first mortgage loan that meets applicable FHA, VA, USDA-Rural Development, and Fannie Mae/Freddie Mac requirements.

^{xxv} Homebuyers must also be “creditworthy,” with FICO scores exceeding specified minimums.

HHF HOMEBUYER ASSISTANCE PROGRAM

State HFA	Homebuyer Income Limit (% of Area Median)	Homebuyer Debt-to-Income Limit
Florida	140%	45%
Illinois	140%	45%
North Carolina	140%	45%
Kentucky	175%	45%
Rhode Island	140%	45%
Arizona	150%	45%

Sources: Each state HFA's Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 1/21/2016.

TARP Homebuyer Assistance is Not Limited to Purchases of Low- or Mid-Priced Houses, or of Existing Houses

Homebuyers may also qualify for Homebuyer Assistance when purchasing houses that cost more than triple the median home price in participating states. For example, HHF Kentucky makes Homebuyer Assistance available for purchases of homes up to \$294,000, compared to a median house price of \$86,700 in that state.¹⁵⁴ Similarly, HHF Rhode Island's guidelines allow a purchase price of \$407,195 (median house price: \$133,000), and HHF Arizona allows Homebuyer Assistance for purchases of homes costing up to \$356,352—three times that state's median house price of \$121,300.¹⁵⁵ It is difficult to evaluate the purchase price limits that apply to homebuyers in other HHF states, as those limits are set by reference to the states' non-HHF homebuyer program criteria, and are not transparent and included in the state HFAs' agreements with Treasury.

Two state HFAs' agreements with Treasury do not prohibit and thus potentially make this TARP assistance available for properties that are newly constructed (HHF Kentucky and HHF Rhode Island).^{156,xxvi} Of the six state HFAs approved by Treasury to offer Homebuyer Assistance under HHF, HHF Rhode Island is the only one to require that Homebuyer Assistance be used to help first-time buyers of properties that had previously suffered foreclosures, short sales, or receiverships via state or municipal property disposition programs.

TARP Homebuyer Assistance Could Go to Real Estate Investors to Buy Multifamily Properties

Treasury allows these TARP funds to be used to support real estate investment in multifamily properties as long as the buyer occupies one unit as a primary residence. HHF Illinois will provide TARP assistance for the purchase of properties with up to 2 units, while HHF in Florida, North Carolina, Rhode Island and Arizona will provide TARP assistance for the purchase of even larger, 2-4 unit structures. HHF Kentucky explicitly limits TARP assistance to purchases of a single-family unit.

^{xxvi} According to Treasury, Homebuyer Assistance will not be available in Florida to purchase newly constructed properties even though Florida HFA's Participation Agreement does not explicitly prohibit it from doing so.

HHF DOWN PAYMENT ASSISTANCE PROGRAM

State HFA	Multifamily Allowed	New Construction Allowed*
Florida	✓ (2-4 Units)	X
Illinois	✓ (1-2 Units)	X
North Carolina	✓ (2-4 Units)	X
Kentucky	X	✓
Rhode Island	✓ (2-4 Units)	✓
Arizona	✓ (2-4 Units)	X

* Provision of TARP assistance to purchase newly constructed properties is not explicitly excluded by the terms the respective HFA Participation Agreement. According to Treasury officials, HHF Florida will not provide Homebuyer Assistance to purchase newly constructed properties, even though its HFA Participation Agreement does not explicitly prohibit it from doing so.

Sources: Each state HFA's Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 1/21/2016.

Oversight and Preventing Fraud, Waste, and Abuse

Although piggy-backing on states' existing non-HHF programs may provide Treasury comfort that a particular state HFA has a program infrastructure in place, existing state programs may not effectively protect against fraud, waste, and abuse for a federal program. For effective TARP oversight, Treasury must protect TARP programs. On May 19, 2015, SIGTARP sent a letter to Treasury outlining potential vulnerabilities in this new type of HHF assistance and made recommendations designed to help Treasury prevent fraud, waste, and abuse and protect the program as strongly as possible. Strong protection starts with Treasury monitoring down payment assistance activities, including requiring detailed reporting and an up-to-date list of homebuyers receiving TARP funds and their addresses. However, Treasury does not require this, and only requires limited reporting on the assistance provided.

Requiring detailed reporting helps Treasury uncover risks associated with improper TARP payments, commingling of funds and reporting (state and federal), and fraud, waste, and abuse. For example, the program may be at risk if the sale of a home is not at arm's-length, such as if the buyer is related or affiliated to the prior owner. Also, because the program provides for assistance to buy multifamily homes up to four units (as long as one is a primary residence), this is essentially providing TARP assistance to real estate investors, which raises other risks to the program. There is also the risk that the homebuyer-landlord buys the multi-unit property and evicts existing tenants living in the other units. As a result, there is a risk that a program designed to keep people in their homes could be used to force families out of their homes. Having the property addresses would give Treasury the strongest independent oversight check to ensure the program is protected.

Where TARP assistance targets certain homebuyers, requiring a homebuyer to certify to requirements such as limited income, first-time buyer status, and

primary residence, under penalty of law using one consistent federal certification could deter a homebuyer from falsifying documents, and provide a strong remedy for enforcement. SIGTARP proposed language for this certification. Controls are also needed to ensure applicants are first-time buyers. Treasury should also protect its own right to the return of TARP funds if the homebuyer sells the home while HHF has a lien (for 5 years in Florida) by requiring information on which homebuyers and homes are involved. By sponsoring in-person events, Treasury protects against internet scams SIGTARP has investigated in HAMP, while arming homebuyers with accurate and complete information from a trusted source.

SIGTARP also recommended that Treasury conduct comprehensive planning to facilitate effective oversight. Risks exist if Treasury defers to a state agency with an existing non-HHF program and assumes that, beyond federal dollars and follow-up compliance spot-testing, Treasury's work or help is not needed or required. Treasury should ensure that state HFAs are ready for and can effectively handle what is required in a TARP program, which it cannot do with limited monitoring.

Also, Treasury allowed this use of TARP after researching a TARP required nexus—specific decreases in foreclosure rates resulting from higher home prices. Treasury should hold itself and state HFAs accountable to meeting these targets (or other targets it creates), and reporting on whether the program is on track in each state to meet this nexus. Otherwise, how will Treasury or the taxpayers who fund TARP know if these specific dollars actually result in decreased foreclosures? These TARP dollars were taken from programs that helped homeowners at risk of foreclosure. Treasury should report on program performance by showing tangible results that taking these specific TARP dollars away from homeowners and giving them instead to homebuyers was worth it because it saved at-risk neighbors from foreclosure.

THE HARDEST HIT FUND'S BLIGHT ELIMINATION PROGRAM TO DEMOLISH VACANT AND ABANDONED HOMES

TARP's Hardest Hit Fund ("HHF") Blight Elimination Program, launched in mid-2013,^{xix} represents a significant shift in Treasury's approach to the use of HHF that now allows for substantial payments of TARP funds to cities, counties, land banks, non-profit and for-profit partners, and other parties, including demolition contractors, rather than to homeowners or to mortgage servicers to help keep homeowners in their homes.

As of the end of 2015, Treasury had approved the allocation of a total of over \$433 million in TARP funds to this HHF program to demolish and "green" vacant and abandoned single and multifamily residential structures. As of December 31, 2015, Treasury had approved seven state housing finance agencies ("HFAs") to participate: Michigan, Ohio, Indiana, Illinois, South Carolina, Alabama and, most recently, Tennessee,^{xx} by shifting TARP funds from HHF homeowner assistance programs. As of December 31, 2015, the HHF Blight Elimination Program already represented approximately 42% of the total HHF allocation in Michigan, 34% in Indiana, 15% in Alabama, 14% in Ohio, 12% in South Carolina, 3% in Tennessee and 1% in Illinois.

BLIGHT ELIMINATION PROGRAM ALLOCATIONS, AS OF 12/31/2015

State HFA	Allocation	
	Blight (Millions)	% of HFA's Total HHF
Michigan	\$207.7	42%
Ohio	79.5	14%
Indiana	75.0	34%
Illinois	5.4*	1%
Alabama	25.0	15%
South Carolina	35.0	12%
Tennessee	5.5	3%
Total	\$433.1	

*Includes \$3.5 million that, according to Treasury, HHF Illinois recovered from other HHF programs and committed to blight elimination.

Sources: Each state HFA's Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 1/4/2016; Treasury response to SIGTARP, 12/7/2015; Treasury response to SIGTARP data call, 1/8/2016.

This TARP program has great potential to help heal the ills of vacant and abandoned properties in hard-hit communities, but only if it is not diverted from its intended purpose, and is protected from fraud, waste, and abuse.

For more information on the Hardest Hit Fund's Blight Elimination Program, see SIGTARP's April 21, 2015, Audit, "Treasury Should Do More to Increase the Effectiveness of the TARP Hardest Hit Fund Blight Elimination Program."

^{xix} Treasury, Action Memorandum for Assistant Secretary Massad, Approval for HFA Hardest-Hit Fund Program Change Requests, 6/5/2013.

^{xx} Tennessee Ninth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/29/2015, www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%209th%20Amendment%20to%20HPA-%20Tennessee.pdf, accessed 1/4/2016.

Effective oversight by Treasury is critical to protecting taxpayers, while allowing state HFAs flexibility to tailor their HHF programs to suit local needs. SIGTARP recommended that Treasury increase transparency, including publicizing blight elimination activity on its website and requiring detailed quarterly accounting by state HFAs on how TARP funds are spent reimbursing local partners for blight-related activities. Tracking the program on a periodic basis, according to the audit report, would allow Treasury and the HFAs to give guidance to the city, county, and other partners that could allow for a greater impact for homeowners.

State HFAs' Reported Blight Elimination Program Activity

Treasury requires state HFAs to report limited information on demolitions under the HHF Blight Elimination Program on a quarterly basis. These reports, which are one quarter behind, do not appear on Treasury's website, but are instead hyperlinked to the state HFA websites. The following pages report on HHF Blight Elimination Program activities (including demolitions) reported by individual state HFAs, which in some cases continue to show zero or limited activity.

As of September 30, 2015, the latest available, three state HFAs—those in Michigan, Ohio and Indiana—are the only ones to report funded demolitions to Treasury. As of that date, those participating state HFAs reported that HHF blight elimination had funded the demolition and greening of a total of 7,162 properties (up 27% from the 5,660 reported as of the prior quarter), with one state HFA, HHF Michigan, accounting for almost 82% of the total (5,850 properties).

HHF Illinois reported zero demolitions, while HHF South Carolina reported receiving applications (207 properties submitted for eligibility review) but no funded demolition activity, as of September 30, 2015. HHF Alabama has not yet filed a Blight Elimination Program report with Treasury in the year since it was approved for the program.

BLIGHT ELIMINATION PROGRAM ACTIVITY, AS OF 9/30/2015

State HFA	TARP Expenditures Cumulative (Millions)	Properties Removed Cumulative
Michigan	\$83.8	5,850
Ohio	\$13.9	1,177
Indiana	\$1.7	135
Illinois	\$—	0
Alabama	*	*
South Carolina	\$—	0
Tennessee	*	*
Total	\$99.4	7,162

* No blight elimination report filed with Treasury as of 12/31/2015.

Sources: Each state HFA's Quarterly Performance Report as of 9/30/2015.

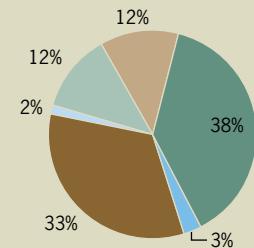
Taxpayers are entitled to transparency regarding how states are using these TARP funds. The information currently available to the public through Treasury on the use of these funds is scarce. SIGTARP is publishing on the following pages the limited, basic information made available on HHF state websites that the state HFAs reported to Treasury. Because these reports are one quarter behind (as of September 30, 2015), and given how quickly the state HFAs are spending HHF Blight Elimination Program funds, the reported information is supplemented with more recent data and reports gleaned from other public sources.

SIGTARP reported in April 2015 that much of the decision-making and actual blight elimination activities are in the hands of city or county land banks, non-profits or for-profit partners, whose identities are unknown to Treasury. SIGTARP recommended, among other things, that Treasury keep itself informed of the critical activities taking place in this new program (including knowing the identities of the program partners), and develop and implement appropriate oversight tools as well as target outcomes for the program.

TARP Recipients

SIGTARP is also publishing a list for each HHF state of HHF Blight Elimination Program partners who receive TARP funds and contract for the work to be done. Partner information is based on information from state HFAs.

HHF BLIGHT ELIMINATION PROGRAM PARTNERS WHO RECEIVE TARP FUNDS



- Non Profit Entities (104)
- For Profit Entities (8)
- Individuals (89)
- Cities/Countries (4)
- Other Public Agencies (33)
- Land Banks (33)

Source: State HFA responses to SIGTARP request.



MICHIGAN

Approved by Treasury: Q2 2013

Program Description:* “decreasing foreclosures and stabilizing neighborhoods through the demolition and greening of vacant and abandoned single-family and multi-family structures in designated areas across Michigan.”

Current Allocation: \$207.7 Million (42% of total HHF Michigan allocation)

Eligibility: Single-family (1-4 units) and multi-family (4+ units) residential

Structure of Assistance: 0% 5-year loan secured by a lien on the property, forgiven at 20% per year. If sold before that date, the balance is due to HHF.

Per Property Cap: \$25,000; includes payoff of existing lien (if applicable), demolition costs, a \$500 one-time project management fee, and a \$750 maintenance fee

Current HHF Estimate: 7,000 properties (based on HHF Michigan’s previous \$175 Million allocation, at the full cap of \$25,000 per property)

Cumulative Program Activity Reported by HHF Michigan (as of 9/30/2015):**

Applications Received: 10,676

Denied: 0 (0%); Approved: 5,850 (55%); In Process: 3,575 (33%); Withdrawn: 1,251 (12%)

Total Assistance Provided: \$83,847,407

Median Assistance Spent on Acquisition: \$0

Median Assistance Spent on Demolition: \$10,547

Median Assistance Spent on Greening:^{xxi} \$2,700

Through September 30, 2015, the latest data available, HHF Michigan reported to Treasury that it had spent \$83.8 million (40% of the \$207.7 million allocated to HHF Michigan for blight elimination as of December 31, 2015) to remove and green 5,850 properties. This is a 25% increase over the 4,677 reported removed as of the second quarter of 2015. The average cost was \$14,333 per property (the average cost has increased \$342 from the \$13,991 average cost through June 30, 2015). For the second consecutive quarter, HHF Michigan reported that it demolished more properties (1,173) under the Blight Elimination Program than the homeowners it assisted under all its other HHF programs combined (1,151).

Obtaining more current data is difficult because there is no source of comprehensive data, and most participating cities and counties do not publish separate data. However, based on information available directly from the Detroit and Genesee County (Flint) land banks, which are designated partners for the HHF Blight Elimination Program in Michigan, demolitions have accelerated since the data available through the Treasury reports: those two cities, alone, report that at least 7,333 properties had been removed as of November 10, 2015^{xxii} — 25% more than the number shown on the Treasury report for the entire state as of September 30, 2015.

^{xxi} Prior to March 31, 2015, Michigan reported “site restoration expenses” as part of demolition costs, and reported “Median Assistance Spent on Greening” as \$0. Beginning with the second quarter of 2015, Michigan began reporting the “Greening expense” separately.

^{xxii} The Detroit Land Bank reports 5,557 properties removed as of 11/10/2015 (www.buildingdetroit.org/our-programs/hardest-hit-funddemolition/, accessed 12/16/2015); the Genesee County Land Bank (Flint, MI) reports 1,776 properties removed as of 8/18/2015 (www.thelandbank.org/blightfree.asp, accessed 12/18/2015).

MICHIGAN HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015**

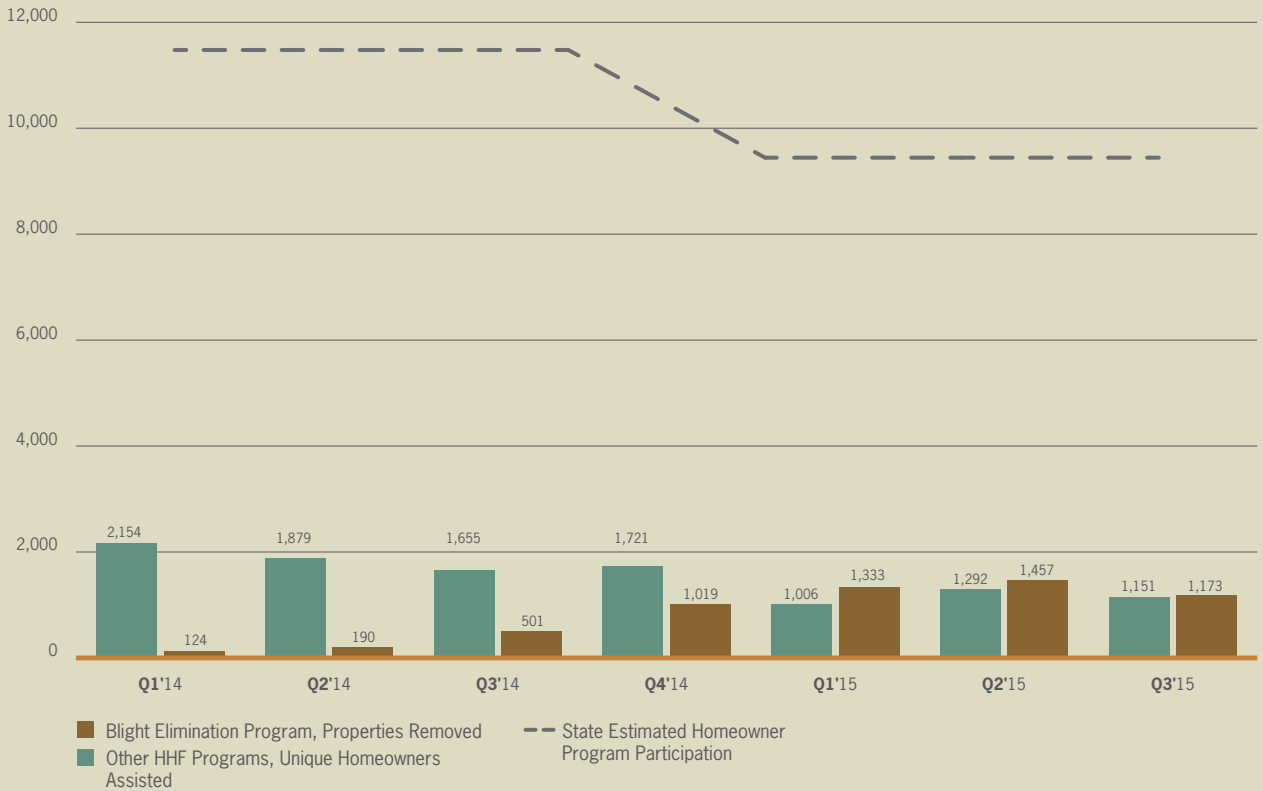
		Most Recent Quarter	Cumulative
Applications Submitted		4,933	10,676
Properties Demolished/Removed		1,173	5,850
City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
Adrian	Lenawee County Land Bank	0	0
Detroit	Detroit Land Bank Authority	754	3,272
Ecorse	Wayne Metro Community Action Agency	0	0
Flint	Genesee County Land Bank Authority	230	1,740
Ironwood	Gogebic County Land Bank	0	0
Grand Rapids	Kent County Land Bank Authority Habitat for Humanity of Kent County	15	93
Hamtramck	Michigan Land Bank	0	0
Highland Park	Michigan Land Bank	0	0
Inkster	Michigan Land Bank	0	0
Jackson	John George Home, Inc.	0	0
Lansing	Ingham County Land Bank	0	0
Muskegon	City of Muskegon Heights	0	0
Pontiac	Michigan Land Bank	36	70
Port Huron	Port Huron Neighborhood Housing Corporation	3	3
River Rouge	Wayne Metro Community Action Agency	0	0
Saginaw	Saginaw Land Bank Authority	135	672

^a Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA).

*Michigan Homeowner Assistance Nonprofit Housing Corporation, Seventh, Tenth and Eleventh Amendments to Agreements, 6/6/2013, 3/6/2015 and 10/28/2015.

** Michigan Homeowner Assistance Nonprofit Housing Corporation, Hardest Hit U.S. Treasury Reports, Quarterly Performance Report Q3 2015, no date.

MICHIGAN HARDEST HIT FUND: HOMEOWNERS HELPED AND BLIGHTED PROPERTIES REMOVED AS REPORTED BY QUARTER



Note: Estimated program participation shows the estimated number of program participants over the life of the program. However, unique homeowners assisted are displayed on a quarter to date basis. States report estimated participation individually for each HHF program they operate. Estimated program participation shows the aggregate estimate for each state. Therefore, these totals do not necessarily translate into the number of unique households that the states expect to assist because some households may participate in more than one HHF program.

Sources: Michigan Homeowner Assistance Nonprofit Housing Corporation, Hardest Hit U.S. Treasury Reports, Quarterly Performance Reports, Q1 2014 through Q3 2015, no date; Michigan Homeowner Assistance Nonprofit Housing Corporation, Eighth through Tenth Amendments to Agreements, 12/12/2013, 10/10/2014, and 3/6/2015.

OHIO

Approved by Treasury: Q3 2013

Program Description:* “stabilize property values by removing and greening vacant and abandoned properties in targeted areas to prevent future foreclosures for existing homeowners.”

Current Allocation: \$79.5 Million (14% of total HHF Ohio allocation)^{xxiii}

Eligibility: 1-4 unit residential properties, as well as “mixed use” properties ^{xxiv}

Structure of Assistance: 0% 3-year loan secured by a lien on the property, forgiven at end of term. If sold before that date, the balance is due to HHF.

Per Property Cap: \$25,000; includes acquisition (if applicable), payoff of existing loan, approved demolition, remediation and greening of the site, maintenance and administration for up to 3 years.

OH Estimate: 5,000 properties (based on HHF Ohio’s initial \$60 Million allocation, at the full cap of \$25,000 per property)



Cumulative Program Activity Reported by HHF Ohio (as of 9/30/2015):**

Applications Received: 1,349

Denied: 1 (0.1%); Approved: 1,177 (87%); In Process: 159 (12%); Withdrawn: 12 (0.9%)

Total Assistance Provided: \$13,897,415

Median Assistance Spent on Acquisition: \$175

Median Assistance Spent on Demolition: \$8,161

Median Assistance Spent on Greening: \$500^{xxv}

As of September 30, 2015, HHF Ohio reported that it had spent \$13.9 million (17% of the \$79.5 million allocated to HHF Ohio for blight elimination as of December 31, 2015) to remove and green 1,177 properties. This is a 27% increase over the 924 properties reported as of the second quarter of 2015. The average cost was \$11,807 per property (up from the \$11,627 average cost through June 30, 2015). For the second consecutive quarter, HHF Ohio reported that it demolished more properties (253) under the Blight Elimination Program than the homeowners it assisted under all its other HHF programs combined (11).

Obtaining more current data is difficult because there is no source of comprehensive data on properties removed, and participating cities and counties do not publish separate data. HHF Ohio is one of two state HFAs that allows “mixed use” properties to be demolished in their program, in addition to 1-4 unit residential properties.

^{xxiii} Treasury, response to SIGTARP data call, 1/8/2016.

^{xxiv} Neighborhood Initiative Guidelines, 2/6/2015, ohiohome.org/savethedream/NeighborhoodInitiative-Guidelines.pdf, accessed 1/4/2016.

^{xxv} According to Ohio, prior to 12/1/2014, “site restoration expenses” were reported as demolition costs, but were reclassified as “Greening” effective as of that date.

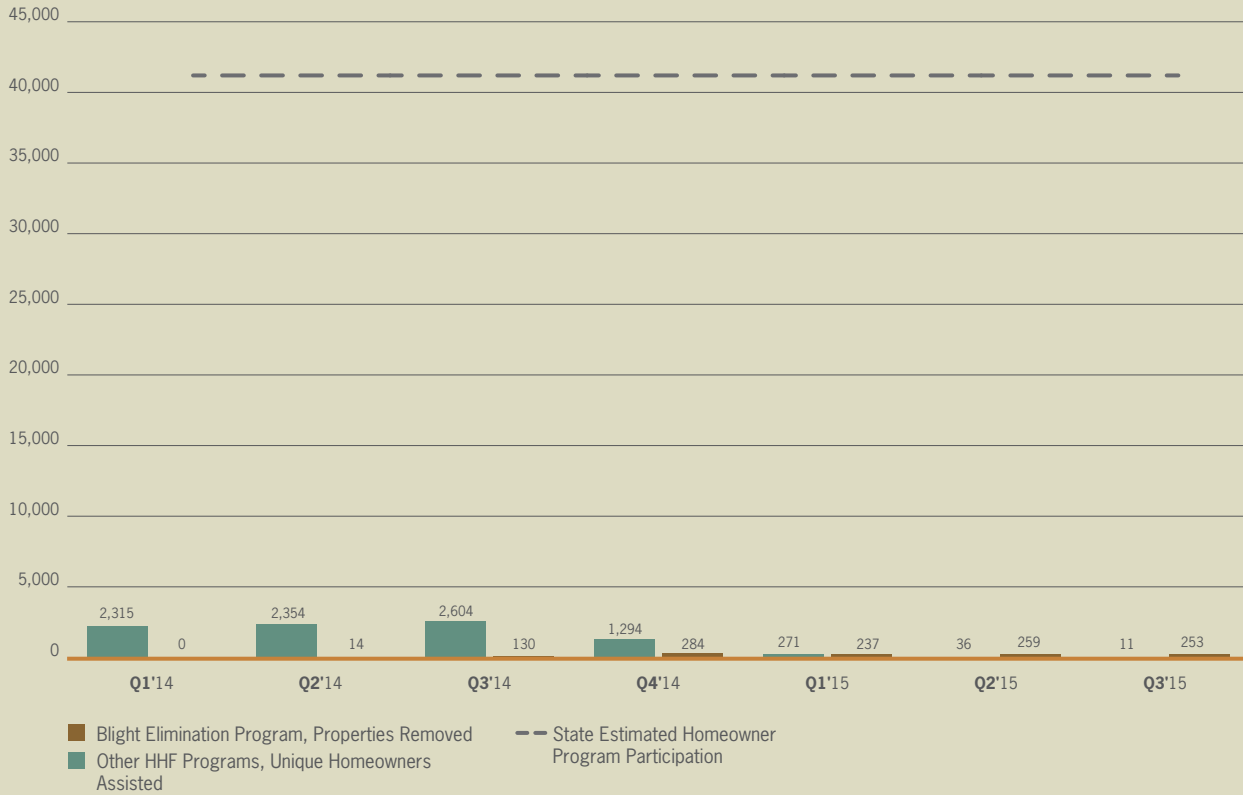
OHIO HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015**			
		Most Recent Quarter	Cumulative
Applications Submitted		415	1,349
Properties Demolished/Removed		253	1,177
City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
Ashtabula	Ashtabula County Land Reutilization Corporation	0	0
Belmont	Belmont County Land Reutilization Corporation	0	0
Butler	Butler County Land Reutilization Corporation	0	0
Clark	Clark County Land Reutilization Corporation	0	0
Columbiana	Columbiana County Land Reutilization Corporation	7	7
Cuyahoga	Cuyahoga County Land Reutilization Corp.	157	881
Erie	Erie County Land Reutilization Corporation	0	0
Fairfield	Fairfield County Land Reutilization Corporation	0	0
Franklin	Central Ohio Community Improvement Corp.	5	5
Hamilton	Port of Greater Cincinnati Development Authority Hamilton County Land Reutilization Corporation	0	0
Jefferson	Jefferson County Regional Planning Commission	0	0
Lake	Lake County Land Reutilization Corp.	0	0
Lorain	Lorain County Port Authority	0	0
Lucas	Lucas County Land Reutilization Corp.	26	202
Mahoning	Mahoning County Land Reutilization Corp.	20	20
Montgomery	Montgomery County Land Reutilization Corp.	0	0
Portage	Portage County Land Reutilization Corporation	0	0
Richland	Richland County Land Reutilization Corp.	4	4
Stark	City of Canton Stark County Land Reutilization Corporation	9	9
Summit	Summit County Land Reutilization Corp.	0	0
Trumbull	Trumbull County Land Reutilization Corp.	25	49

^a Ohio Housing Finance Agency, "OFHA Awards 11 Counties a Portion of \$49.5 Million to Tackle Blighted Communities," 2/28/2014; ohiohome.org/newsreleases/risNIPannouncement.aspx, accessed 1/4/2016; Ohio Housing Finance Agency, "OFHA Continues Efforts to Tackle Blighted Communities, Awards \$10.4 Million to 15 Counties," 8/21/2014, ohiohome.org/newsreleases/risNIPannouncement2.aspx, accessed 1/4/2016.

* Ohio Homeowner Assistance LLC, Eleventh Amendment to Agreement, 12/18/2014.

** Ohio Homeowner Assistance LLC, Save the Dream Ohio: Quarterly Reports, Quarterly Performance Report, Q3 2015, no date.

OHIO HARDEST HIT FUND: HOMEOWNERS HELPED AND BLIGHTED PROPERTIES REMOVED AS REPORTED BY QUARTER



Note: Estimated program participation shows the estimated number of program participants over the life of the program. However, unique homeowners assisted are displayed on a quarter to date basis. States report estimated participation individually for each HHF program they operate. Estimated program participation shows the aggregate estimate for each state. Therefore, these totals do not necessarily translate into the number of unique households that the states expect to assist because some households may participate in more than one HHF program.

Sources: Ohio Homeowner Assistance LLC, Save the Dream Ohio: Quarterly Reports, Quarterly Performance Reports, Q1 2014 through Q3 2015, no date; Ohio Homeowner Assistance LLC, ninth through eleventh Amendment to Agreement, 12/12/2013, 2/27/2014, and 12/18/2014.



INDIANA

Approved by Treasury: Q4 2013

Program Description:* “decrease foreclosures, stabilize homeowner property values and increase neighborhood safety in communities across the state of Indiana through the demolition and greening of vacant, abandoned and blighted residential properties.”

Allocation: \$75 Million (34% of total HHF Indiana allocation)

Eligibility: Residential (non-commercial)^{xxvi}

Structure of Assistance: 0% 3-year loan secured by a lien on the property, forgiven 33.3% per year. If sold before that date, the balance is due to HHF.

Per Property Cap: \$25,000; includes the costs of acquisition (if necessary), demolition and up to \$1,000/year for property stabilization for a period of 3 years.

IN Estimate: 3,000-5,000 properties (3,000 at the full cap of \$25,000 per property)

Cumulative Program Activity Reported by HHF Indiana (as of 9/30/2015):**

Applications Received: 3,078

Denied: 0 (0%); Approved: 135 (4%); In Process:^{xxvii} 2,943 (96%); Withdrawn: 0 (0%)

Total Assistance Provided: \$1,660,144

Median Assistance Spent on Acquisition: \$4,993

Median Assistance Spent on Demolition: \$11,954

Median Assistance Spent on Greening: \$810

As of September 30, 2015, HHF Indiana reported spending \$1.7 of its \$75 million blight elimination allocation to remove 135 properties. Obtaining more current data is difficult because there is no source of comprehensive data on properties removed, and participating cities and counties do not publish separate data.

^{xxvi} HHF Indiana's program guidelines limit eligible properties to 1-4 units. Indiana Housing and Community Development Authority Blight Elimination Program, 1/2014.

^{xxvii} The cumulative number of applications still in process as of the reporting date is the cumulative “Total Number of Structures Submitted for Eligibility Review” less the sum of the cumulative number approved, denied and withdrawn.

INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015**

		Most Recent Quarter	Cumulative
Applications Submitted		0	3,078
Properties Demolished/Removed		76	135
City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
City of Alexandria	Alexandria Redevelopment Commission Madison County Council of Governments	0	0
City of Anderson	Anderson Redevelopment Commission South Meridian Church of God Bethesda Missionary Baptist Church Habitat for Humanity of Madison County Operation MOVE-In, LLC	0	0
City of Arcadia	Curtis and Mary Parr	0	0
City of Auburn	Habitat for Humanity of Northeast Indiana City of Auburn Redevelopment Corp.	0	0
City of Austin	Austin Redevelopment Commission (ARC) Southern Indiana Housing & Community Development Corp.	0	0
City of Bicknell	City of Auburn Redevelopment Commission	0	0
City of Brazil	Clay County Economic Redevelopment Commission	0	0
City of Coatesville	South Meridian Church of God National Road Heritage Trail	0	0
City of Columbus	ARA (Administrative Resources Association)	0	0
City of Connersville	House of Ruth Connersville Urban Enterprise Association U.E.A. Whole Family Community Initiative, Inc	0	0
City of Delphi	Habitat for Humanity of Lafayette, Inc.	0	0
City of Dunkirk	Dunkirk Industrial Development Corp.	0	0
City of East Chicago	East Chicago Department of Redevelopment	0	0
City of Elwood	Elwood Redevelopment Commission	0	0
City of Evansville	Comfort Homes Community One, Inc. Evansville Brownfields Corp. Evansville Housing Authority ECHO Housing Corporation Full Gospel Mission Gethsemane Church Habitat for Humanity of Evansville, Inc. Hope of Evansville JBELL Properties, LLC Memorial Community Development Corporation New Odyssey Investments, LLC Ozanam Family Shelter Corp.	10	34
City of Fort Wayne	Housing and Neighborhood Devt. Svcs, Inc.	30	30
City of Garrett	Garrett State Bank	0	0
City of Gary	Broadway Area Community Development Corp. Fuller Center for Housing of Gary The Gary Redevelopment Commission The Sojourner Truth House	19	54
City of Hammond	United Neighborhoods, Inc.	0	0

Continued on next page

INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015 (CONTINUED)

City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
City of Hartford	Rosalie Adkins Jay Dawson Blackford Development Corp. Community & Family Services	0	0
City of Indianapolis	Community Alliance of Far Eastside Near East Area Renewal Near North Development Corporation Riley Area Development Corporation Renew Indianapolis	6	6
City of Knox	Starke County Economic Devt. Foundation, Inc.	0	0
City of Kokomo	Kokomo Community Development Corp.	0	0
City of Lawrence	Lawrence/Fort Harrison Development Corporation dba Lawrence Community Development Corporation	0	0
City of Lebanon	Lebanon Community Development Corporation	0	0
City of Logansport	Logansport Municipal Building Corporation	0	0
City of Marion	Marion Redevelopment Commission	0	0
City of Montpelier	Blackford Development Corp Community & Family Services	0	0
City of Muncie	Muncie Redevelopment Commission	0	0
City of New Castle	Healthy Communities of Henry County Interlocal Community Action Program, Inc. New Castle Housing Authority Westminster Community Center	0	0
City of Peru	Miami County Master Gardener Association	0	0
City of Portland	Community & Family Services	0	0
City of Richmond	Habitat for Humanity of Greater Richmond, Neighborhood Services Clearinghouse	0	0
City of Rising Sun	Redevelopment Commission of City of Rising Sun RSOC Senior Citizen Housing Inc.	0	0
City of Rushville	Southern Indiana Housing & Community Development Corp	0	0
City of Seymour	Southern Indiana Housing & Community Development Corp	0	0
City of South Bend	Near Northwest Neighborhood Inc. South Bend Heritage Foundation, Inc. Urban Enterprise Assoc. of South Bend, Inc.	0	0
City of Terre Haute	Terre Haute Department of Redevelopment West Terre Haute Redevelopment Commission	11	11
City of Vincennes	Dan Vories Jack Stilwell Leonard Stevenson Larry Stuckman Priscilla Wissell Rick Szudy Thursday Church William Ridge Mark Loveman Carol Anderson Chris Case Karen Evans Randall E. Madison Matt McCoy	0	0

Continued on next page

INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015 (CONTINUED)

City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
City of Washington	Davies County Economic Development Foundation, Inc. Habitat for Humanity of Daviess County, Inc. Washington Housing Authority	0	0
County of Dearborn	City of Aurora Redevelopment Commission Casey Kaiser John & Darlene Albright Laura Williams Town of Moores Hill Redevelopment Commission Robert & Janice Fehrman Revocable Trust	0	0
County of Elkhart	LaCasa Inc.	0	0
County of Gibson	Princeton Redevelopment Commission Kenneth L. Wolf Leslie T. Marshall Mark A. Tooley Nicholas Burns Ralph B DeBord Richard Ellis Sheryl Walker-Isakson/Allen Isakson Steve & Brian Dyson Sheiln J. Besing Timothy A. Beadles Thomas R. Johnstone, Sr. Tim Thompson Anna Marie Kiel Brenda Boyer Billy Ray Walden Brandon Taylor Brandon Taylor and Jane E. Taylor David O. Hill Daniel R. Engler Daniel R. Engler and Sherry L. Engler John D. Young Joseph H. Gardner Joseph H. Gardner and Judith L. Gardner Jason Spindler Brian Dawson	0	0
County of Greene	Greene Redevelopment Commission	0	0
County of Howard	Howard Redevelopment Commission	0	0
County of Posey	Mt. Vernon Redevelopment Dale Reuter Beverly Stone/Katrina Wagner James C. Welch, Jr	0	0
County of Pulaski	White's General Contracting	0	0
County of Sullivan	Sullivan City Redevelopment Commission Sullivan County Redevelopment Commission	0	0

Continued on next page

INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015 (CONTINUED)			
City/County	Partner^a	Demolished in Most Recent Quarter	Demolished, Cumulative
County of Vigo	West Terre Haute Redevelopment Commission	0	0
County of Warrick	Habitat for Humanity of Warrick County Charles L. Allen Larry & Karen Willis Andy R & Donna VanWinkle Brian Hendrickson Boonville Now, Inc. Christopher Lunn Josh Barnett James B. Decker, II Lori Lamar Ronald Evans Scott Speicher Tim A. McKinney Zachary Lee Bailey Terry D. Cline and Kathy J. Cline Wesley B. Hack and Maureen L. Hack	0	0
Monroe City	Knox County Garden Club LLC	0	0
Noble County /Kendallville	Not Available	0	0
Richland City	The Friends of Richland	0	0
Shelby County/City of Shelbyville	Habitat for Humanity For Shelby Co.	0	0
Town of Brookville	Brookville Redevelopment Commission	0	0
Town of Cambridge City	Carla Boyles Jonathan Winchester	0	0
Town of Daleville	Daleville Parks, Inc.	0	0
Town of Decker	Community Center Cathy Griffith David & Bonnie Wehmeier Delora Koenig Darrell & Robin Lindsay	0	0
Town of Edwardsport	Keith Martin	0	0
Town of Greens Fork	Mendy Rose David Mosier and Dianna Mosier David Mosier and Dianna Mosier and Danielle Virgil Monty York and Mary A. York	0	0
Town of Hagerstown	Joe Smith, Jefferson Twp Trustee	0	0
Town of Lagro	David Pefley	0	0
Town of Oaktown	Knox County Housing Authority	0	0
Town of Silver Lake	Silver Lake Educational Foundation	0	0
Town of St. Joe	Habitat for Humanity of Northeast Indiana Michael Mills	0	0
Town of Sweetser	Sweetser Redevelopment Corp.	0	0
City of Walton	Cass County Redevelopment Commission	0	0
Town of Waterloo	Habitat for Humanity of Northeast Indiana RP Wakefield Co. Waterloo Redevelopment Commission	0	0

^a Indiana Housing and Community Development Authority, accessed as of 12/31/2015 (partners). Data is as of 9/30/2015.

* Indiana Housing and Community Development Authority, Ninth Amendment to Agreement, 7/31/2014.

**Indiana Housing and Community Development Authority, Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Quarterly Performance Report, Q3 2015, no date.

ILLINOIS

Approved by Treasury: Q2 2014

Program Description:* “to decrease preventable foreclosures through neighborhood stabilization achieved through the demolition and greening of vacant, abandoned and blighted residential properties throughout Illinois. Such vacant, abandoned and blighted residential properties will be returned to use through a process overseen by approved units of government and their not-for-profit partner(s).”

Allocation: \$5.4^{xxviii} Million (1% of total HHF Illinois allocation)

Eligibility: 1-4 unit residential structures

Structure of Assistance: 0% 3-year loan secured by a lien on the property, forgiven one-third per year. If sold before that date, the balance is due to HHF.

Per Property Cap: \$35,000, which may include the following on a per unit basis (if applicable): acquisition, closing costs, demolition, lot treatment/greening, \$3,000 flat fee for maintenance, and up to \$1,750 for administrative expenses.

IL Estimate: 50 properties (at the full cap of \$35,000 per property)

**Cumulative Program Activity Reported by HHF Illinois (as of 9/30/2015):******Applications Received: 0**

Denied: 0 (0%); Approved: 0 (0%); In Process: 0 (0%); Withdrawn: 0 (0%)

Total Assistance Provided: \$0

Median Assistance Spent on Acquisition: \$0

Median Assistance Spent on Demolition: \$0

Median Assistance Spent on Greening: \$0

As of September 30, 2015, HHF Illinois reported that, more than one year after it was approved by Treasury, it had still not expended any of the \$5.4 million it has committed to the Blight Elimination Program,^{xxix} and had not removed any properties as of that date. Obtaining more current data is difficult because there is no source of comprehensive data on properties removed, and participating cities and counties do not publish separate data.

^{xxviii} Treasury, response to SIGTARP, 12/7/2015.

^{xxix} Includes \$3.5 million that, according to Treasury, HHF Illinois recovered from other HHF programs and committed to blight elimination.

ILLINOIS HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015**

		Most Recent Quarter	Cumulative
Applications Submitted		0	0
Properties Demolished/Removed		0	0
City/County	Partner ^a	Demolished in Most Recent Quarter	Demolished, Cumulative
Aurora	Fox Valley Habitat for Humanity	0	0
Chicago Heights	Cook County Land Bank Authority	0	0
Chicago (Cook County Land Bank Authority)	Greater Englewood CDC Sunshine Gospel Ministries	0	0
Freeport	NW Homestart, Inc.	0	0
Joliet	South Suburban Land Bank and Devt. Authority	0	0
Moline	Moline Community Development Corporation	0	0
Ottawa	Starved Rock Homes Development Corp	0	0
Park Forest	South Suburban Land Bank and Devt. Authority	0	0
Riverdale	Cook County Land Bank Authority	0	0
Rock Island	Rock Island Economic Growth Corp.	0	0
Springfield	The Springfield Project Enos Park Neighborhood Improvement Association	0	0
Sterling	Rock Island Economic Growth Corp.	0	0
Urbana	Habitat for Humanity of Champaign County	0	0
Rockford (Winnebago County)	Comprehensive Community Solutions, Inc.	0	0

^a Illinois Housing Development Authority, 9/30/2015 and 12/31/2015.

* Treasury, response to SIGTARP data call, 1/8/2016; Illinois Housing Development Authority, Tenth and Eleventh Amendments to Agreement, 4/11/2014, and 7/30/2015.

** Illinois Housing Development Authority, Illinois Hardest Hit Program, Reporting, Quarterly Performance Report, Q3 2015, no date.

SOUTH CAROLINA

Approved by Treasury: Q3 2014

Program Description:* “decrease foreclosures and stabilize homeowner property values in communities across South Carolina through the demolition of vacant, abandoned, and blighted residential structures, and subsequent greening/improvement.”

Allocation: \$35 Million (12% of total HHF South Carolina allocation)

Eligibility: Single-family (1-4 units) and multi-family (4+ units) residential

Structure of Assistance: 0% 3-year loan secured by a lien on the property, forgiven at one-third per year. If sold before that date, the balance is due to HHF.

Per Property Cap: \$35,000; includes acquisition costs (if applicable); demolition and greening/improvement costs; and a \$2,000 one-time project management fee to cover management and maintenance expenses for a period of three years.

SC Estimate: 1,000-1,300 properties (1,000 at the full cap of \$35,000 per property)

Cumulative Program Activity Reported by HHF South Carolina (as of 9/30/2015):**

Applications Received: 207

Denied: 4 (2%); Approved: 0 (0%); In Process: 192 (93%); Withdrawn: 11 (5%)

Total Assistance Provided: \$0

Median Assistance Spent on Acquisition:	\$0
Median Assistance Spent on Demolition:	\$0
Median Assistance Spent on Greening:	\$0

As of September 30, 2015, HHF South Carolina reports it had not expended any of the \$35 million Blight Elimination Program allocation approved by Treasury, and had not funded the removal of any properties as of that date. Obtaining more current data is difficult because there is no source of comprehensive data on properties removed, and participating cities and counties do not publish separate data.



SOUTH CAROLINA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 9/30/2015**

		Most Recent Quarter	Cumulative
Applications Submitted		207	207
Properties Demolished/Removed		0	0
City/County	Partner ^a	Demolished in Most Recent Quarter	Demolished, Cumulative
Aiken County	Second Baptist CDC Nehemiah Community Revitalization Corp.	0	0
Allendale County	Southeastern Housing Foundation Allendale County Alive	0	0
Anderson County	Pelzer Heritage Commission Nehemiah Community Revitalization Corp. Anderson Community Development Corp.	0	0
Bamberg County	Southeastern Housing Foundation	0	0
Barnwell County	Southeastern Housing Foundation Blackville, CDC	0	0
Charleston County	Sea Island Habitat for Humanity PASTORS, Inc.	0	0
Chester County	Not Available	0	0
Chesterfield County	Town of Cheraw Community Development Corp.	0	0
Florence County	Downtown Development Corporation	0	0
Greenville County	Allen Temple Community Economic Devt. Corp. Habitat for Humanity of Greenville County Homes of Hope, Inc. Nehemiah Community Revitalization Corp. Neighborhood Housing Corp. of Greenville, Inc. United Housing Connections Genesis Homes	0	0
Hampton County	Southeastern Housing Foundation	0	0
Horry County	Myrtle Beach Community Land Trust	0	0
Kershaw County	Santee-Lynches Regional Development Corp.	0	0
Lancaster County	Not Available	0	0
Richland County	Columbia Housing Development Corporation Eau Claire Development Corporation Columbia Development Corporation	0	0
Spartanburg County	Homes of Hope Habitat for Humanity Nehemiah Community Revitalization Corp. Northside Development Group Upstate Housing Partnership	0	0
Sumter County	Santee-Lynches Regional Development Corp	0	0
Union County	Not Available	0	0
York County	Housing Development Corporation of Rock Hill Catawba Regional Development Corp.	0	0

± SC Housing Corp., "Neighborhood Initiative Program," www.schousing.com/Housing%20Partners/Neighborhood%20Initiative%20Program, accessed 1/4/2016

*SC Housing Corp., Seventh, Eight, and Ninth Amendments to Agreement, 7/31/2014, 9/29/2015, and 11/24/2015.

**SC Housing Corp., SC HELP, Reports, Quarterly Performance Reports, Q3 2015, no date.

ALABAMA

Approved by Treasury: Q3 2014

Program Description:* “reduce foreclosures, promote neighborhood stabilization and maintain property values through the removal of unsafe condemned single family structures and subsequent greening in areas across the State of Alabama.”

Allocation: \$25 Million (15% of total HHF Alabama allocation)

Eligibility: Residential properties (excluding multifamily) as well as “mixed use” properties,^{xxx} owned by an Affiliate of Alabama Assoc. of Habitat for Humanity Affiliates.

Structure of Assistance: 0% loan secured by a lien on the property, forgiven at 33.3% per year. If sold before that date, the balance is due to HHF.

Per Property Cap: \$25,000; including demolition, greening and maintenance (not to exceed \$3,000) for 3-years.

AL Estimate: 1,000 properties (at the full cap of \$25,000 per property)

Partners: The Alabama Association of Habitat for Humanity Affiliates will administer the program, working in partnership with its members (local Habitat affiliates)

Cumulative Program Activity Reported by HHF Alabama (as of 9/30/2015):**

HHF Alabama has not filed a Blight Elimination Program activity report with Treasury.

* Alabama Housing Finance Authority, Ninth and Tenth Amendments to Agreements, 1/31/2015 and 10/28/2015 .

** Alabama Housing Finance Authority, Treasury Reports, Quarterly Performance Report, Q3 2015, no date.



^{xxx} Alabama Housing Finance Authority Blight Elimination Program manual, 11/3/2014.



TENNESSEE

Approved by Treasury: Q3 2015

Program Description:* “reduce foreclosures, promote neighborhood stabilization, and maintain or improve property values through the demolition of vacant, abandoned, blighted residential structures, and subsequent greening/improvement of the remaining parcels.”

Allocation: \$5.5 Million (3% of total HHF Tennessee allocation)

Eligibility: Single- family (1-4 unit) residential properties located in targeted area

Structure of Assistance: 0% loan secured by a lien on the property, forgivable over 3 years. If sold before that date, the balance is due to HHF.

Per Property Cap: \$25,000

TN Estimate: 220 properties (at the full cap of \$25,000 per property)

Cumulative Program Activity Reported by HHF Tennessee (as of 9/30/2015):**

HHF Tennessee has not filed a Blight Elimination Program activity report with Treasury.

* Tennessee Housing Development Agency, Ninth Amendment to Agreement, 9/29/2015.

** Tennessee Housing Development Agency, Treasury Reports, Quarterly Performance Report, Q3 2015, no date.

Alabama's HHF Programs

Treasury obligated \$162,521,345 in HHF funds to Alabama.¹⁵⁷ At the end of 2010, HHF Alabama estimated that it would help as many as 13,500 homeowners with HHF but had reduced that by 51%, to 6,600 homeowners, as of September 30, 2015. As of that date, HHF Alabama had helped 4,267 individual homeowners with its HHF programs, the majority of them with the Unemployed Homeowners Program.¹⁵⁸ HHF Alabama's Short Sale program, launched in March 2013, had not helped a single homeowner during its two-year history, and its Loan Modification Program, launched in the same quarter, had helped just 37 homeowners.

In addition to decreasing the number of homeowners it estimated helping, HHF Alabama has shifted \$25 million of its HHF funds (15%) away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payment of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information see the blight program update on page 149 of this Quarterly Report.

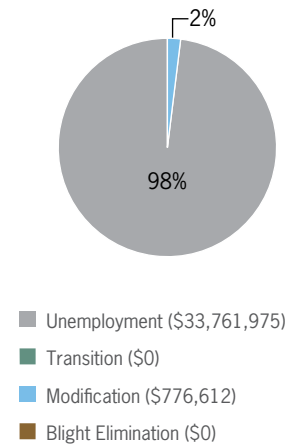
As of September 30, 2015, HHF Alabama had only spent 21% of its HHF funds to help homeowners, the lowest amount of any state in the HHF program.¹⁵⁹ The state's HFA had drawn down \$47 million (29%) of its HHF funds as of September 30, 2015, the most recent data available, and spent \$34.5 million (21% of its obligated funds) to help homeowners.¹⁶⁰ The remaining \$8.7 million (5%) was spent on administrative expenses, and \$4.5 million (3%) was held as cash-on-hand.¹⁶¹ No HHF funds have yet been spent on the Blight Elimination Program.

Figures 4.13 and 4.14 show, in the aggregate and by program, respectively, the number of homeowners HHF Alabama estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.12

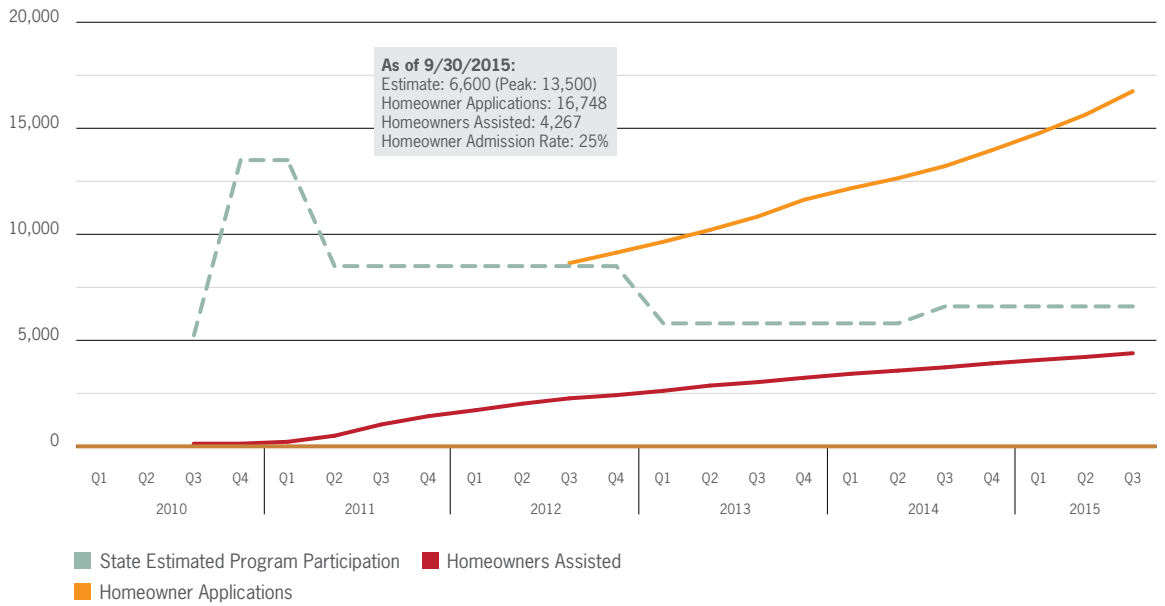
AL HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Alabama Housing Finance Authority, Treasury Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.13
HHF ALABAMA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

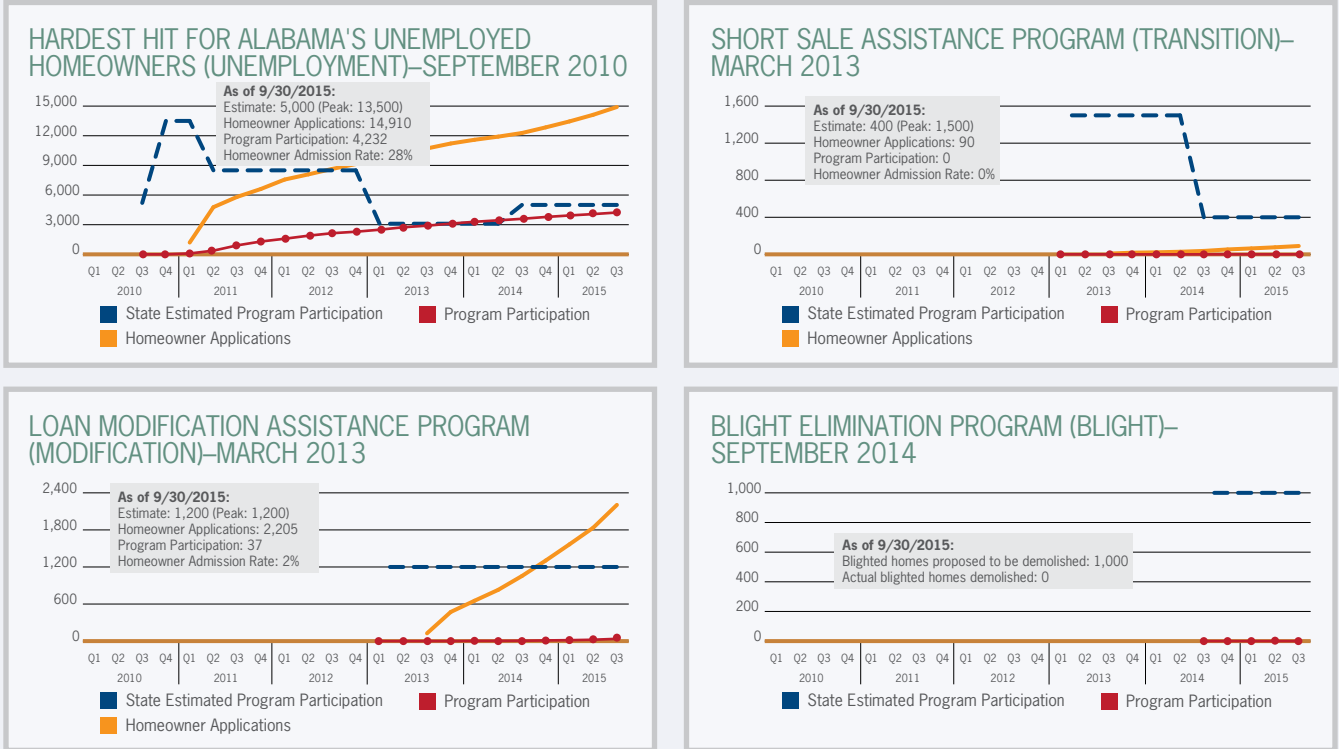


Notes: Estimated includes highest estimate of a range, but excludes Alabama’s estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Alabama Housing Finance Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Alabama Housing Finance Authority, Quarterly Performance Reports Q1 2011–Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012–Q3 2015, no date.

FIGURE 4.14

HHF ALABAMA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



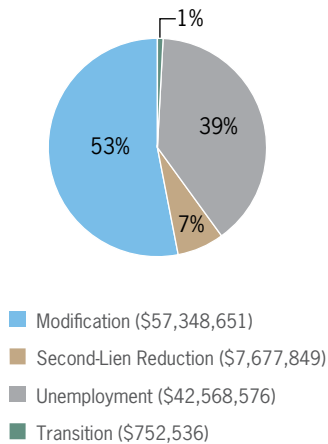
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Alabama's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Alabama Housing Finance Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Alabama Housing Finance Authority, Quarterly Performance Reports Q1 2011–Q3 2015, no date.

FIGURE 4.15

AZ HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Arizona (Home) Foreclosure Prevention Funding Corporation, Hardest Hit Fund Reporting (quarterly performance reports), Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

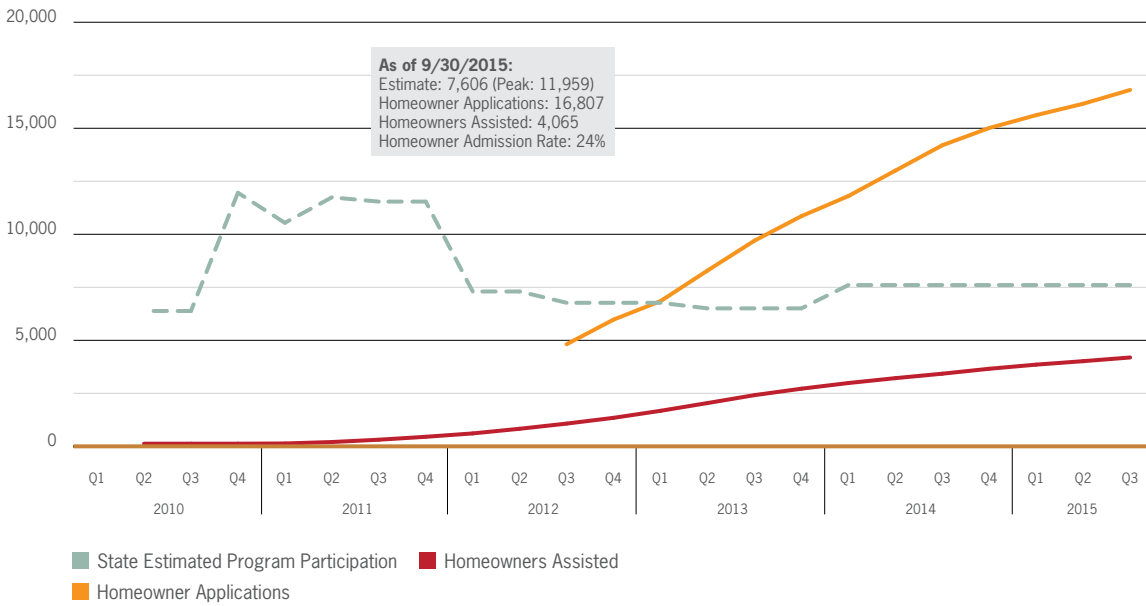
Arizona's HHF Programs

Treasury obligated \$267,766,006 in HHF funds to Arizona.¹⁶² At the end of 2010, HHF Arizona estimated that it would help as many as 11,959 homeowners with HHF but had reduced that by 36%, to 7,606, as of September 30, 2015. As of that date, HHF Arizona had helped 4,065 individual homeowners with its HHF programs, with the largest numbers in the unemployment/underemployment and the principal reduction assistance programs. In December 2015, Treasury approved HHF Arizona's request to reallocate \$48 million to a new down payment assistance program.¹⁶³

As of September 30, 2015, the state's HFA had drawn down \$174.6 million (65%) of its HHF funds.¹⁶⁴ As of September 30, 2015, the most recent data available, HHF Arizona had spent \$133.7 million (50% of its obligated funds) to help homeowners.¹⁶⁵ The remaining \$19.2 million (7%) was spent on administrative expenses, and \$22.8 million (9%) was held as cash-on-hand.¹⁶⁶

Figures 4.16 and 4.17 show, in the aggregate and by program, respectively, the number of homeowners HHF Arizona estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.16
HHF ARIZONA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

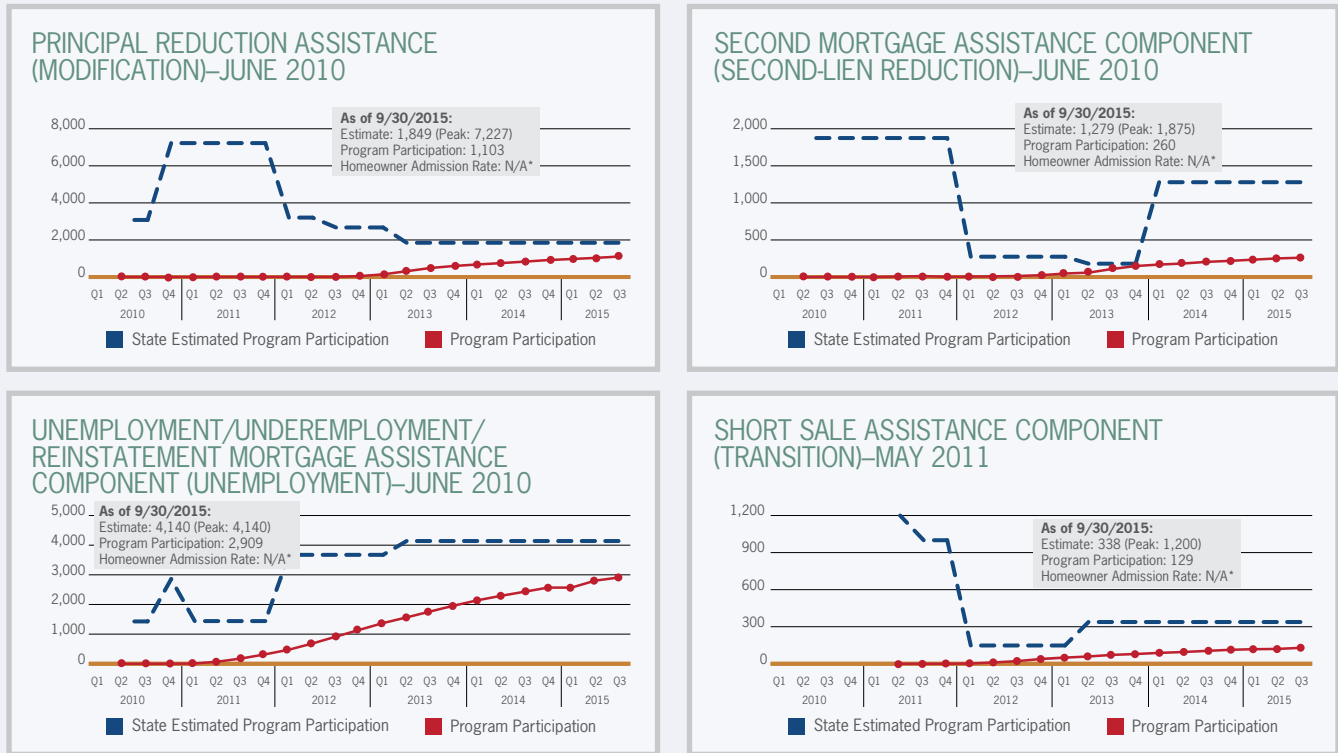


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Arizona (Home) Foreclosure Prevention Funding Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through fifteen, as of 9/30/2015; Arizona (Home) Foreclosure Prevention Funding Corporation, Quarterly Performance Reports Q3 2010–Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012–Q3 2015, no date.

FIGURE 4.17

HHF ARIZONA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

*Arizona does not report program by program application numbers.

Sources: Treasury and Arizona (Home) Foreclosure Prevention Funding Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through fifteen, as of 9/30/2015; Arizona (Home) Foreclosure Prevention Funding Corporation, Quarterly Performance Reports Q3 2010 - Q3 2015, no date.

California's HHF Programs

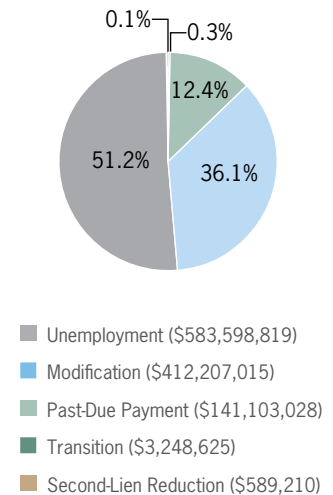
Treasury obligated \$1,975,334,096 in HHF funds to California.¹⁶⁷ At the end of 2010, HHF California estimated that it would help as many as 101,337 homeowners with HHF but had reduced that by 30%, to 70,470, as of September 30, 2015. As of that date, HHF California had helped 54,010 individual homeowners with its HHF programs, the largest number with unemployment and past due payment assistance.¹⁶⁸ As of September 30, 2015, HHF California had defunded two programs: the NeighborWorks Sacramento Short Sale Gateway Program (September 2013) and the Los Angeles Housing Department Principal Reduction Program (February 2014).¹⁶⁹ Both defunded programs ended without helping a single homeowner.

As of September 30, 2015, California's HFA had drawn down \$1,467.5 million (74%) of its HHF funds.¹⁷⁰ As of September 30, 2015, HHF California had spent \$1,140.7 million (58% of its obligated funds) to help homeowners.¹⁷¹ The remaining \$120.6 million (6%) was spent on administrative expenses, and \$238.8 million (12%) was held as cash-on-hand.¹⁷²

Figures 4.19 and 4.20 show, in the aggregate and by program, respectively, the number of homeowners HHF California estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

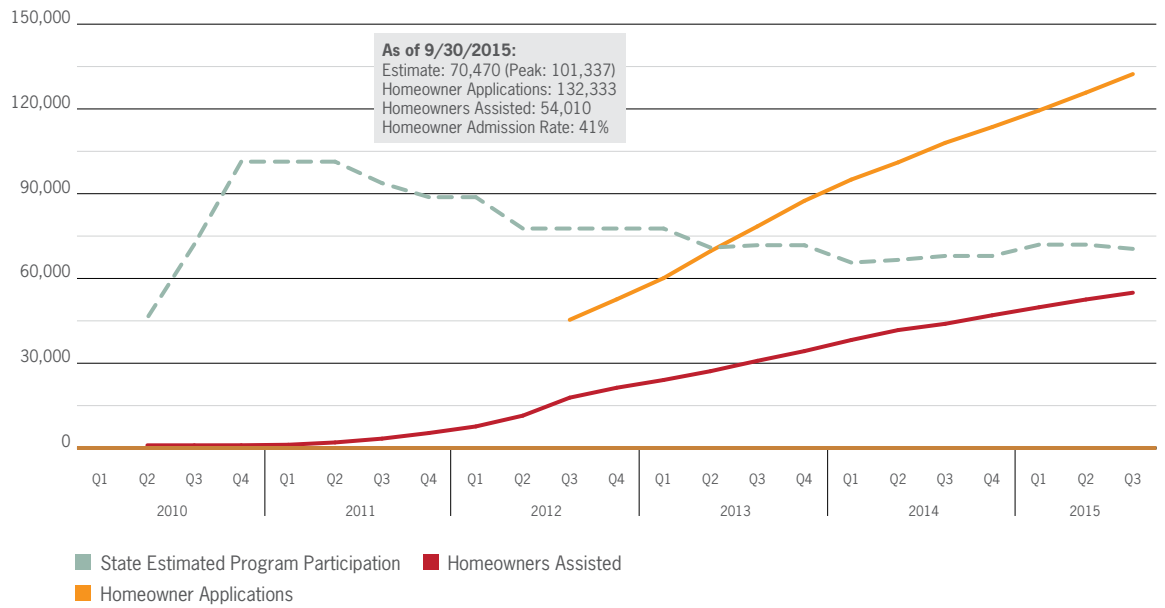
FIGURE 4.18

CA HHF EXPENDITURES, BY PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: CalHFA Mortgage Assistance Corporation, "Keep Your Home California, Reports & Statistics, Quarterly Reports," Quarterly Performance Reports Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.19
HHF CALIFORNIA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

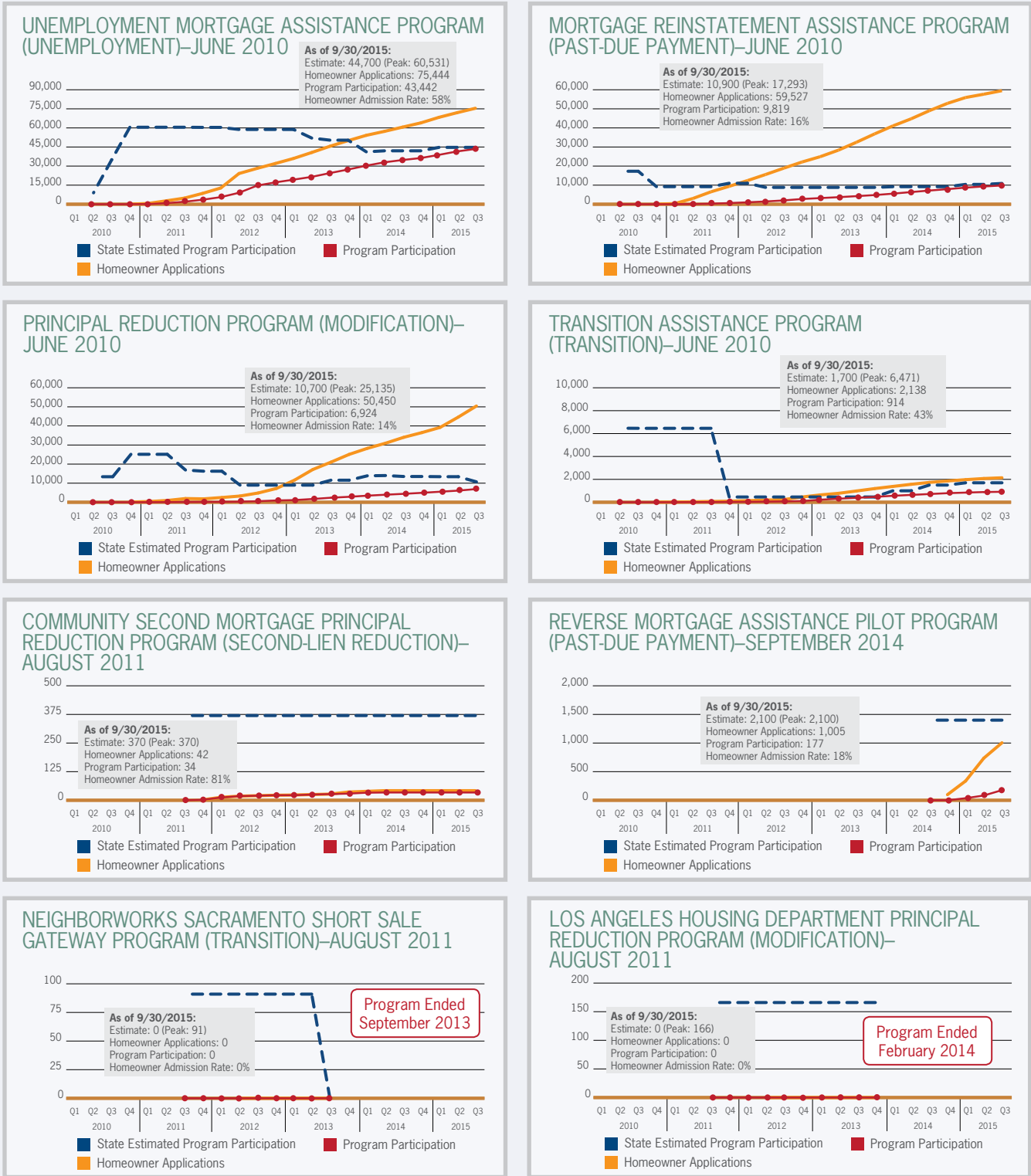


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and CalHFA Mortgage Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through seventeen, as of 9/30/2015; CalHFA Mortgage Assistance Corporation, Quarterly Performance Reports Q4 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q3 2015, no date.

FIGURE 4.20

HHF CALIFORNIA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



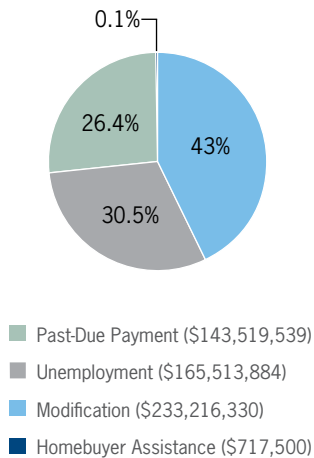
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and CalHFA Mortgage Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through seventeen, as of 9/30/2015; CalHFA Mortgage Assistance Corporation, Quarterly Performance Reports Q4 2010 - Q3 2015, no date.

FIGURE 4.21

FL HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Housing Finance Corporation, Florida Hardest Hit Fund (HHF) Information, Quarterly Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

Florida's HHF Programs

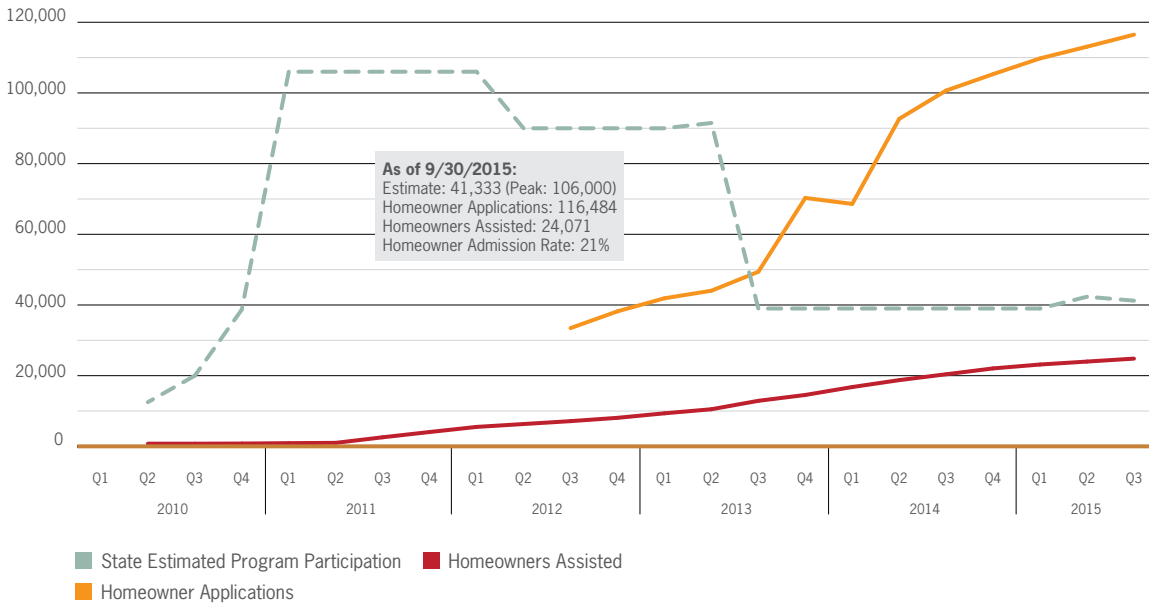
Treasury obligated \$1,057,839,136 of HHF funds to Florida.¹⁷³ At the start of 2011, HHF Florida estimated that it would help as many as 106,000 homeowners with HHF but had reduced that by 61%, to 41,133, as of September 30, 2015. As of that date, HHF Florida had helped 24,071 individual homeowners through its HHF programs, with the largest numbers in the unemployment and reinstatement programs.¹⁷⁴ HHF Florida had also provided HHF assistance to 49 homebuyers through its down payment assistance program. Approved in April 2013, HHF Florida's Modification Enabling Program had only assisted 133 homeowners in more than two years, as of September 30, 2015.

As of September 30, 2015, the state's HFA had drawn down \$626.3 million (59%) of its HHF funds.¹⁷⁵ As of September 30, 2015, the most recent data available, HHF Florida had spent \$542.3 million (51% of its obligated funds) to help homeowners, and \$0.7 million (0.07%) to help homebuyers.¹⁷⁶ The remaining \$57 million (5%) was spent on administrative expenses, and \$30.2 million (3%) was held as cash-on-hand.¹⁷⁷

Figures 4.22 and 4.23 show, in the aggregate and by program, respectively, the number of homeowners HHF Florida estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.22

HHF FLORIDA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

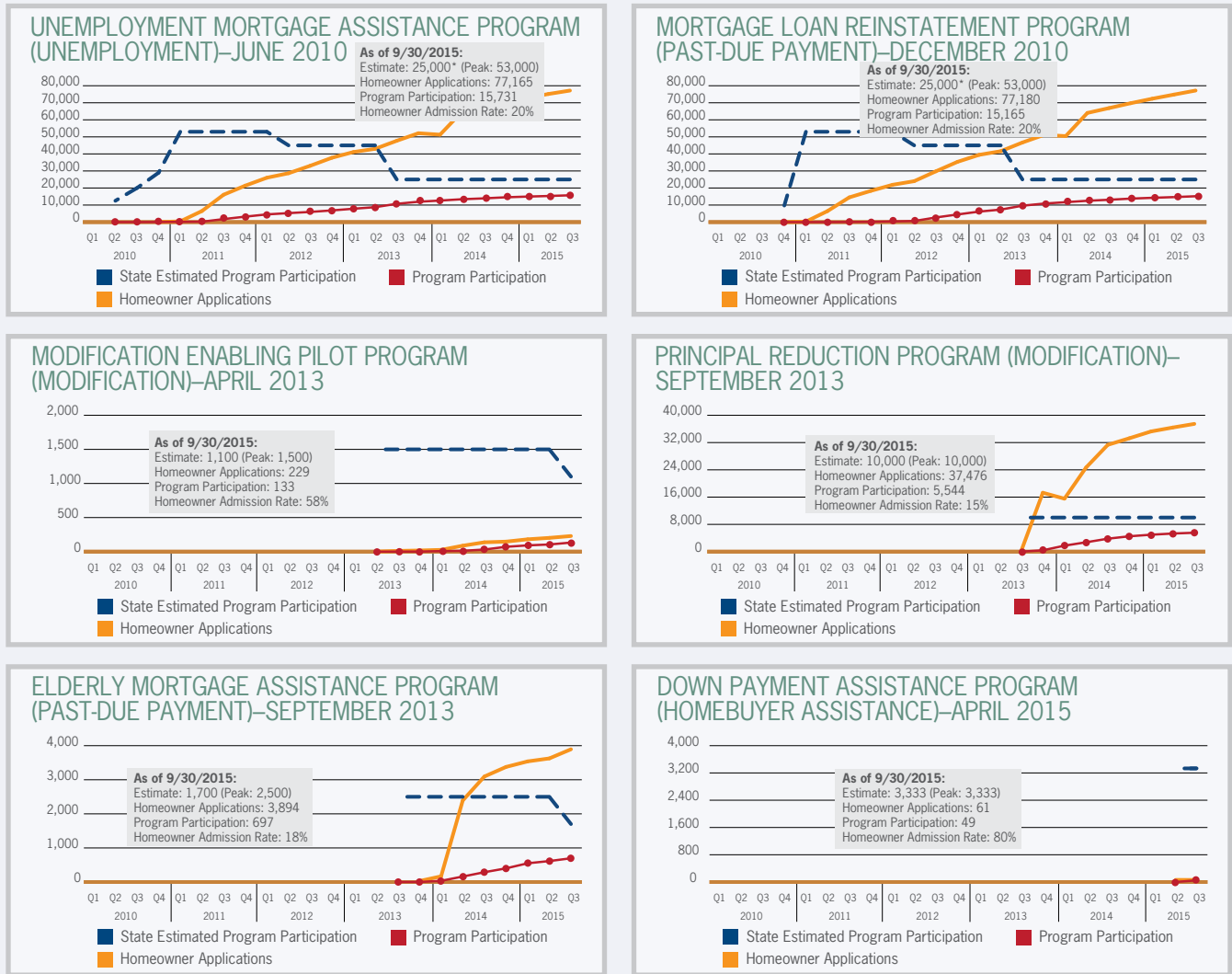


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Florida Housing Finance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through twelve, as of 9/30/2015; Florida Housing Finance Corporation, Quarterly Performance Reports Q3 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q3 2015, no date.

FIGURE 4.23

HHF FLORIDA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

*Florida estimates that it will serve approximately 25,000 homeowners in the aggregate between its Unemployment Mortgage Assistance Program and its Mortgage Loan Reinstatement Program.

Sources: Treasury and Florida Housing Finance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010; and Amendments to Agreement one through twelve, as of 9/30/2015; Florida Housing Finance Corporation, Quarterly Performance Reports Q3 2010 - Q3 2015, no date.

Georgia's HHF Programs

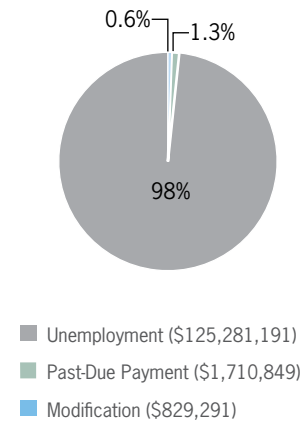
Treasury obligated \$339,255,819 in HHF funds to Georgia.¹⁷⁸ At the end of 2010, HHF Georgia estimated that it would help as many as 18,300 homeowners with HHF but had reduced that by 30%, to 12,800, as of September 30, 2015. As of that date, HHF Georgia had helped 7,083 individual homeowners through its HHF programs, the vast majority with the unemployment program.¹⁷⁹ As of September 30, 2015, HHF Georgia's Recast/Modification program had helped only 26 homeowners (compared to an estimate of 1,000), and its Mortgage Reinstatement program had assisted only 186 homeowners (compared to a current estimate of 2,800), since those programs were approved in December 2013.

As of September 30, 2015, the state's HFA had drawn down \$194 million (57%) of its HHF funds.¹⁸⁰ As of September 30, 2015, the most recent data available, HHF Georgia had spent \$127.8 million (38% of its obligated funds) to help homeowners.¹⁸¹ The remaining \$24.1 million (7%) was spent on administrative expenses, and \$43.2 million (13%) was held as cash-on-hand.¹⁸²

Figures 4.25 and 4.26 show, in the aggregate and by program, respectively, the number of homeowners HHF Georgia estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

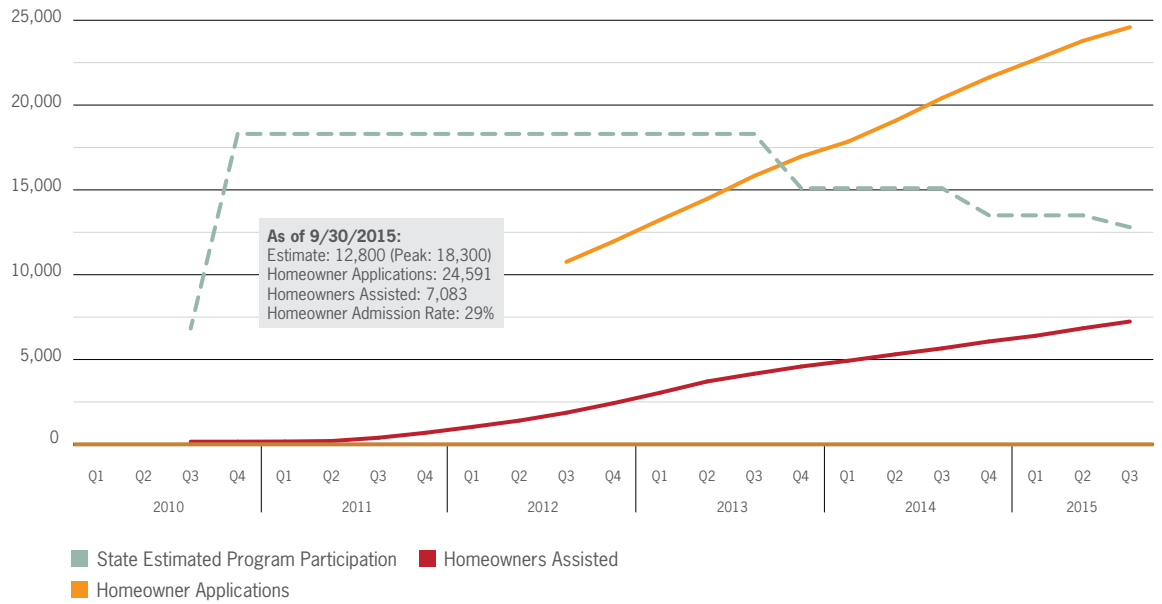
FIGURE 4.24

GA HHF EXPENDITURES, BY PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: GHFA Affordable Housing Inc., HomeSafe Georgia, US Treasury Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.25
HHF GEORGIA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

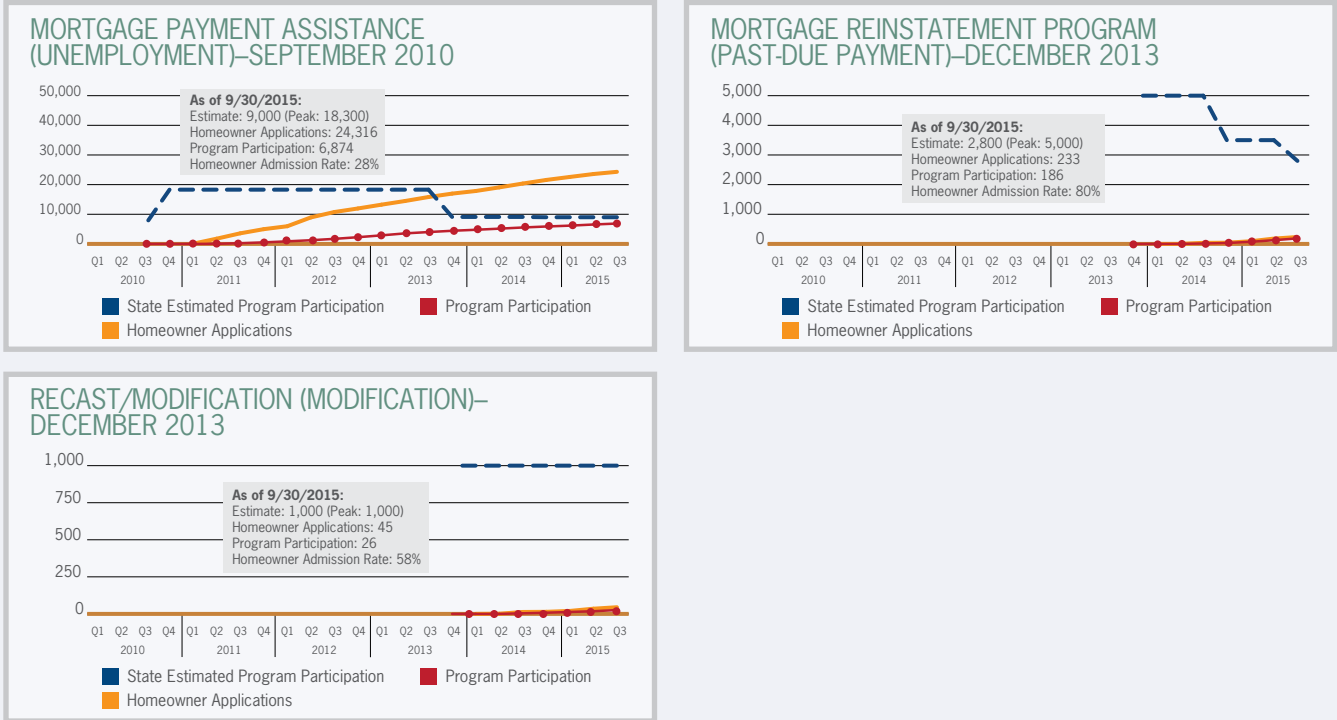


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and GHFA Affordable Housing Inc., Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eight as of 9/30/2015; GHFA Affordable Housing Inc., Quarterly Performance Reports Q4 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.26

HHF GEORGIA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



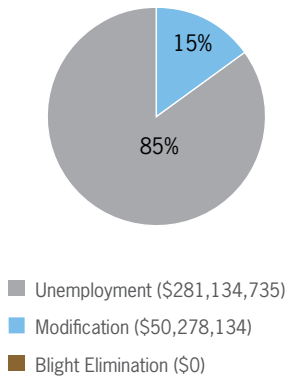
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and GHFA Affordable Housing Inc., Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eight as of 9/30/2015; GHFA Affordable Housing Inc., Quarterly Performance Reports Q4 2010 - Q3 2015, no date.

FIGURE 4.27

IL HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Illinois Housing Development Authority, Illinois Hardest Hit Program, Reporting, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

Illinois's HHF Programs

Treasury obligated \$445,603,557 in HHF funds to Illinois.¹⁸³ In mid-2011, HHF Illinois estimated that it would help as many as 29,000 homeowners with HHF but had reduced that by 40%, to 17,500, as of September 30, 2015. As of that date, HHF Illinois had helped 13,928 individual homeowners through its HHF programs, with the largest numbers in the unemployment and home preservation modification programs.¹⁸⁴ According to Treasury, Illinois stopped accepting new applications from struggling homeowners seeking help from the state's HHF programs after September 30, 2013, but, as of December 31, 2015, was again accepting applications for select programs.¹⁸⁵

In addition to decreasing the number of homeowners it estimated helping, HHF Illinois has shifted \$5.4 million (1%) of its HHF funds away from existing HHF programs to blight elimination.^{xix} This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information see the blight program update on pages 145-146 of this Quarterly Report.

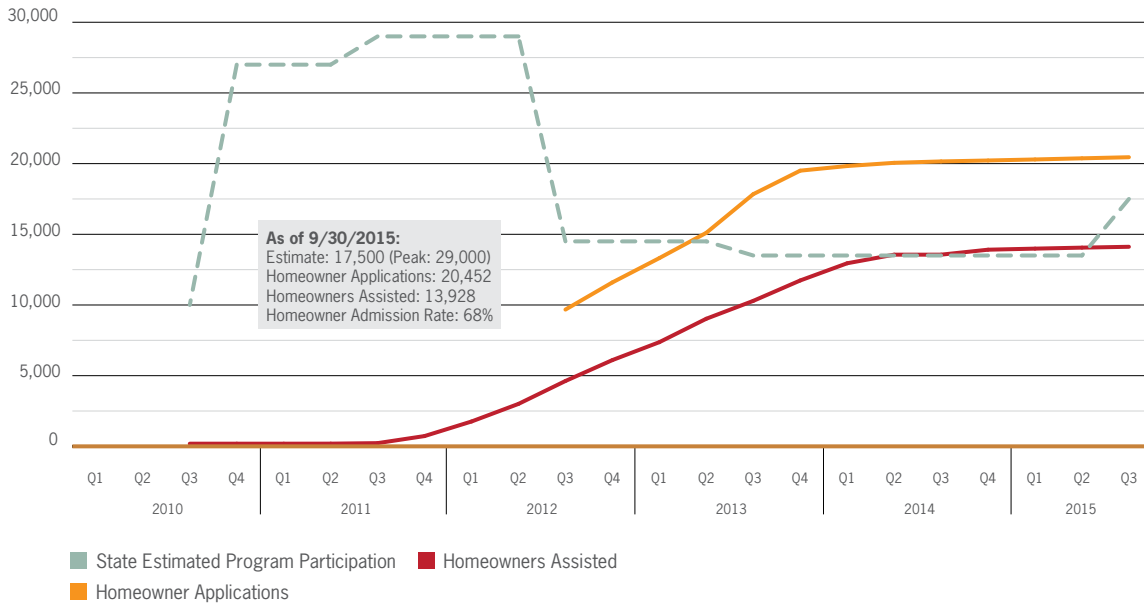
As of September 30, 2015, the state's HFA had drawn down \$395 million (89%) of its HHF funds.¹⁸⁶ As of September 30, 2015, the most recent data available, HHF Illinois had spent \$338.1 million (76% of its obligated funds) to help homeowners.¹⁸⁷ The remaining \$34.1 million (8%) was spent on administrative expenses, and \$30.6 million (7%) was held as cash-on-hand.¹⁸⁸ No funds had yet been spent on blight elimination.¹⁸⁹

Figures 4.28 and 4.29 show, in the aggregate and by program, respectively, the number of homeowners HHF Illinois estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

^{xix} According to Treasury, as of 12/7/2015, HHF Illinois also committed an additional \$3.5 million in funds recovered from other HHF programs (lien satisfactions, borrower repayments, etc.) to blight elimination, bringing total commitments for blight elimination to \$5.4 million.

FIGURE 4.28

HHF ILLINOIS PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range, but excludes Illinois estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Illinois Housing Development Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eleven, as of 9/30/2015; Illinois Housing Development Authority, Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.29

HHF ILLINOIS ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Illinois estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Illinois Housing Development Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eleven, as of 9/30/2015; Illinois Housing Development Authority, Quarterly Performance Reports Q1 2011 - Q3 2015, no date.

Indiana's HHF Programs

Treasury obligated \$221,694,139 in HHF funds to Indiana.¹⁹⁰ At the start of 2011, HHF Indiana estimated helping as many as 16,257 homeowners with HHF but had reduced that by 37%, to 10,184, as of September 30, 2015. As of that date, HHF Indiana had helped 6,306 individual homeowners through its HHF programs, with the largest number in its unemployment program. HHF Indiana's Recast Program, which began in March 2013, had only 108 participants, while the Transition Assistance Program, also started on the same date, had just 12 participants.¹⁹¹

In addition to decreasing the number of homeowners it estimated helping, HHF Indiana has shifted \$75 million (34%) of its HHF funds away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information see the blight program update on pages 140-144 of this Quarterly Report.

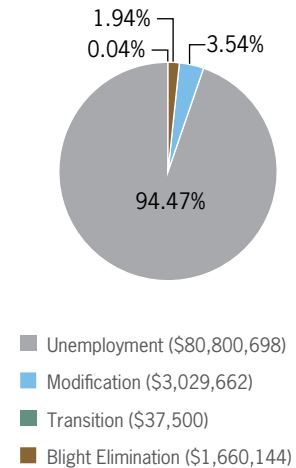
As of September 30, 2015, the state's HFA had drawn down \$146.6 million (66%) of its HHF funds.¹⁹² As of September 30, 2015, the most recent data available, HHF Indiana had spent \$83.9 million (38% of its obligated funds) to help homeowners.¹⁹³ HHF Indiana had also spent \$1.7 million to demolish 135 properties as of September 30, 2015.¹⁹⁴ The remaining \$22.4 million (10%) was spent on administrative expenses, and \$39.2 million (18%) was held as cash-on-hand.¹⁹⁵

Figures 4.31 and 4.32 show, in the aggregate and by program, respectively, the number of homeowners HHF Indiana estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.30

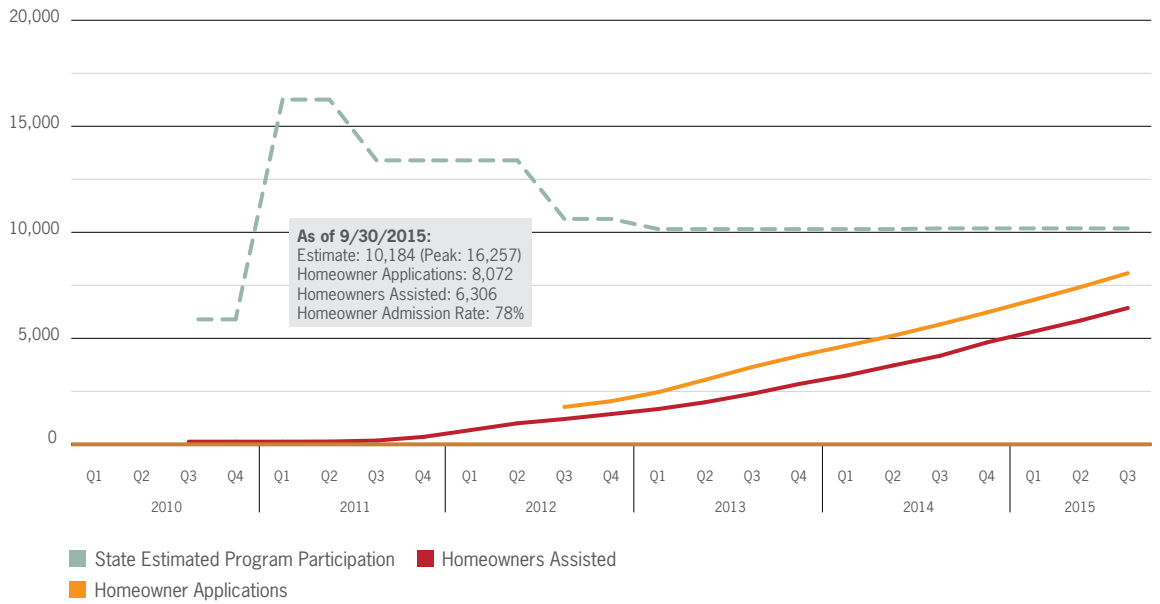
IN HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Indiana Housing and Community Development Authority, Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.31
HHF INDIANA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

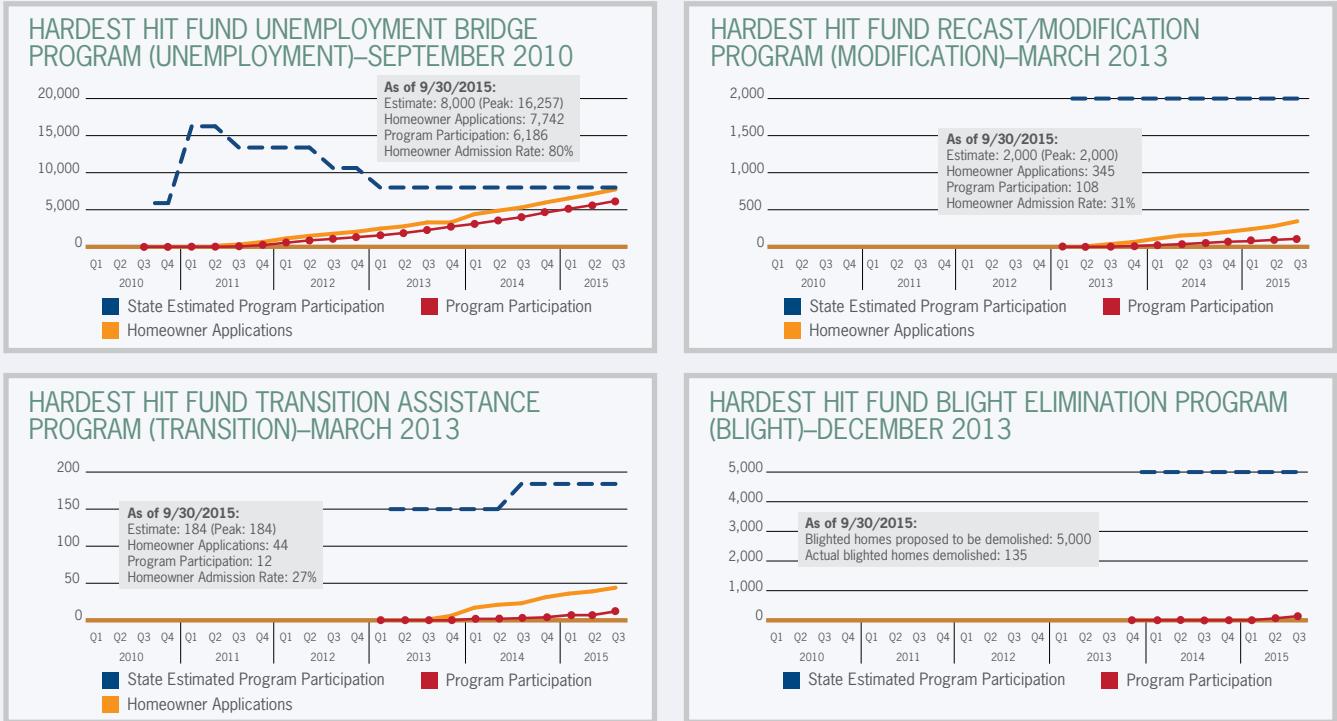


Notes: Estimated includes highest estimate of a range, but excludes Indiana’s estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Indiana Housing and Community Development Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010 and Amendments to Agreement one through nine, as of 9/30/2015; Indiana Housing and Community Development Authority, Quarterly Performance Reports Q2 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q3 2015, no date.

FIGURE 4.32

HHF INDIANA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Indiana's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Indiana Housing and Community Development Authority, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010 and Amendments to Agreement one through nine, as of 9/30/2015; Indiana Housing and Community Development Authority, Quarterly Performance Reports Q2 2011 - Q3 2015, no date.

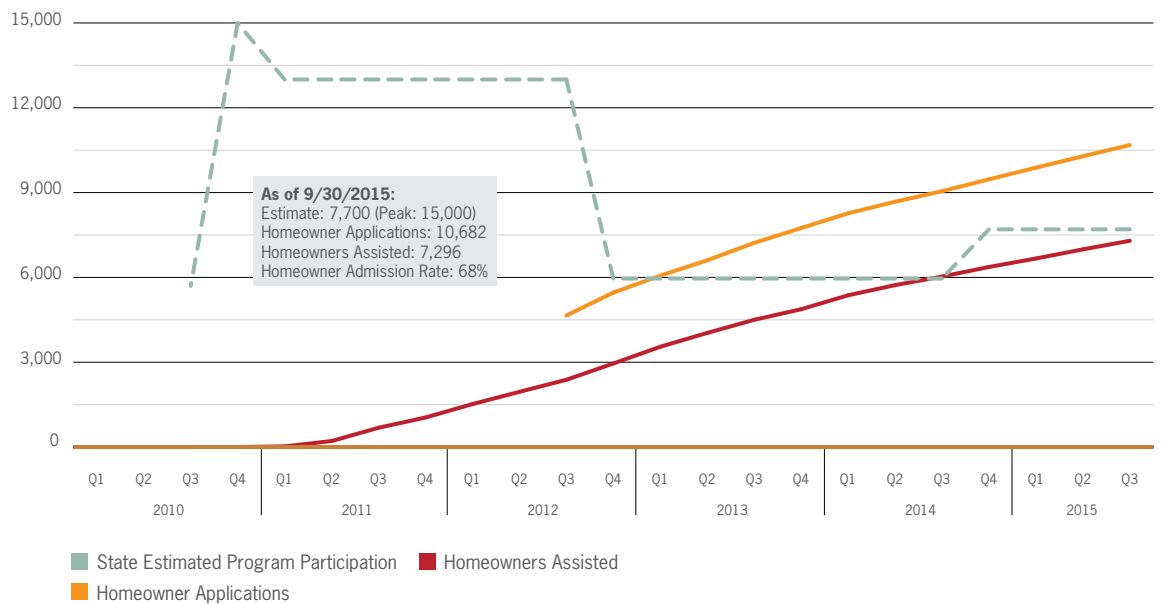
Kentucky's HHF Program

Treasury obligated \$148,901,875 in HHF funds to Kentucky.¹⁹⁶ At the end of 2010, HHF Kentucky estimated that it would help as many as 15,000 homeowners but had reduced that by 49%, to 7,700, as of September 30, 2015. As of that date, through its single unemployment program, HHF Kentucky had helped 7,296 individual homeowners. In October 2015, Treasury approved HHF Kentucky's reallocation of \$7 million to fund a new down payment assistance program.¹⁹⁷

As of September 30, 2015, the state's HFA had drawn down \$124.5 million (84%) of its HHF funds and spent \$94.8 million (64% of its obligated funds) to help homeowners.¹⁹⁸ The remaining \$13.4 million (9%) was spent on administrative expenses, and \$17.8 million (12%) was held as cash-on-hand.¹⁹⁹

Figure 4.33 shows the number of homeowners HHF Kentucky estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.33
HHF KENTUCKY PROGRAM PERFORMANCE, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Kentucky Housing Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through seven, as of 9/30/2015; Kentucky Housing Corporation, Quarterly Performance Reports Q4 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

Michigan's HHF Programs

Treasury obligated \$498,605,738 in HHF funds to Michigan.²⁰⁰ At the end of 2010, HHF Michigan estimated that it would help as many as 49,422 homeowners with HHF but had reduced that by 81%, to 9,444, as of September 30, 2015. As of that date, HHF Michigan had helped 28,015 individual homeowners through its HHF programs, with the largest numbers in the past-due payment assistance and unemployment programs.²⁰¹

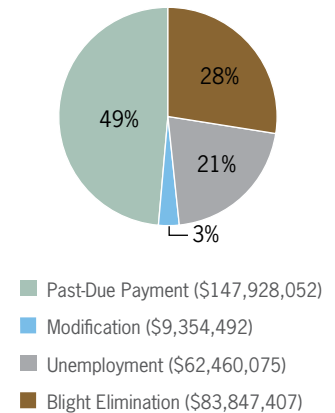
In addition to decreasing the number of homeowners it estimated helping, HHF Michigan has shifted \$207.7 million (42%) of its HHF funds away from existing HHF programs to blight elimination, as of December 31, 2015.²⁰² This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information, see the blight program update on pages 134-136 of this Quarterly Report.

As of September 30, 2015, the state's HFA had drawn down \$440.9 million (88%) of its HHF funds.²⁰³ As of September 30, 2015, the most recent data available, HHF Michigan had spent \$219.7 million (44% of its obligated funds) to help homeowners; it had also spent \$83.8 million (17%) to demolish 5,850 vacant properties.²⁰⁴ The remaining \$30.3 million (6%) was spent on administrative expenses, and \$110 million (22%) was held as cash-on-hand.²⁰⁵

Figures 4.35 and 4.36 show, in the aggregate and by program, respectively, the number of homeowners HHF Michigan estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

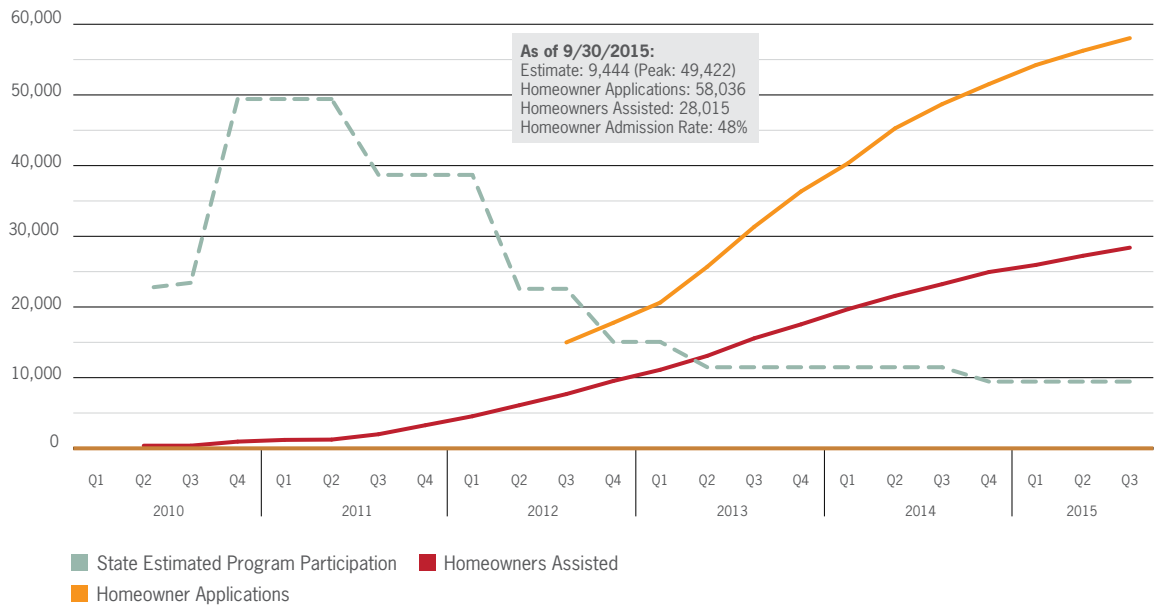
FIGURE 4.34

MI HHF EXPENDITURES, BY PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Michigan Homeowner Assistance Nonprofit Housing Corporation, Hardest Hit U.S. Treasury Reports, Quarterly Performance Reports Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.35
HHF MICHIGAN PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

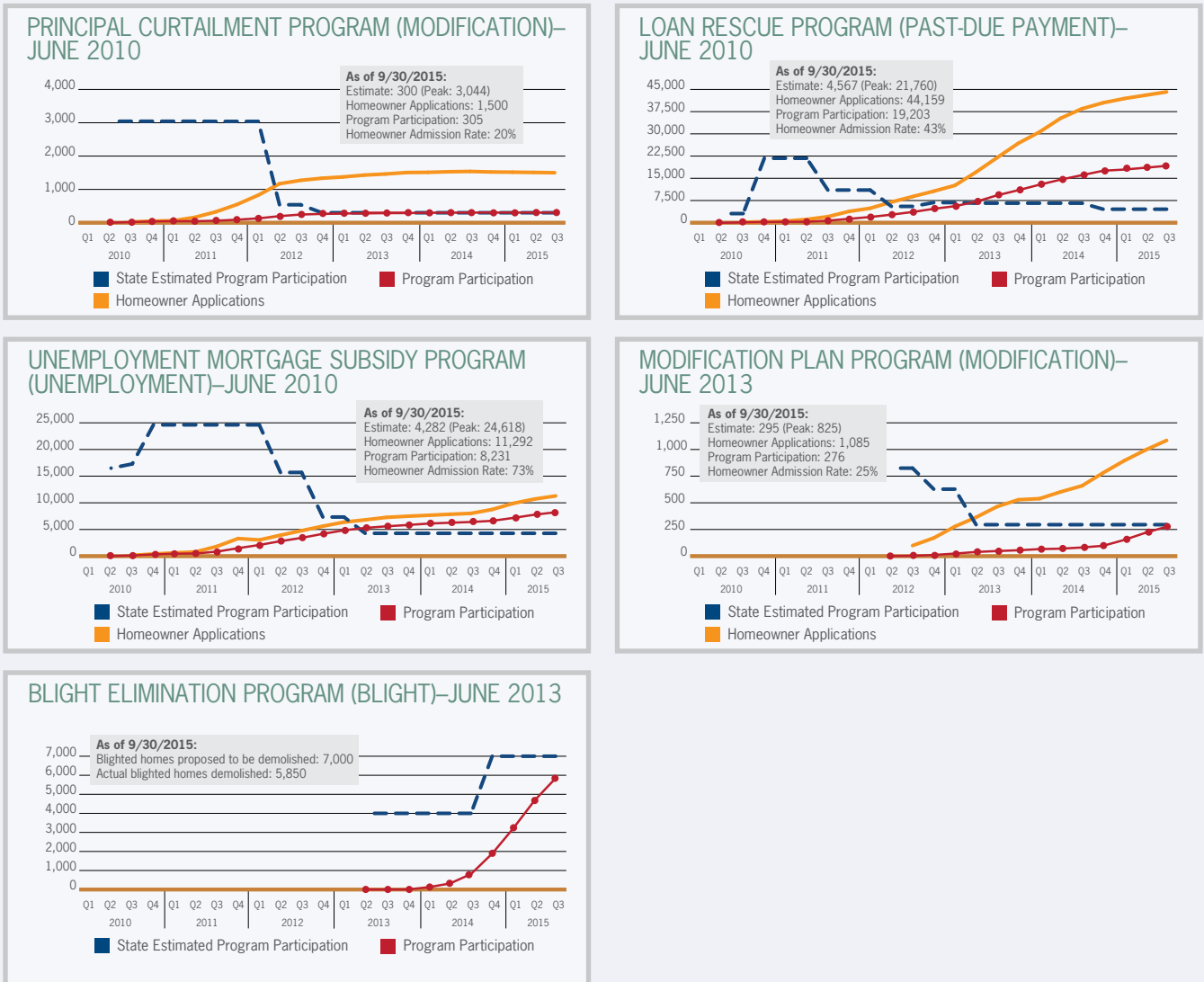


Notes: Estimated includes highest estimate of a range, but excludes Michigan's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Michigan Homeowner Assistance Nonprofit Housing Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010, and Amendments to Agreement one through ten, as of 9/30/2015; Michigan Homeowner Assistance Nonprofit Housing Corporation, Quarterly Performance Reports Q3 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.36

HHF MICHIGAN ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Michigan's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Michigan Homeowner Assistance Nonprofit Housing Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010, and Amendments to Agreement one through ten, as of 9/30/2015; Michigan Homeowner Assistance Nonprofit Housing Corporation, Quarterly Performance Reports Q3 2010 - Q3 2015, no date.

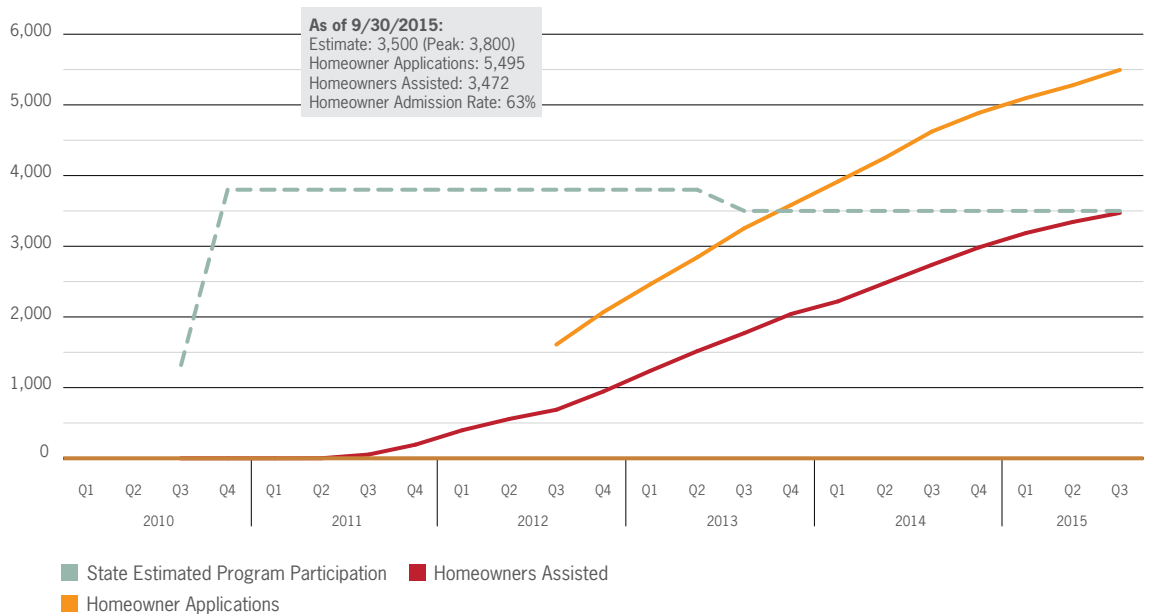
Mississippi's HHF Program

Treasury obligated \$101,888,323 in HHF funds to Mississippi.²⁰⁶ At the end of 2010, HHF Mississippi estimated that it would provide HHF unemployment assistance to as many as 3,800 homeowners, but had reduced that by 8%, to 3,500, as of September 30, 2015. As of that date, HHF Mississippi had helped 3,472 individual homeowners with its single HHF program.²⁰⁷

As of September 30, 2015, the state's HFA had drawn down \$76.6 million (75%) of its HHF funds and spent \$58 million (57% of its obligated funds) to help homeowners.²⁰⁸ The remaining \$10.3 million (10%) was spent on administrative expenses, and \$8.6 million (8%) was held as cash-on-hand.²⁰⁹

Figure 4.37 shows, in the aggregate, the number of homeowners HHF Mississippi estimated it would help with its HHF program, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.37
HHF MISSISSIPPI PROGRAM PERFORMANCE, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Mississippi Home Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Mississippi Home Corporation, Quarterly Performance Reports Q4 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

Nevada's HHF Programs

Treasury obligated \$194,026,240 in HHF funds to Nevada.²¹⁰ In mid-2011, HHF Nevada estimated that it would help as many as 23,556 homeowners with HHF, but had reduced that peak estimate by 66%, to 8,026, as of September 30, 2015. As of that date, HHF Nevada had helped 5,320 individual homeowners with its HHF programs, with the largest numbers in the unemployment and principal reduction programs.²¹¹ As of September 30, 2015, HHF Nevada had defunded two programs: Nevada's Home Retention Program, launched in September 2013, and its Recast Refinance program, launched in June 2014. Neither program had helped a single homeowner.²¹²

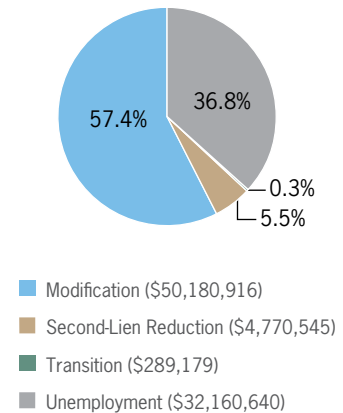
As of September 30, 2015, the state's HFA had drawn down \$112 million (58%) of its HHF funds.²¹³ As of September 30, 2015, the most recent data available, HHF Nevada had spent \$87.4 million (45% of its obligated funds) to help homeowners.²¹⁴ The remaining \$15.5 million (8%) was spent on administrative expenses, and \$10.2 million (5%) was held as cash-on-hand.²¹⁵

Figures 4.39 and 4.40 show, in the aggregate and by program, respectively, the number of homeowners HHF Nevada estimated it would help with its HHF programs, the number of homeowners actually assisted and homeowner admission rate, as of September 30, 2015.

FIGURE 4.38

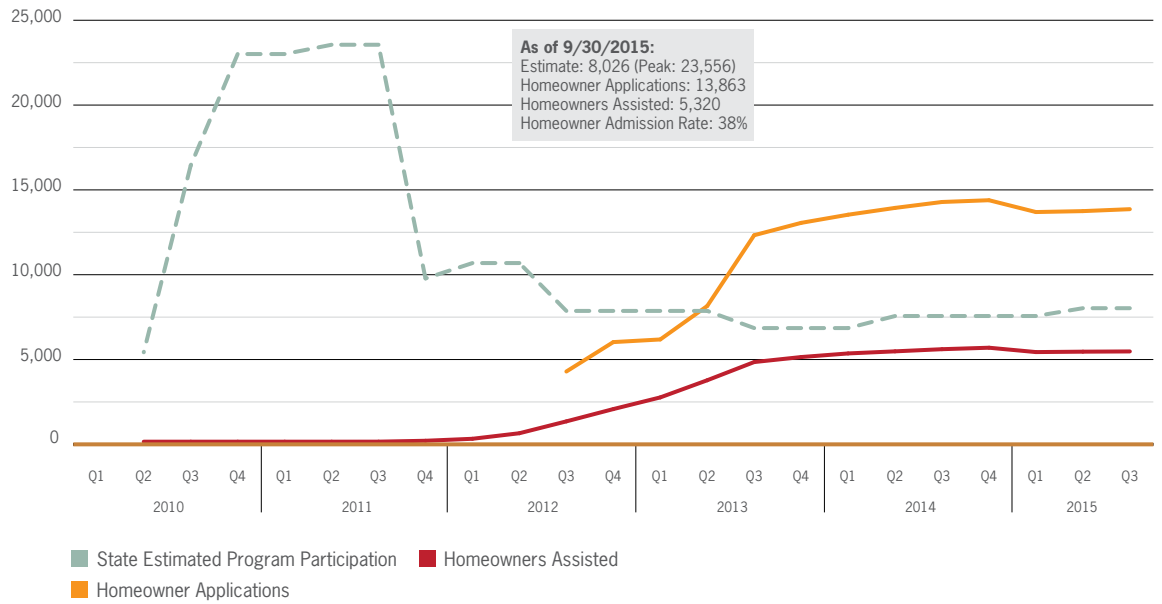
NV HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Nevada Affordable Housing Assistance Corporation, Nevada Hardest Hit Fund, US Treasury Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.39
HHF NEVADA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

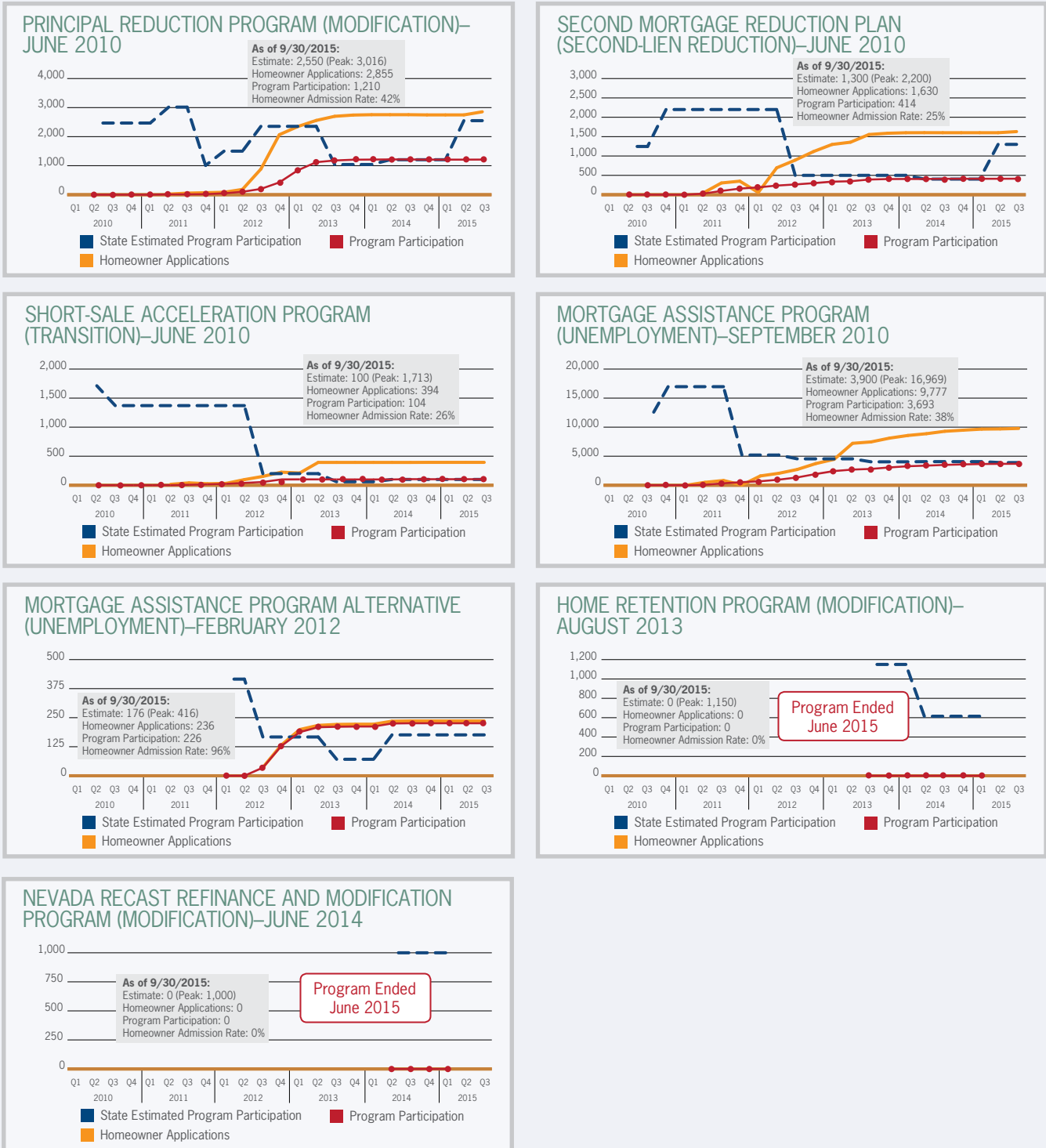


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications. As of September 30, 2015, Nevada reported 5,320 individual homeowners helped with HHF programs, revised down from 5,539 reported as of December 31, 2014.

Sources: Treasury and Nevada Affordable Housing Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010, and Amendments to Agreement one through fourteen, as of 9/30/2015; Nevada Affordable Housing Assistance Corporation, Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.40

HHF NEVADA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



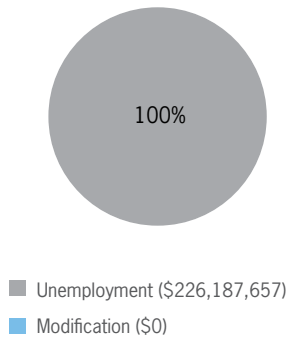
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Nevada Affordable Housing Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 6/23/2010, and Amendments to Agreement one through fourteen, as of 9/30/2015; Nevada Affordable Housing Assistance Corporation, Quarterly Performance Reports Q1 2011 - Q3 2015, no date.

FIGURE 4.41

NJ HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: New Jersey Housing and Mortgage Finance Agency, The New Jersey HomeKeeper Program, About the Program, Performance Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

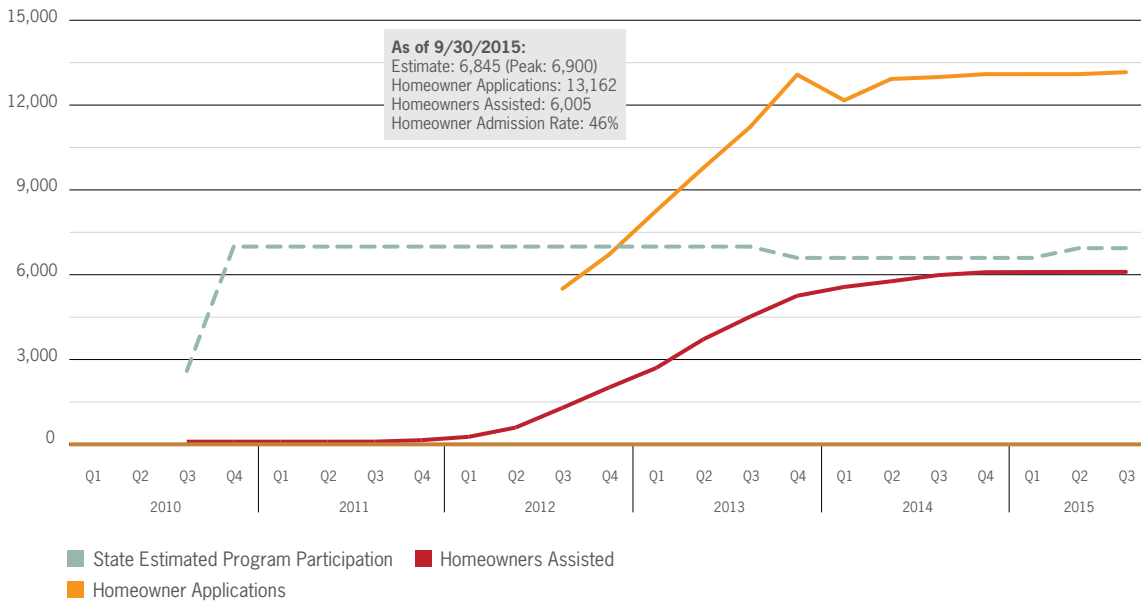
New Jersey's HHF Program

Treasury obligated \$300,548,144 in HHF funds to New Jersey.²¹⁶ From the end of 2010 to the end of 2013, HHF New Jersey estimated helping 6,900 homeowners with HHF but had reduced that by 1%, to 6,845, as of September 30, 2015. As of that date, HHF New Jersey had helped 6,005 individual homeowners with its HHF programs, the majority through its unemployment program.²¹⁷ According to Treasury, HHF New Jersey had previously stopped accepting new applications from homeowners after November 30, 2013, but, as of December 31, 2015, was again accepting applications under select programs.²¹⁸

As of September 30, 2015, HHF New Jersey had drawn down \$270.5 million (90%) of its HHF funds and spent \$226.2 million (75%) of its obligated funds on program expenses to help homeowners.²¹⁹ The remaining \$24 million (8%) was spent on administrative expenses, and \$23.3 million (8%) was held as cash-on-hand.²²⁰

Figures 4.42 and 4.43 show, in aggregate, the number of homeowners estimated to participate in HHF New Jersey's programs (estimated program participation), the reported number of homeowners who participated in one or more programs (program participation), and the total number of individual homeowners assisted overall, and by program respectively, as of September 30, 2015.

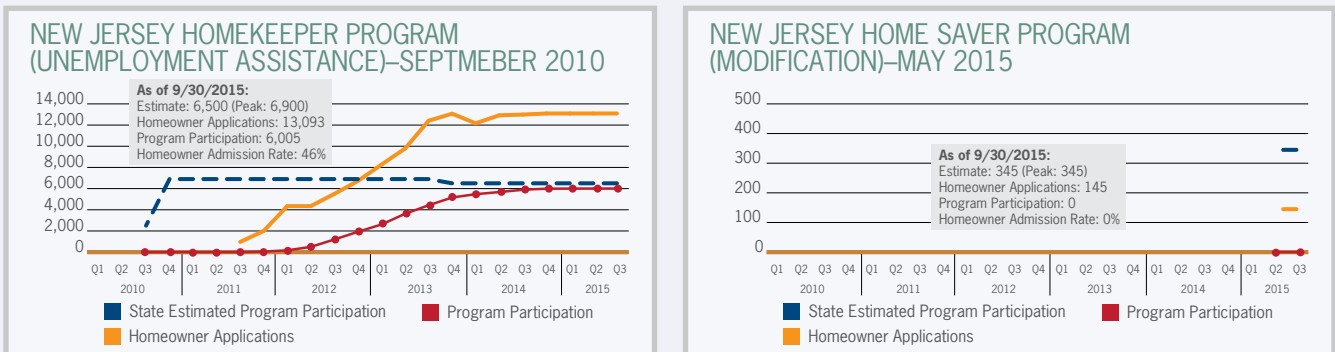
FIGURE 4.42
HHF NEW JERSEY PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and New Jersey Housing and Mortgage Finance Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, Amendments to Agreement one through eight, as of 9/30/2015; New Jersey Housing and Mortgage Finance Agency, Quarterly Performance Reports Q3 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.43
HHF NEW JERSEY ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015

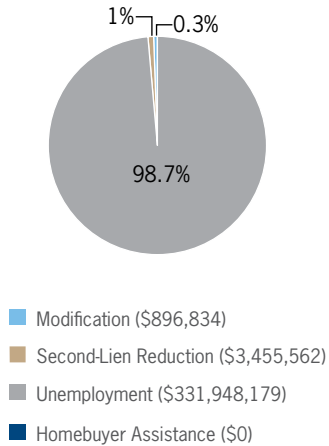


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and New Jersey Housing and Mortgage Finance Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, Amendments to Agreement one through eight, as of 9/30/2015; New Jersey Housing and Mortgage Finance Agency, Quarterly Performance Reports Q3 2011 - Q3 2015, no date.

FIGURE 4.44

NC HHF EXPENDITURES, BY
PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: North Carolina Housing Finance Agency, Hardest Hit Fund & Performance Reporting, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

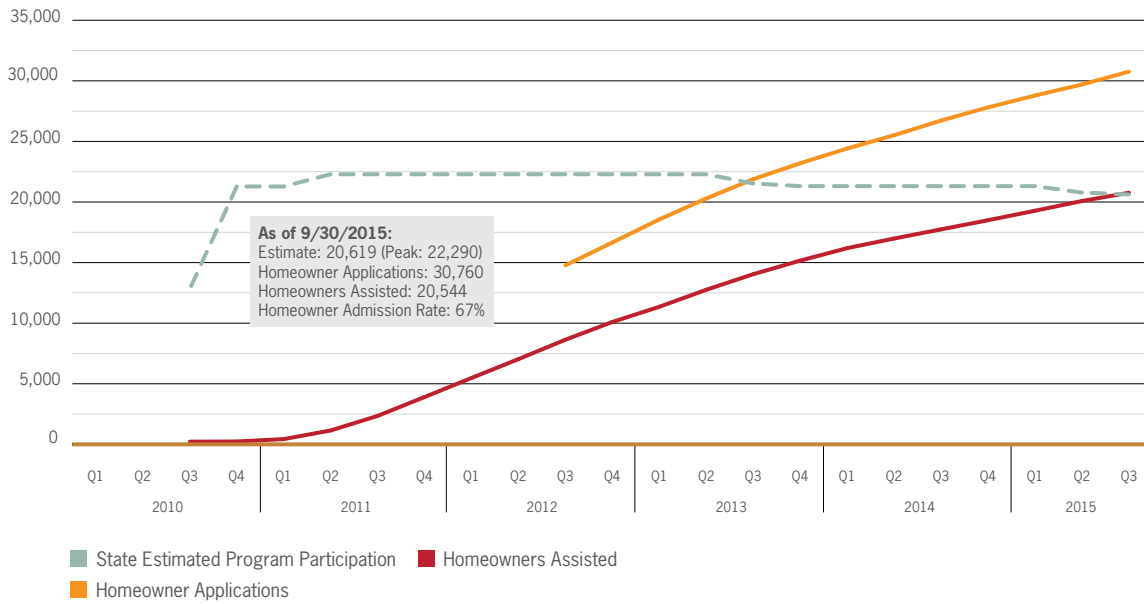
North Carolina's HHF Programs

Treasury obligated \$482,781,786 in HHF funds to North Carolina.²²¹ From mid-2011 to mid-2013, HHF North Carolina estimated that it would help as many as 22,290 homeowners with HHF but had reduced that by 7%, to 20,619, as of September 30, 2015. As of that date, HHF North Carolina had helped 20,544 individual homeowners, through its HHF programs, with the largest number in its two unemployment programs.²²² HHF North Carolina has ended two programs that had not assisted any homeowners: the Permanent Loan Modification Program (August 2013) and the Principal Reduction Recast Program (December 2013). HHF North Carolina's Modification Enabling Pilot Project, approved in December 2013, had just 20 participants as of September 30, 2015.

As of September 30, 2015, the state's HFA had drawn down \$438 million (91%) of its HHF funds and spent \$336.3 million (70%) of their obligated funds on program expenses to help homeowners.²²³ The remaining \$56.2 million (12%) was spent on administrative expenses, and \$52.4 million (11%) was held as cash-on-hand.²²⁴

Figures 4.45 and 4.46 show, in the aggregate and by program, respectively, the number of homeowners HHF North Carolina estimated it would help with its programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.45
HHF NORTH CAROLINA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and North Carolina Housing Finance Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/23/2010, and Amendments to Agreement one through ten, as of 9/30/2015; North Carolina Housing Finance Agency, Quarterly Performance Reports Q3 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.46

HHF NORTH CAROLINA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and North Carolina Housing Finance Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/23/2010, and Amendments to Agreement one through ten, as of 9/30/2015; North Carolina Housing Finance Agency, Quarterly Performance Reports Q3 2010 - Q3 2015, no date.

Ohio's HHF Programs

Treasury obligated \$570,395,099 in HHF funds to Ohio.²²⁵ At the end of 2010, HHF Ohio estimated that it would help as many as 63,485 homeowners with HHF but had reduced that by 35%, to 41,201, as of September 30, 2015. As of that date, HHF Ohio had helped 24,532 individual homeowners with its HHF programs, with the largest numbers in the past due payment and unemployment assistance programs.²²⁶ HHF Ohio ended its Short Refinance Program in December 2012, which had not helped a single homeowner over the program's life. HHF Ohio's Transition Assistance Program, launched in September 2010, had only helped 75 homeowners during nearly five years of operation through September 30, 2015. According to Treasury, HHF Ohio had stopped accepting new applications from homeowners after April 30, 2014.²²⁷

In addition to decreasing the number of homeowners it estimated helping, HHF Ohio has shifted \$79.5 million (14%) of its HHF funds away from existing HHF programs to blight elimination as of December 31, 2015.²²⁸ This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information, see the blight program update on pages 137-139 of this Quarterly Report.

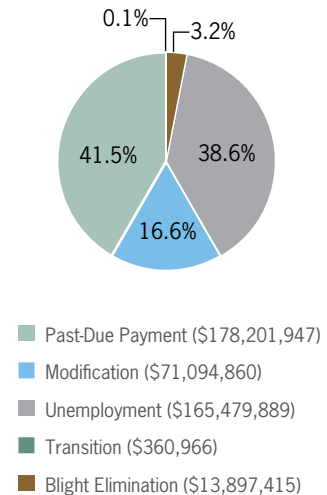
As of September 30, 2015, the state's HFA had drawn down \$520.2 million (91%) of its HHF funds.²²⁹ As of September 30, 2015, the most recent data available, HHF Ohio had spent \$421.4 million (74% of its obligated funds) to help homeowners; it had also spent \$13.9 million to demolish and remove 1,177 properties under its blight elimination program.²³⁰ The remaining \$49.5 million (9%) was spent on administrative expenses, and \$38.5 million (7%) was held as cash-on-hand.²³¹

Figures 4.48 and 4.49 show, in the aggregate and by program, respectively, the number of homeowners HHF Ohio estimated it would help with its HHF programs, the number of homeowners actually assisted, and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.47

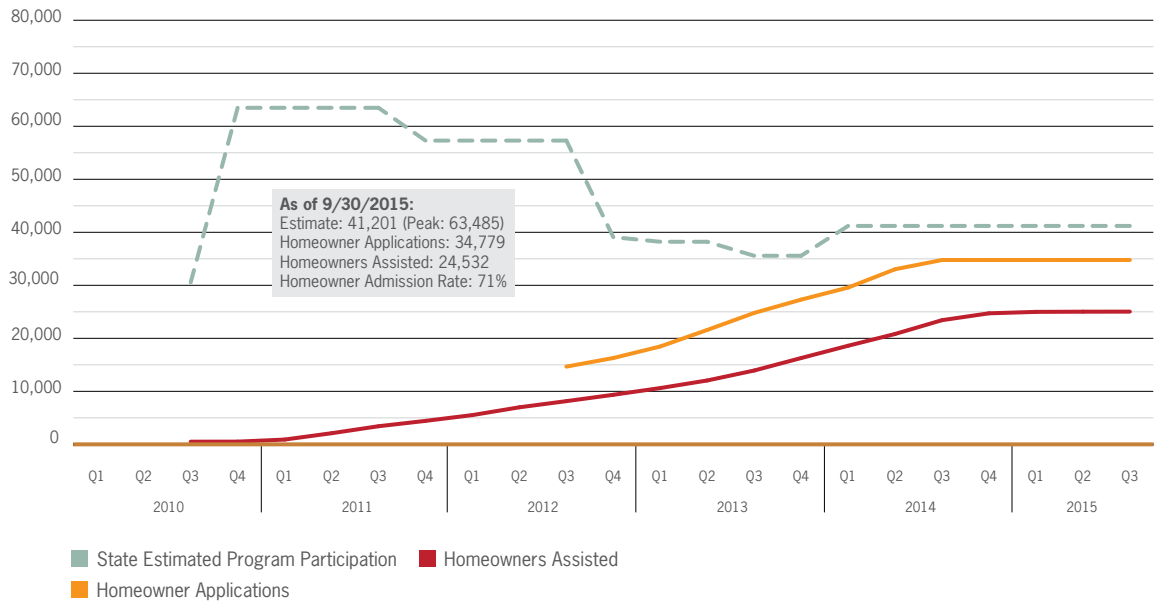
OH HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Ohio Homeowner Assistance LLC, Save the Dream Ohio: Quarterly Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.48
HHF OHIO PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

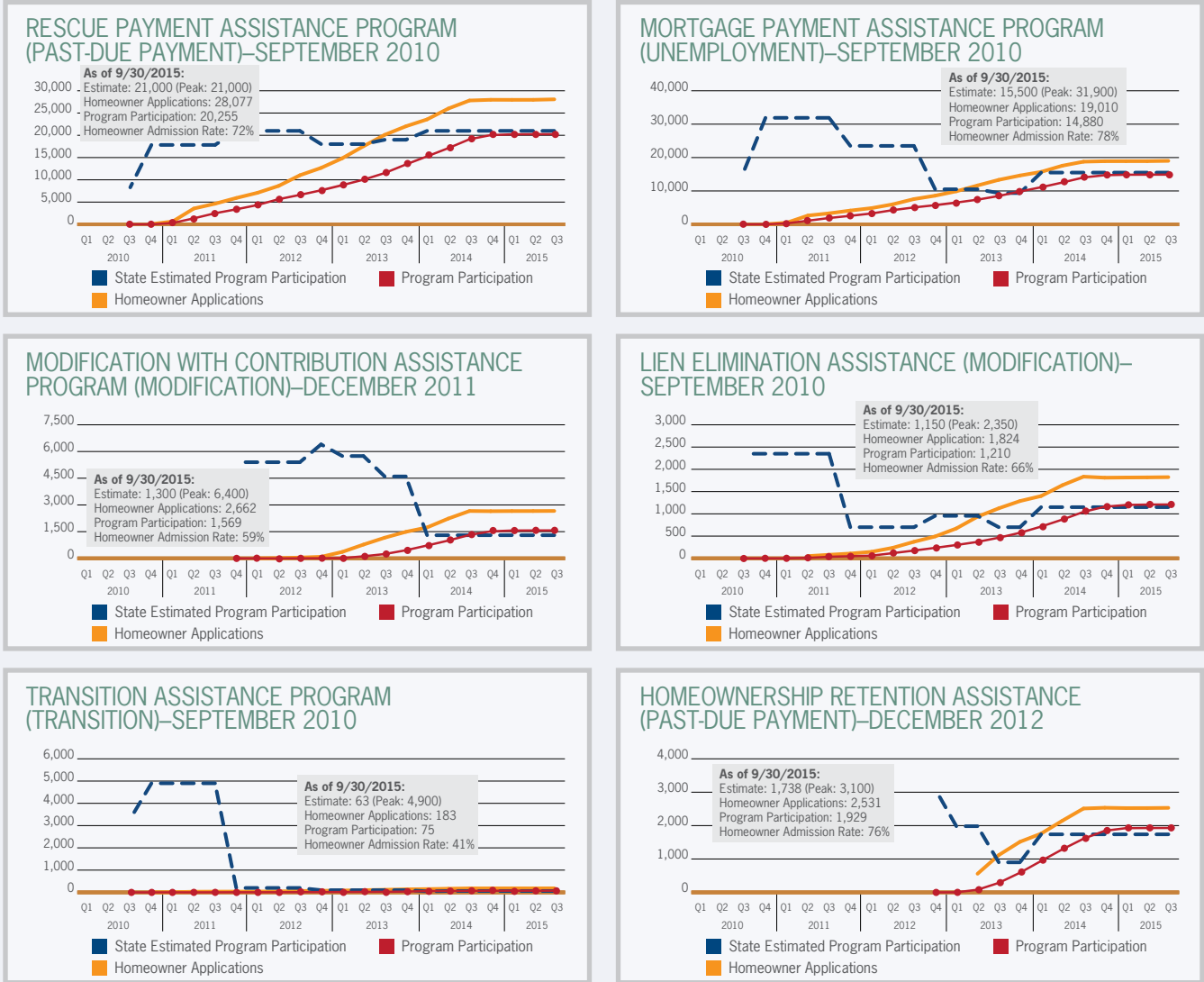


Notes: Estimated includes highest estimate of a range, but excludes Ohio's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

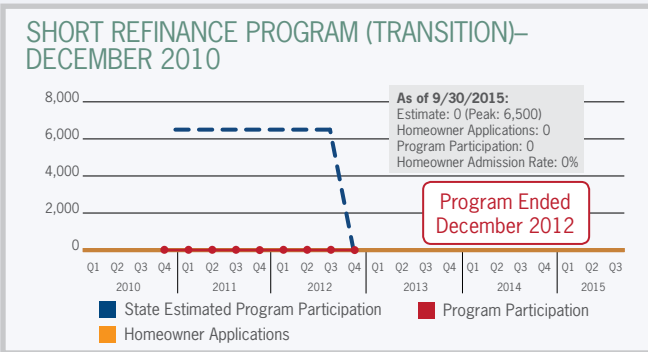
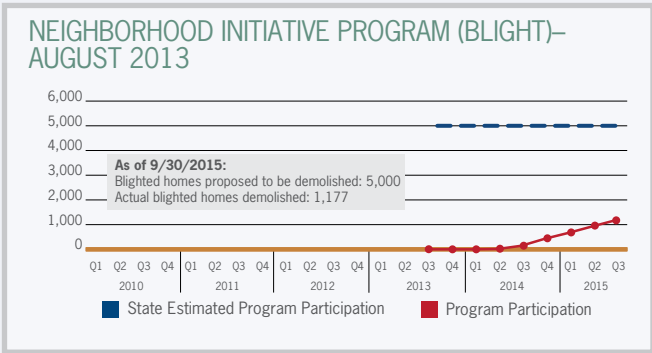
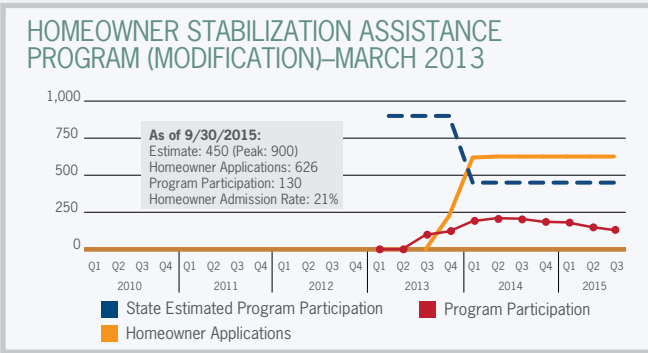
Sources: Treasury and Ohio Homeowner Assistance LLC, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eleven as of 9/30/2015; Ohio Homeowner Assistance LLC, Quarterly Performance Reports Q4 2010 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.49

HHF OHIO ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



HHF OHIO ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015 (CONTINUED)



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Ohio's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Ohio Homeowner Assistance LLC, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eleven as of 9/30/2015; Ohio Homeowner Assistance LLC, Quarterly Performance Reports Q4 2010 - Q3 2015, no date.

Oregon's HHF Programs

Treasury obligated \$220,042,786 in HHF funds to Oregon.²³² As of September 30, 2014, HHF Oregon estimated that it would help as many as 15,280 homeowners with HHF, but had reduced that estimate by 1%, to 15,150, as of September 30, 2015. As of that date, HHF Oregon had helped 11,770 individual homeowners with its HHF programs, with the largest numbers in the unemployment and past due payment assistance programs.²³³ As of September 30, 2015, HHF Oregon had ended two programs for which the HFA had reported helping no homeowners: the Loan Modification Assistance Program (June 2013) and the Transition Assistance Program (December 2011). According to Treasury, HHF Oregon had previously stopped accepting new applications from homeowners after June 30, 2014, but, as of December 31, 2015, was again accepting applications for select programs.²³⁴

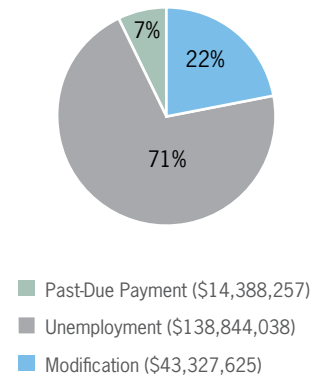
As of September 30, 2015, the state's HFA had drawn down 100% of its HHF funds.²³⁵ As of September 30, 2015, the most recent data available, HHF Oregon had spent \$196.6 million (89%) to help homeowners, \$34.9 million (16%) on administrative expenses, and held \$18.3 million (8%) as cash-on-hand.²³⁶ The unique structures of two of HHF Oregon's programs, the Loan Refinance Assistance Program and the Rebuilding American Homeownership Assistance Pilot Project—under which Oregon extends new mortgage loans to homeowners, receives principal and interest payments while it holds the new loans and recovers principal when it sells the loans to third parties—allow the state to recycle large amounts back into HHF, which can then either be used to provide additional homeowner assistance or held as cash-on-hand. As of September 30, 2015, Oregon's HFA reported having recovered \$26.6 million in funds from homeowners who left the program before their HHF award was fully forgiven (lien release), including under those programs.²³⁷

Figures 4.51 and 4.52 show, in the aggregate and by program, respectively, the number of homeowners HHF Oregon estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.50

OR HHF EXPENDITURES, BY PROGRAM CATEGORY

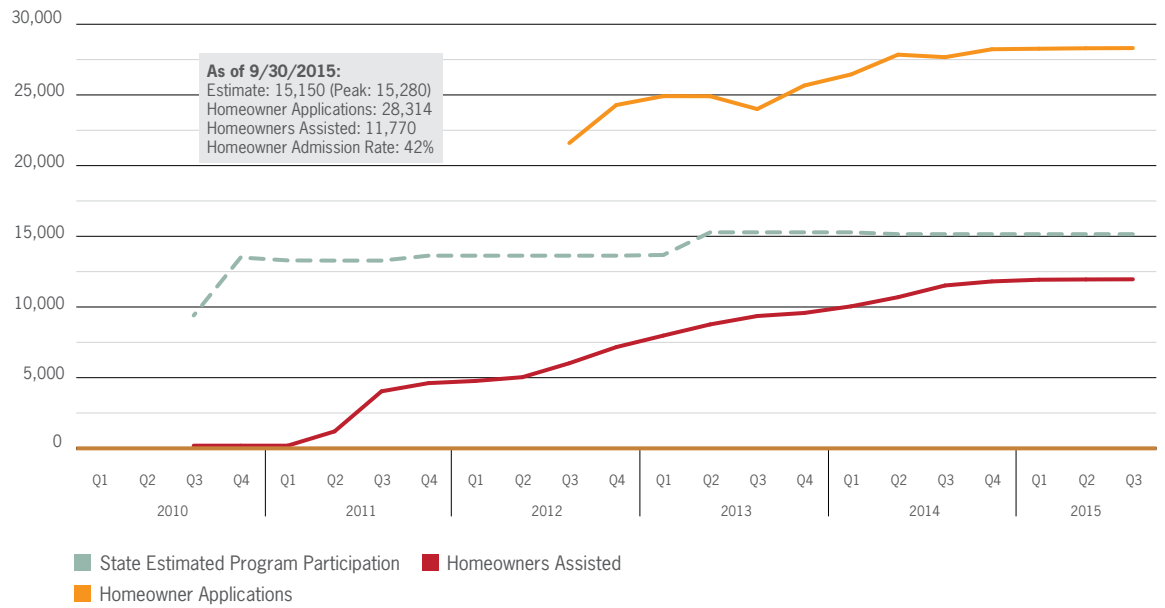
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Oregon Affordable Housing Assistance Corporation, Oregon Homeownership Stabilization Initiative, Reporting, Quarterly Performance Reports Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.51

HHF OREGON PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Oregon Affordable Housing Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, and Amendments to Agreement one through fifteen, as of 9/30/2015; Oregon Affordable Housing Assistance Corporation, Quarterly Performance Reports Q2 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.52

HHF OREGON ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015

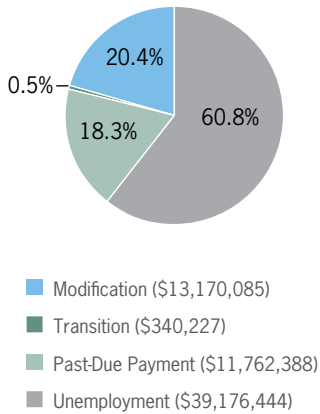


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Oregon Affordable Housing Assistance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, and Amendments to Agreement one through fifteen, as of 9/30/2015; Oregon Affordable Housing Assistance Corporation, Quarterly Performance Reports Q2 2011 - Q3 2015, no date.

FIGURE 4.53

RI HHF EXPENDITURES, BY
PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Rhode Island Housing and Mortgage Finance Corporation, Hardest Hit Fund – Rhode Island, About HHFRI, Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

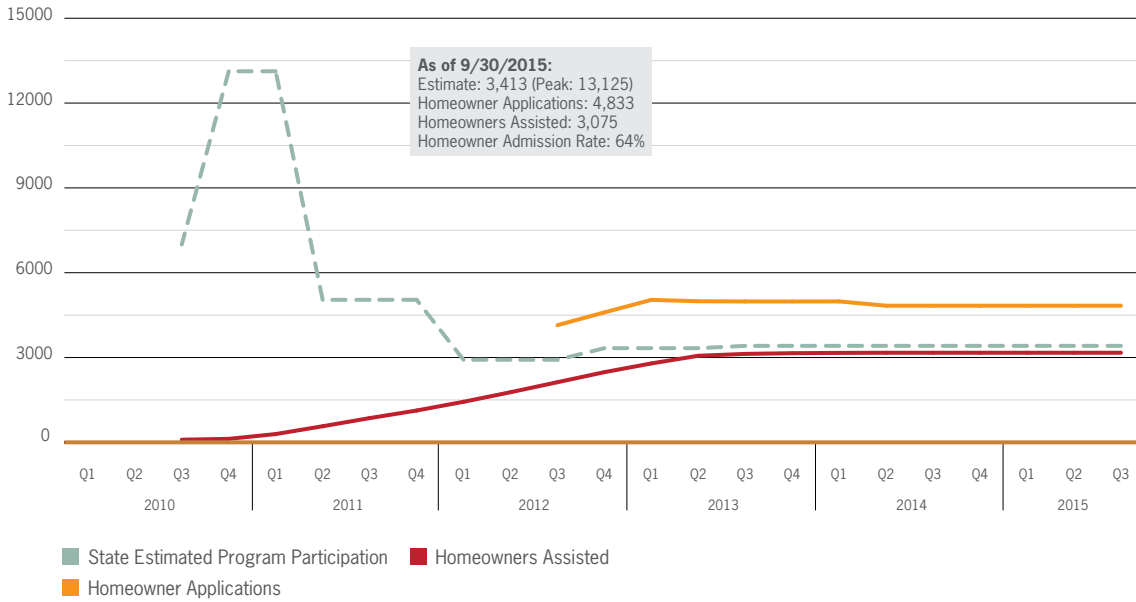
Rhode Island's HHF Program

Treasury obligated \$79,351,573 in HHF funds to Rhode Island.²³⁸ At the end of 2010, HHF Rhode Island estimated that it would help as many as 13,125 homeowners with HHF, but had reduced that estimate by 74%, to 3,413, as of September 30, 2015. As of that date, HHF Rhode Island had helped 3,075 individual homeowners with its HHF programs, with the largest numbers in the unemployment and past due payment programs.²³⁹ According to Treasury, HHF Rhode Island stopped accepting new applications from struggling homeowners seeking help from HHF after January 31, 2013. However, in November 2015, Treasury approved HHF Rhode Island's request to reallocate funds to a new homebuyer assistance program.²⁴⁰

As of September 30, 2015, the state's HFA had drawn down 100% of its HHF funds.²⁴¹ As of September 30, 2015, the most recent data available, HHF Rhode Island had spent \$64.4 million (81% of its obligated funds) to help homeowners.²⁴² The remaining \$8.5 million (11%) was spent on administrative expenses, and \$7.4 million (9%) was held as cash-on-hand.²⁴³

Figures 4.54 and 4.55 show, in the aggregate and by program, respectively, the number of homeowners HHF Rhode Island estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.54
HHF RHODE ISLAND PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

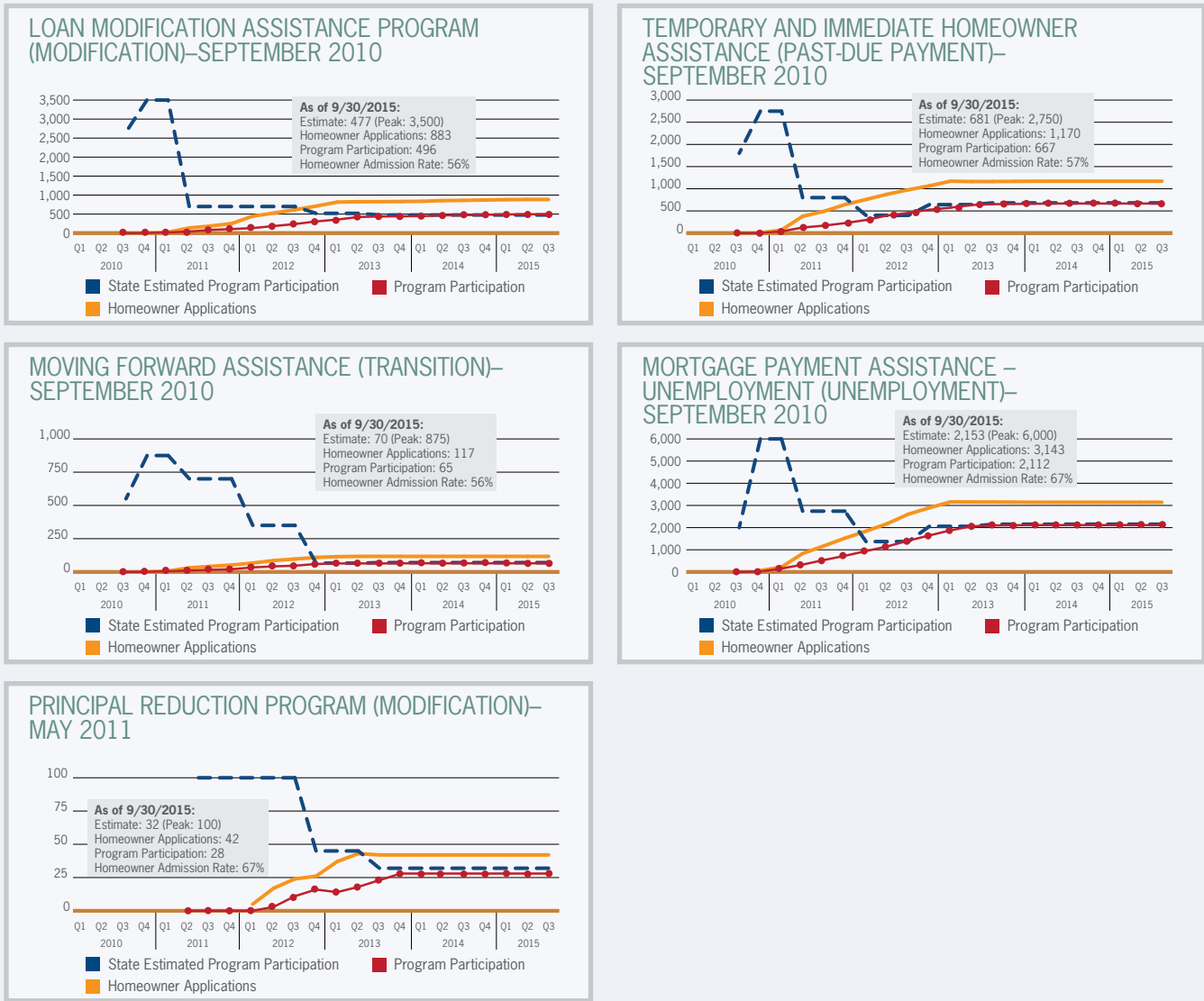


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Rhode Island Housing and Mortgage Finance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Rhode Island Housing and Mortgage Finance Corporation, Quarterly Performance Reports Q4 2010-Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012-Q3 2015, no date.

FIGURE 4.55

HHF RHODE ISLAND ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Rhode Island Housing and Mortgage Finance Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Rhode Island Housing and Mortgage Finance Corporation, Quarterly Performance Reports Q4 2010 - Q3 2015, no date.

South Carolina's HHF Programs

Treasury obligated \$295,431,547 in HHF funds to South Carolina.²⁴⁴ At the end of 2010, HHF South Carolina estimated that it would help as many as 34,100 homeowners with HHF but had reduced that by 46%, to 18,350, as of September 30, 2015. As of that date, HHF South Carolina had helped 9,956 individual homeowners through its HHF programs, with the largest numbers in the past-due assistance and unemployment programs.²⁴⁵ HHF South Carolina ended its program to provide second-lien reduction assistance to homeowners in August 2011 and its HAMP modification assistance program in October 2013. Neither of those programs had assisted a single homeowner. HHF South Carolina's remaining modification assistance program, approved in October 2013, had only 117 participants as of September 30, 2015.

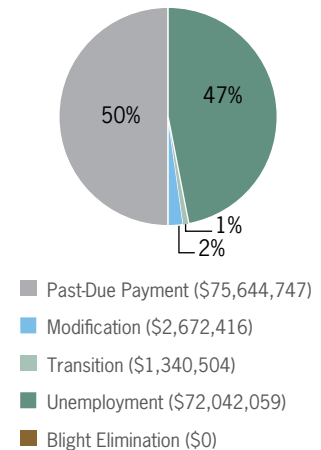
In addition to decreasing the number of homeowners it estimated helping, HHF South Carolina has shifted \$35 million (12%) of its HHF funds away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information see the blight program update on pages 147-148 of this Quarterly Report.

As of September 30, 2015, the state's HFA had drawn down \$187.5 million (63%) of its HHF funds, and had spent \$151.7 million (51% of its obligated funds) to help homeowners; no HHF funds had been spent on blight elimination.²⁴⁶ The remaining \$26.7 million (9%) was spent on administrative expenses, and \$10.4 million (4%) was held as cash-on-hand.²⁴⁷

Figures 4.57 and 4.58 show, in the aggregate and by program, the number of homeowners HHF South Carolina estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

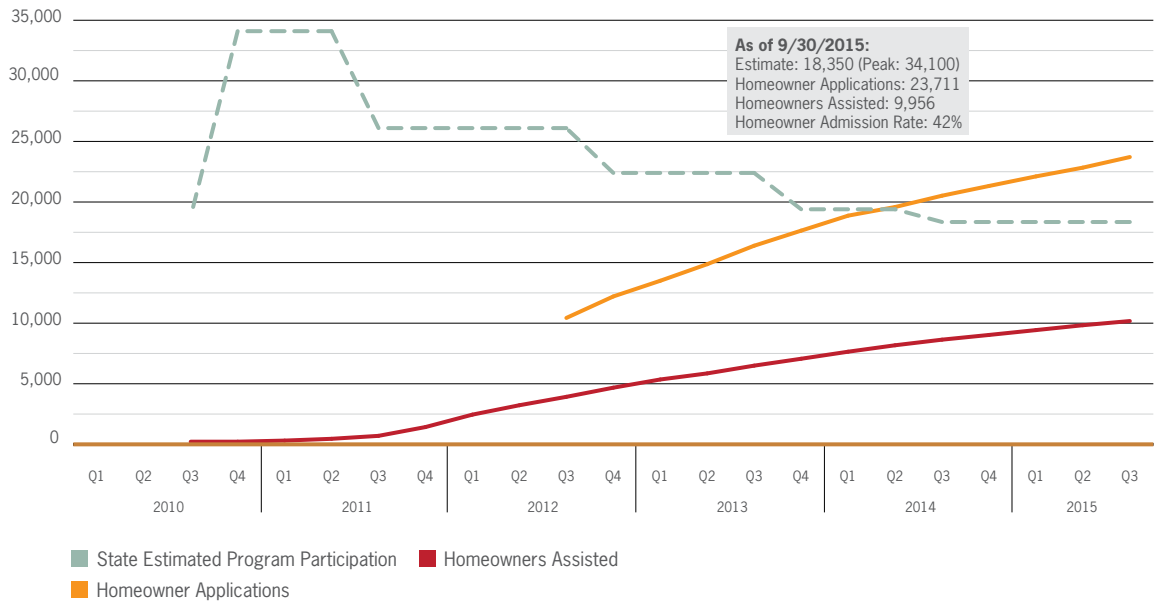
FIGURE 4.56

SC HHF EXPENDITURES, BY PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: SC Housing Corp., SC HELP, Reports, Quarterly Performance Reports Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

FIGURE 4.57
HHF SOUTH CAROLINA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015

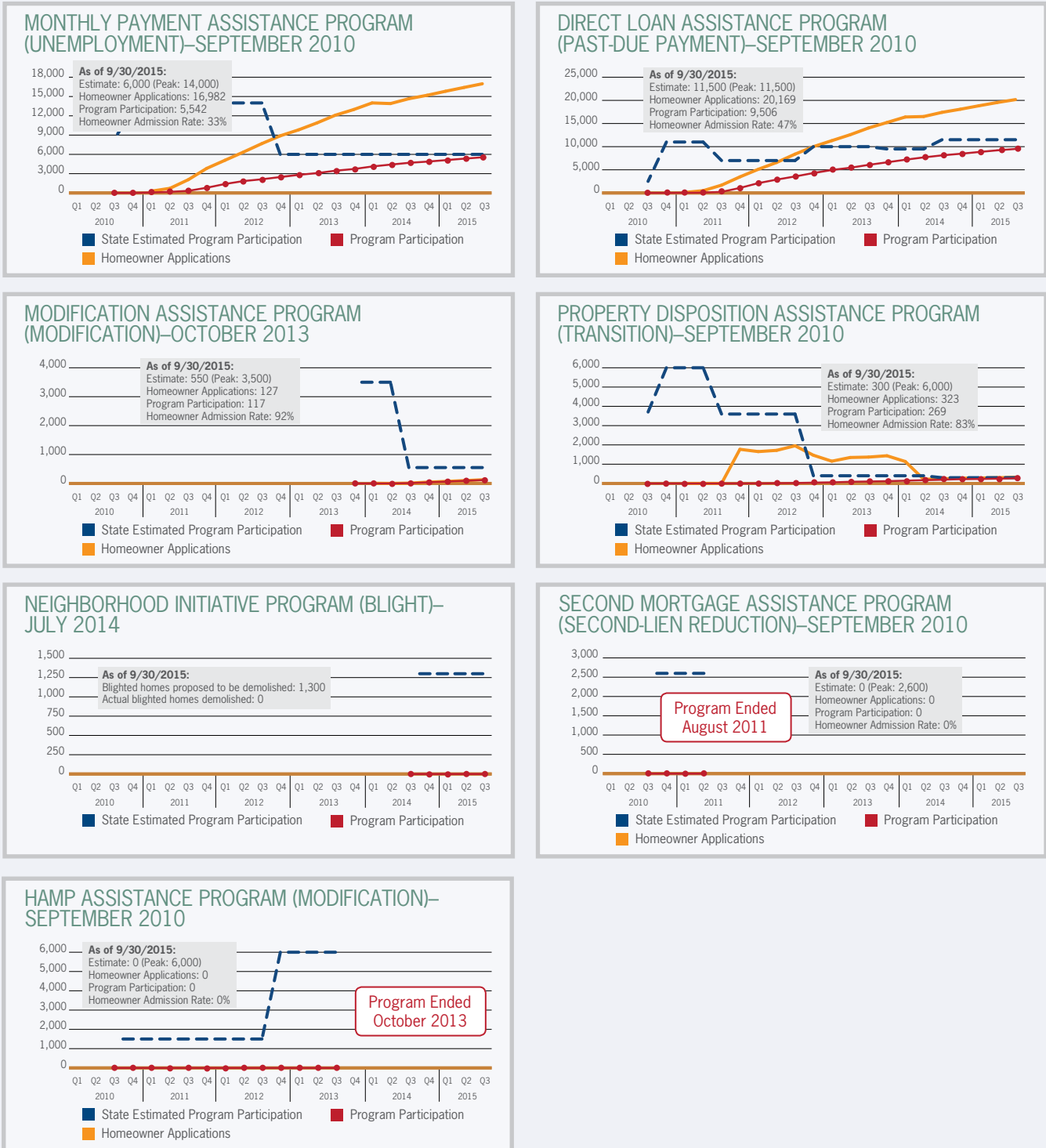


Notes: Estimated includes highest estimate of a range, but excludes South Carolina's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and SC Housing Corp., Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, Amendments to Agreement one through eight, as of 9/30/2015; SC Housing Corp., Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.58

HHF SOUTH CAROLINA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015

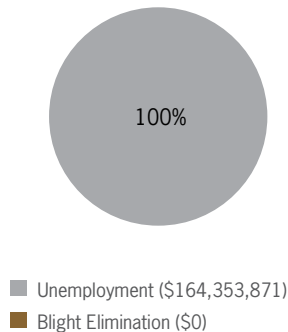


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes South Carolina's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and SC Housing Corp., Commitment to Purchase Financial Instrument and HFA Participation Agreement, 8/3/2010, Amendments to Agreement one through eight, as of 9/30/2015; SC Housing Corp., Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.59

TN HHF EXPENDITURES, BY
PROGRAM CATEGORY
PROGRAM THROUGH SEPTEMBER 30, 2015



Source: Tennessee Housing Development Agency, Keep My Tennessee Home, Reports, Quarterly Performance Report Q3 2015, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

Tennessee's HHF Program

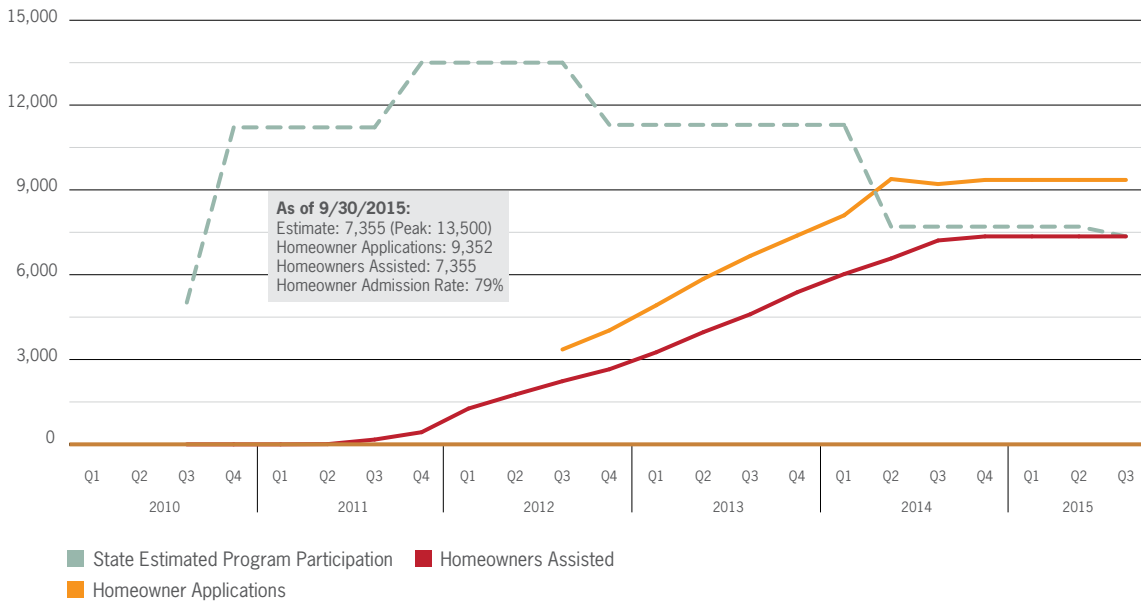
Treasury obligated \$217,315,593 in HHF funds to Tennessee.²⁴⁸ At the end of 2011, HHF Tennessee estimated that it would provide HHF assistance to as many as 13,500 homeowners through its single HHF unemployment program but had reduced that by 46%, to 7,355, as of September 30, 2015. As of that date, HHF Tennessee had helped 7,355 individual homeowners.²⁴⁹ According to Treasury, as of September 30, 2014, HHF Tennessee stopped accepting new applications from struggling homeowners.²⁵⁰

In addition to decreasing the number of homeowners it estimated helping, HHF Tennessee has shifted \$5.5 million (2.5%) of its HHF funds away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in their homes. Treasury's Blight Elimination Program allows for substantial payments of TARP funds to land banks, non-profits and other parties, including demolition contractors, in cash and mortgages that can be forgiven over time. For more information see the blight program update on page 150 of this Quarterly Report.

As of September 30, 2015, the state's HFA had drawn down \$190.3 million (88%) of its HHF funds and spent \$164.4 million (76%) to help homeowners.²⁵¹ The remaining \$19.3 million (9%) was spent on administrative expenses, and \$7.8 million (4%) was held as cash-on-hand.²⁵²

Figures 4.60 and 4.61 show, in the aggregate and by program, respectively, the number of homeowners HHF Tennessee estimated it would help with its HHF programs, the number of homeowners actually assisted, and the homeowner admission rate, as of September 30, 2015.

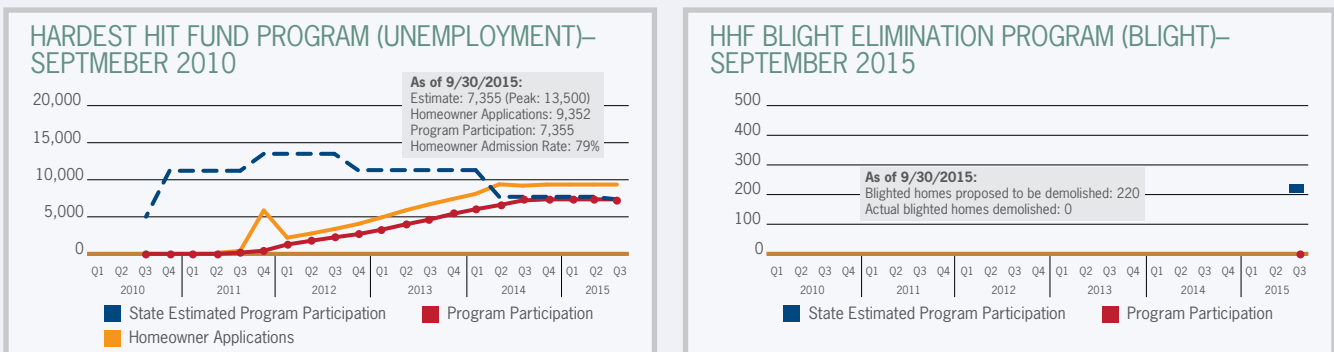
FIGURE 4.60
HHF TENNESSEE PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and Tennessee Housing Development Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Tennessee Housing Development Agency, Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FIGURE 4.61
HHF TENNESSEE ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 9/30/2015



Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Tennessee's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

Sources: Treasury and Tennessee Housing Development Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through nine, as of 9/30/2015; Tennessee Housing Development Agency, Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

Washington, DC's HHF Program

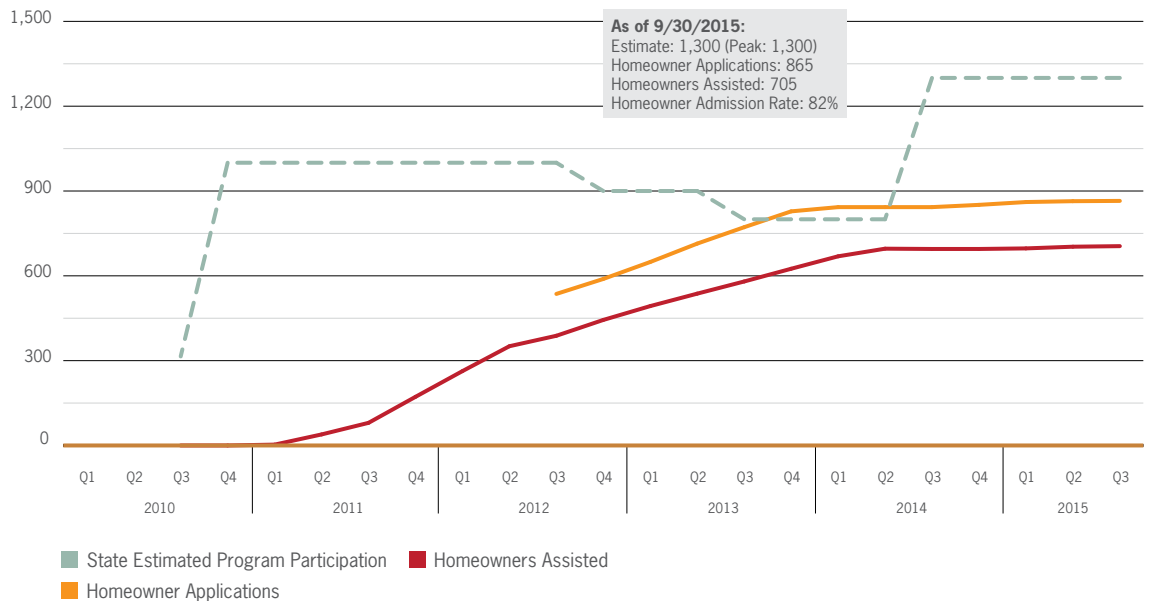
Treasury obligated \$20,697,198 in HHF funds to Washington, DC.²⁵³ At the end of 2010, Washington, DC's HFA estimated that it would provide HHF assistance to as many as 1,000 homeowners with its single HHF HomeSaver unemployment program but had increased that to 1,300 as of September 30, 2015. As of that date, HHF DC had helped 705 individual homeowners.²⁵⁴ According to Treasury, HHF DC had previously stopped accepting new homeowner applications after November 22, 2013, but, as of December 31, 2015, was again accepting applications for select programs.²⁵⁵

As of September 30, 2015, HHF DC had drawn down \$18.2 million (88%) of its HHF funds and spent \$13.7 million (66% of its obligated funds) to help individual homeowners.²⁵⁶ The remaining \$3.3 million (16%) was spent on administrative expenses and \$1.9 million (9%) was held as cash-on-hand.²⁵⁷

Figure 4.62 shows in the aggregate and by program, respectively, the number of homeowners HHF DC estimated it would help with its HHF program, the number of homeowners actually assisted and the homeowner admission rate, as of September 30, 2015.

FIGURE 4.62

HHF WASHINGTON, DC PROGRAM PERFORMANCE, AS OF 9/30/2015



Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and District of Columbia Housing Finance Agency, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through ten, as of 9/30/2015; District of Columbia's Housing Finance Agency, Quarterly Performance Reports Q1 2011 - Q3 2015, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q3 2015, no date.

FHA Short Refinance Program

On March 26, 2010, Treasury and HUD announced the FHA Short Refinance program, which gives homeowners the option of refinancing an underwater, non-FHA-insured mortgage into an FHA-insured mortgage at 97.75% of the home's value. In March 2013, Treasury reduced TARP funds allocated to provide loss protection to FHA through a letter of credit (initially \$1 billion running through October 2020, later reduced to \$100 million running through December 31, 2022), plus up to \$25 million in fees.²⁵⁸

FHA Short Refinance is voluntary for servicers.²⁵⁹ As of December 31, 2015, according to Treasury, 7,033 loans had been refinanced under the program.²⁶⁰ As of December 31, 2015, Treasury has paid \$145,330 on claims for six defaults under the program; however, it is possible that more loans have defaulted but FHA has not yet evaluated the claims.²⁶¹ Treasury has \$10 million in a reserve account for future claims, and has spent approximately \$10 million on administrative expenses.²⁶²

If a homeowner defaults on a loan refinanced prior to June 1, 2013, TARP compensates the investor for the first 4.38% – 18.85% of losses, with FHA responsible for the remainder. For loans refinanced in after January 25, 2015, Treasury covers the first 7.56% or 14.85% of the loss, depending on the date of refinance.²⁶³

For more information concerning FHA Short Refinance eligibility, see SIGTARP's April 2011 Quarterly Report, pages 85-87.

Senior Preferred Stock: Shares that give the stockholder priority dividend and liquidation claims over junior preferred and common stockholders.

For discussion of SIGTARP's recommendations on TARP exit paths for community banks, see SIGTARP's October 2011 Quarterly Report, pages 167-169.

For discussion of SIGTARP's recommendations issued on October 9, 2012, regarding CPP preferred stock auctions, see SIGTARP's October 2012 Quarterly Report, pages 180-183.

FINANCIAL INSTITUTION SUPPORT PROGRAMS

Capital Purchase Program

Treasury's stated goal for CPP was to invest in "healthy, viable institutions" as a way to promote financial stability, maintain confidence in the financial system, and enable lenders to meet the nation's credit needs.²⁶⁴

Treasury used \$204.9 billion in TARP funds predominantly to purchase preferred equity interests in 707 financial institutions. Most institutions issued Treasury **senior preferred** shares that paid a 5% annual dividend for the first five years and a 9% annual dividend thereafter. For more information on dividend rate increases, including the date of rate increases, see Appendix E.1 of this Quarterly Report, which is available on SIGTARP's website.

As of December 31, 2015, 27 institutions remained in CPP, 17 with outstanding principal investments; in 10 of them, Treasury holds only warrants to purchase stock. See Table 4.20 for information on the remaining institutions. Taxpayers were still owed \$5.3 billion, including write-offs expected or realized losses of \$5.1 billion and \$258.2 million outstanding.²⁶⁵ According to Treasury, as of December 31, 2015, Treasury had realized losses and write-offs of \$5.1 billion on its CPP investments, including \$2.6 million this quarter. For a complete list of CPP institutions where Treasury has realized losses and write-offs, see Appendix E.4 of this Quarterly Report, which is available on SIGTARP's website. As of December 31, 2015, 14 of the 17 banks with remaining principal investments had missed at least six dividends and interest payments, totaling \$41.2 million, but Treasury has not exercised its right to appoint directors to their boards.²⁶⁶

TABLE 4.20

REMAINING CPP BANKS (PRINCIPAL OR WARRANTS)						
Institution	Original Investment	Outstanding Investment	Warrants Remaining	Missed Dividend	Observer Status	Region
Synovus Financial Corp.	\$967,870,000	\$—	2,215,820	\$—		Southeast
First Bancorp (PR)	400,000,000	124,966,503	389,484	—		Southeast
Wilmington Trust Corporation/M&T Bank Corporation	330,000,000	—	95,383	—		Mid-Atlantic/Northeast
Hampton Roads Bankshares, Inc.	80,347,000	—	757,633	4,017,350		Mid-Atlantic/Northeast
Porter Bancorp, Inc. (PBI) Louisville, KY	35,000,000	—	330,561	6,737,500	✓	Midwest
Royal Bancshares of Pennsylvania, Inc.	30,407,000	—	1,104,370	7,601,750		Mid-Atlantic/Northeast
Severn Bancorp, Inc.	23,393,000	—	556,976	1,754,475		Mid-Atlantic/Northeast
OneFinancial Corporation	17,300,000	17,300,000	—	6,789,315	✓	Southwest
Liberty Shares, Inc.	17,280,000	17,280,000	—	5,981,040	✓	Southeast
Village Bank and Trust Financial Corp.	14,738,000	—	31,189	2,026,475	✓	Mid-Atlantic/Northeast
Tidelands Bancshares, Inc.	14,448,000	14,448,000	571,821	4,803,960	✓	Southeast
HCSB Financial Corporation	12,895,000	12,895,000	91,714	3,997,450	✓	Southeast
One United Bank	12,063,000	12,063,000	—	4,915,673	✓	Mid-Atlantic/Northeast
Cecil Bancorp, Inc.	11,560,000	11,560,000	261,538	4,277,200	✓	Mid-Atlantic/Northeast
Broadway Financial Corporation	9,000,000	15,000,000	—	—		West
Harbor Bankshares Corporation	6,800,000	6,800,000	—	2,210,000		Mid-Atlantic/Northeast
Pacific International Bancorp/BBCN Bancorp, Inc.	6,500,000	—	19,276	—		West
Citizens Commerce Bancshares, Inc.	6,300,000	6,300,000	—	2,586,938	✓	Midwest
Pinnacle Bank Holding Company, Inc.	4,389,000	4,389,000	267,455	1,578,720		Southeast
Allied First Bancorp, Inc.	3,652,000	3,652,000	—	1,114,935		Midwest

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REMAINING CPP BANKS (PRINCIPAL OR WARRANTS) (CONTINUED)						
Institution	Original Investment	Outstanding Investment	Warrants Remaining	Missed Dividend	Observer Status	Region
AB&T Financial Corporation	\$3,500,000	\$—	80,153	\$481,250		Southeast
Treaty Oak Bancorp, Inc.	3,268,000	—	3,098,341	133,553		Southwest/South Central
Grand Mountain Bancshares, Inc.	3,076,000	3,076,000	—	1,237,070	✓	Mountain West
St. Johns Bancshares, Inc.	3,000,000	3,000,000	—	—		Midwest
US Metro Bank	2,861,000	2,861,000	—	823,950		West
Saigon National Bank	1,549,000	1,549,000	—	690,183		West
Calvert Financial Corporation	1,037,000	1,037,000	—	242,180		Midwest
Total	\$2,022,233,000	\$258,176,504	9,780,000	\$22,752,353		

Notes: Numbers may not total due to rounding. 10 remaining banks with remaining warrants
 ✓ Treasury has assigned an observer to the Board of Directors.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, *Dividend and Interest Report*, 1/11/2016.

As of December 31, 2015, Treasury has recovered \$197.4 billion of the CPP principal.²⁶⁷ However, only 261 banks, or 37%, fully repaid CPP principal.²⁶⁸ Four CPP banks merged with other CPP banks; Treasury sold its investments in 36 banks for less than par and sold at auction its investments in 190 banks (Treasury sold 167 of these at a loss); and 32 institutions or their subsidiary banks failed, with an expected total loss to TARP.²⁶⁹ Figure 4.63 shows the status of the 707 CPP recipients as of December 31, 2015.

Treasury converted \$363.3 million in preferred stock for 28 CPP bank investments into CDCI, which therefore is still an outstanding obligation to TARP. Additionally, \$2.2 billion in CPP investments in 137 banks was refinanced in 2011 into SBLF, a non-TARP Treasury program.²⁷⁰

As of December 31, 2015, Treasury had received approximately \$12.1 billion in interest and dividends from CPP recipients and \$8.1 billion through the sale of CPP warrants.²⁷¹ For a complete list of CPP share repurchases, see Appendix C: “Transaction Detail.”

Dividends and Interest

As of December 31, 2015, Treasury had received \$12.1 billion in dividends on its CPP investments.²⁷² However, as of that date, missed dividend and interest payments by 171 institutions, including banks that missed payments that are no longer in TARP, totaled approximately \$522.9 million. Seven of the 707 banks that received CPP investments have never made a single dividend payment to Treasury. Two, Saigon National Bank and Grand Mountain Bankshares, have remaining CPP principal investments and three, Midwest Bank Holdings, Inc., One Georgia Bank, and Rising Sun Bancorp, have filed for bankruptcy.

For institutions that miss five or more dividend (or interest) payments, Treasury has stated that it would seek consent from such institutions to send observers to the institutions’ board meetings, which it assigned to 13 current CPP recipients.²⁷³ Twelve banks have rejected Treasury’s requests to send an observer to the institutions’ board meetings.²⁷⁴ The banks had initial CPP investments of as much as \$27 million, have missed as many as 28 quarterly dividend payments to Treasury, and have been overdue in dividend payments by as much as \$4.1 million.²⁷⁵ Six of these banks have since been sold at a loss to Treasury at auction.²⁷⁶ Appendix E of this Quarterly Report, which is available on SIGTARP’s website, lists the banks that rejected Treasury observers.

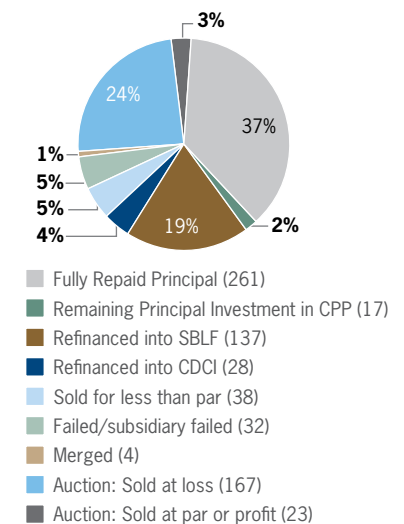
Appendix E of this Quarterly Report, which is available on SIGTARP’s website, lists CPP recipients that had unpaid dividend (or interest) payments as of December 31, 2015.

CPP Recipients: Bankrupt or with Failed Subsidiary Banks

As of December 31, 2015, 32 CPP participants had gone bankrupt or had a subsidiary bank fail, as indicated in Table 4.21.²⁷⁷

FIGURE 4.63

STATUS OF CPP RECIPIENTS, AS OF 12/31/2015



Note: 10 banks repaid CPP principal but remain in TARP with Treasury holding only warrants.

Source: Treasury, response to SIGTARP data call, 1/8/2016.

For a complete list of CPP recipients and institutions making dividend or interest payments, see Appendix C: “Transaction Detail.”

TABLE 4.21

CPP RECIPIENTS: BANKRUPT OR WITH FAILED SUBSIDIARY BANKS, AS OF 12/31/2015 (\$ MILLIONS)					
Company	Initial Invested Amount	Investment Date	Status	Bankruptcy/Failure Date^a	Subsidiary Bank
CIT Group Inc., New York, NY	\$2,330.0	12/31/2008	Bankruptcy proceedings completed with no recovery of Treasury's investment; subsidiary bank remains active	11/1/2009	CIT Bank, Salt Lake City, UT
UCBH Holdings Inc., San Francisco, CA	298.7	11/14/2008	In bankruptcy; subsidiary bank failed	11/6/2009	United Commercial Bank, San Francisco, CA
Anchor Bancorp Wisconsin Inc.	110.0	1/30/2009	Filed for and exited bankruptcy protection ^c	8/12/2013	N/A
Midwest Banc Holdings, Inc., Melrose Park, IL	89.4 ^b	12/5/2008	In bankruptcy; subsidiary bank failed	5/14/2010	Midwest Bank and Trust Company, Elmwood Park, IL
Integra Bank Corporation, Evansville, IN	83.6	2/27/2009	Subsidiary bank failed	7/29/2011	Integra Bank, Evansville, IN
First Place Financial Corporation	72.9	3/13/2009	In bankruptcy	10/29/2012	First Place Bank, Warren, OH
Superior Bancorp, Inc., Birmingham, AL	69.0	12/5/2008	Subsidiary bank failed	4/15/2011	Superior Bank, Birmingham, AL
Tennessee Commerce Bancorp, Inc., Franklin, TN	30.0	12/19/2008	Subsidiary bank failed	1/27/2012	Tennessee Commerce Bank, Franklin, TN
Princeton National Bancorp	25.1	1/23/2009	Subsidiary bank failed	11/2/2012	Citizens First National Bank, Princeton, IL
Rogers Bancshares, Inc.	25.0	1/30/2009	In bankruptcy	7/5/2013	N/A
TCB Holding Company	11.7	1/16/2009	Subsidiary bank failed	12/13/2013	Texas Community Bank, The Woodlands, TX
Citizens Bancorp, Nevada City, CA	10.4	12/23/2008	Subsidiary bank failed	9/23/2011	Citizens Bank of Northern California, Nevada City, CA
Premier Bank Holding Company	9.5	3/20/2009	In bankruptcy	8/14/2012	N/A
Sonoma Valley Bancorp, Sonoma, CA	8.7	2/20/2009	Subsidiary bank failed	8/20/2010	Sonoma Valley Bank, Sonoma, CA
Syringa Bancorp	8.0	1/16/2009	Subsidiary bank failed	1/31/2014	Syringa Bank, Boise, ID
GulfSouth Private Bank	7.5	9/25/2009	Failed	10/19/2012	N/A
Western Community Bancshares, Inc. Palm Desert, CA	7.3	12/23/2008	Subsidiary bank failed	11/7/2014	Frontier Bank Palm Desert, CA
Idaho Bancorp, Boise, ID	6.9	1/16/2009	In bankruptcy	4/24/2014	N/A
Pierce County Bancorp, Tacoma, WA	6.8	1/23/2009	Subsidiary bank failed	11/5/2010	Pierce Commercial Bank, Tacoma, WA
Rising Sun Bancorp, Rising Sun, MD	6.0	1/9/2009	Subsidiary bank failed	10/17/2014	NRBS Financial Rising Sun, MD
FPB Bancorp, Port Saint Lucie, FL	5.8	12/5/2008	Subsidiary bank failed	7/15/2011	First Peoples Bank, Port Saint Lucie, FL

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CPP RECIPIENTS: BANKRUPT OR WITH FAILED SUBSIDIARY BANKS, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Initial Invested Amount	Investment Date	Status	Bankruptcy/ Failure Date ^a	Subsidiary Bank
Legacy Bancorp, Inc., Milwaukee, WI	\$5.5	1/30/2009	Subsidiary bank failed	3/11/2011	Legacy Bank, Milwaukee, WI
One Georgia Bank, Atlanta, GA	5.5	5/8/2009	Failed	7/15/2011	N/A
Blue River Bancshares, Inc., Shelbyville, IN	5.0	3/6/2009	Subsidiary bank failed	2/10/2012	SCB Bank, Shelbyville, IN
Pacific Coast National Bancorp, San Clemente, CA	4.1	1/16/2009	Bankruptcy proceedings completed with no recovery of Treasury's investment; subsidiary bank failed	11/13/2009	Pacific Coast National Bank, San Clemente, CA
CB Holding Corp., Aledo, IL	4.1	5/29/2009	Subsidiary bank failed	10/14/2011	Country Bank, Aledo, IL
Investors Financial Corporation of Pettis County, Inc.	4.0	5/8/2009	Subsidiary bank failed	10/19/2012	Excel Bank, Sedalia, MO
Tifton Banking Company, Tifton, GA	3.8	4/17/2009	Failed	11/12/2010	N/A
Gold Canyon Bank	1.6	6/26/2009	Failed	4/5/2013	N/A
Fort Lee Federal Savings Bank	1.3	5/22/2009	Failed	4/20/2012	N/A
Indiana Bank Corp.	1.3	4/24/2009	In bankruptcy	4/9/2013	N/A
Gregg Bancshares, Inc.	0.9	2/13/2009	Subsidiary bank failed	7/13/2012	Glasgow Savings Bank, Glasgow, MO
Total	\$3,259.4				

Notes: Numbers may not total due to rounding.

^a Date is the earlier of the bankruptcy filing by holding company or the failure of subsidiary bank.

^b The amount of Treasury's investment prior to bankruptcy was \$89,874,000. On 3/8/2010, Treasury exchanged its \$84,784,000 of preferred stock in Midwest Banc Holdings, Inc. (MBHI) for \$89,388,000 of MCP, which is equivalent to the initial investment amount of \$84,784,000, plus \$4,604,000 of capitalized previously accrued and unpaid dividends.

^c Treasury recouped \$6 million of its investment once the company's plan of reorganization became effective.

Sources: Treasury, *Transactions Report*, 12/23/2015.

For more information on Treasury's auctions of CPP shares, see "The Legacy of TARP's Bank Bailout Known as the Capital Purchase Program," in SIGTARP's January 2015 Quarterly Report, pages 83-102.

On October 9, 2012, SIGTARP made three recommendations regarding CPP preferred stock auctions, which are discussed in detail in SIGTARP's October 2012 Quarterly Report, pages 180-183.

TABLE 4.22

PERCENTAGE OF SHARES REPURCHASED BY CPP BANKS, AS OF 12/31/2015	
CPP Banks	Percentage
2	0-10%
2	10-20%
6	20-30%
5	30-40%
3	40-50%
7	50-60%
2	60-70%
2	70-80%
3	80-90%
6	90-100%

Source: Treasury, response to SIGTARP data call, 1/8/2016.

Restructurings, Recapitalizations, Exchanges, and Sales of CPP Investments

Certain CPP institutions may ask Treasury to restructure its investment, convert its CPP preferred shares into a more junior form of equity, accept a lower valuation, or sell its investment to a third party at a discount in order to facilitate that party's acquisition of a troubled institution. Treasury may incur partial losses on its investment in the course of these transactions.

For a list of all restructurings, recapitalizations, exchanges, and sales of CPP investments through December 31, 2015, see Appendix E of this Quarterly Report, which is available on SIGTARP's website.

CPP Preferred Stock Auctions

In March 2012, Treasury began holding auctions in which it has sold all of its preferred stock investments in 190 CPP banks at a total loss of \$1.1 billion, including \$813.5 million in principal and \$253.5 million in owed dividends and interest.²⁷⁸ Treasury auctioned the shares through a placement agent for publicly traded banks or to qualified purchasers for private banks. The preferred stock for 167 banks resulted in losses to Treasury at a discount of up to 90%.²⁷⁹ Treasury forfeited the right to collect missed dividends and interest payments from 67 banks that had missed six or more dividends, and the right to appoint up to two directors to the bank's board.

Appendix E of this Quarterly Report, which is available on SIGTARP's website, shows details for the auctions of preferred stock in CPP banks through December 31, 2015.

Only two banks were successful in buying back all of the TARP shares at auction. Only 8% of total TARP shares in CPP community banks auctioned by Treasury were repurchased by 38 CPP banks. Only half (53%) of those 38 banks were successful in repurchasing more than half of the outstanding TARP investment in their banks, which they did at discounts as large as 40%. Table 4.22 shows the percent of outstanding TARP shares repurchased by CPP community banks at auction.

Private fund investors, including hedge funds and private equity firms, have purchased 70% of Treasury's total auctioned shares in 178 banks. These investors are mostly unknown to the banks and not from the banks' communities. One capital management company was successful in its bids on 91 banks, and acquired 24% of all TARP shares in CPP community banks auctioned by Treasury. Another capital management company successfully bid on 109 banks, acquiring 13% of all TARP shares in CPP community banks auctioned by Treasury. An additional asset management company successfully acquired shares in 40 banks, or 9% of all TARP shares in CPP community banks auctioned by Treasury. Household-name brokers also purchased shares on behalf of other entities (12%) and 23 banks also purchased at auction. Figure 4.64 shows the percentage of Treasury's TARP shares in CPP community banks purchased by each category of auction buyer.

Other (16) non-TARP banks successfully bid on 33 banks (4%) of TARP. Two banks were each successful in their bids on shares of 12 banks, while the other banks mostly made bids on just one or two banks.

Institutional investors successfully bid for 3% of all TARP shares auctioned by Treasury in 41 CPP community banks (mostly one large retirement fund). Institutional investment funds purchased TARP shares in six CPP community banks.

There were 72 senior executives, including presidents, CEOs, and members of the board of directors of CPP banks, who successfully bid to purchase 3% of total TARP shares in 20 CPP community banks.

One senior executive of a CPP bank purchased the outstanding TARP shares at his bank. One bank holding company purchased 100% of TARP shares in two banks in its region, and two private fund investors purchased 100% of TARP shares in seven banks and another in one bank.

Warrant Disposition

For publicly traded institutions, Treasury received warrants of 15% of the value of the original CPP investment, which gave Treasury the right to purchase a certain number of shares of common stock at a predetermined price to permit Treasury to benefit from a firm's potential recovery.²⁸⁰

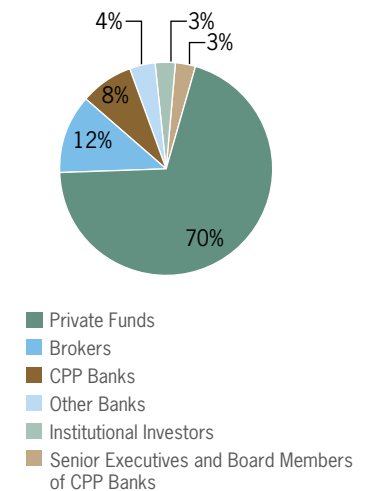
Treasury sold back \$3.9 billion in warrants to 188 CPP institutions for \$3.9 billion and, as of December 31, 2015, had received a total of \$8.1 billion from the sale of CPP warrants. As of December 31, 2015, 304 privately held institutions, the warrants of which had been immediately exercised, bought back the resulting additional preferred shares for a total of \$182.8 million.²⁸¹ Appendix E.7 of this Quarterly Report, which is available on SIGTARP's website, lists all publicly traded institutions that repaid TARP and repurchased warrants and Appendix E.7 lists all privately held institutions that had done so as of December 31, 2015.

Treasury also held 26 public auctions for warrants it received under CPP, TIP, and AGP, raising a total of approximately \$5.4 billion, as shown in Appendix E of this Quarterly Report, which is available on SIGTARP's website.

Treasury has conducted three private auctions to sell the warrants of 44 CPP institutions for \$75.9 million, as listed in Appendix E of this Quarterly Report, which is available on SIGTARP's website.

FIGURE 4.64

PERCENTAGES OF SHARES PURCHASED BY BUYER TYPE



Note: Numbers may not total due to rounding.

Source: Treasury, response to SIGTARP data call, 1/8/2016.

For a discussion of SIGTARP's August 20, 2013, recommendation to Treasury regarding the inclusion of SBLF funds as TARP repayments, see SIGTARP's October 2013 Quarterly Report, pages 281-282.

For information on TARP banks that refinanced into SBLF, see SIGTARP's April 9, 2013, audit report, "Banks that Used the Small Business Lending Fund to Exit TARP."

For a detailed list of CPP banks that refinanced into SBLF, see SIGTARP's October 2012 Quarterly Report, pages 88-92.

For a discussion of the impact of TARP and SBLF on community banks, see SIGTARP's April 2012 Quarterly Report, pages 145-167.

For more information on warrant disposition, see SIGTARP's audit report of May 10, 2010, "Assessing Treasury's Process to Sell Warrants Received from TARP Recipients."

For more information on CDCI institutions that remain in TARP and their use of TARP funds, see the report in SIGTARP's April 2014 Quarterly Report: "Banks and Credit Unions in TARP's CDCI Program Face Challenges."

Community Development Financial Institutions ("CDFIs"): Financial institutions eligible for Treasury funding to serve urban and rural low-income communities through the CDFI Fund. CDFIs were created in 1994 by the Riegle Community Development and Regulatory Improvement Act.

Community Development Capital Initiative

The Administration announced the Community Development Capital Initiative ("CDCI") on October 21, 2009. According to Treasury, the program was intended to help small businesses obtain credit.²⁸² Under CDCI, TARP made \$570.1 million in investments in the preferred stock or subordinated debt of 84 eligible banks, bank holding companies, thrifts, and credit unions certified as **Community Development Financial Institutions ("CDFIs")** by Treasury. According to Treasury, these lower-cost capital investments were intended to strengthen the capital base of CDFIs and enable them to make more loans in low and moderate-income communities.²⁸³ CDCI was open to certified, qualifying CDFIs or financial institutions that applied for CDFI status by April 30, 2010.²⁸⁴

According to Treasury, CPP-participating CDFIs that were in good standing could exchange their CPP investments for CDCI investments.²⁸⁵ CDCI closed to new investments on September 30, 2010.²⁸⁶

Treasury invested \$570.1 million in 84 institutions under the program — 36 banks or bank holding companies and 48 credit unions.²⁸⁷ Of the 36 investments in banks and bank holding companies, 28 were conversions from CPP (representing \$363.3 million of the total \$570.1 million); the remaining eight were not CPP participants. Treasury provided an additional \$100.7 million in CDCI funds to 10 of the banks converting CPP investments. Only \$106 million of the total CDCI funds went to institutions that were not in CPP.

Status of Funds

As of December 31, 2015, 59 institutions remained in CDCI. Twenty-three institutions have fully repaid Treasury and have exited CDCI. Five institutions have partially repaid and remain in the program. One CDCI credit union merged with another CDCI credit union, leaving only one of the credit unions remaining in the program. Premier Bancorp, Inc., Wilmette, Illinois, previously had its subsidiary bank fail and almost all of Treasury's \$6.8 million investment was lost.²⁸⁸

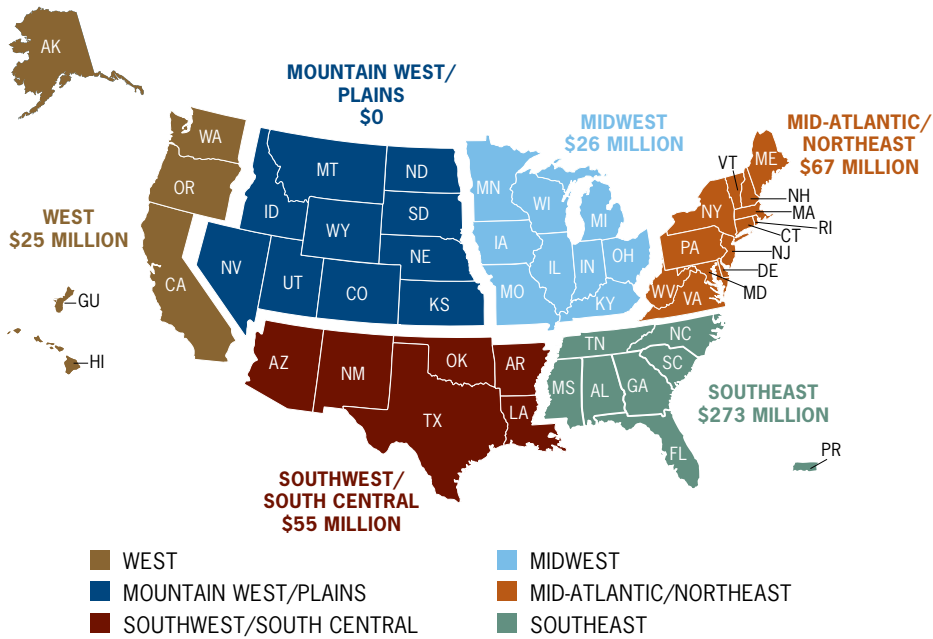
As of December 31, 2015, taxpayers were still owed \$451.1 million related to CDCI.²⁸⁹ According to Treasury, it had realized losses of \$6.7 million in the program that will never be recovered, leaving \$444.4 million outstanding.²⁹⁰ According to Treasury, \$119 million of the CDCI principal (or 21%) had been repaid as of December 31, 2015.²⁹¹ As of December 31, 2015, Treasury had received approximately \$54.6 million in dividends and interest from CDCI recipients.²⁹² Tables 4.24 through 4.29 show banks and credit unions remaining in CDCI by region and state as of December 31, 2015. Table 4.23 lists the current status of all CDCI investments as of December 31, 2015.

TABLE 4.23

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY REGION, AS OF 12/31/2015					
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
Mid-Atlantic/Northeast	24	18	\$66,635,000	5	13
Southeast	22	17	272,563,000	15	2
West	14	9	24,798,000	2	7
Southwest/South Central	11	7	54,678,000	2	5
Midwest	11	8	25,694,600	4	4
Mountain West/Plains	2	0	0	0	0
Total	84	59	\$444,368,600	28	31

Source: Treasury, Transactions Report, 12/23/2015.

FIGURE 4.65
AMOUNT OF CDCI PRINCIPAL INVESTMENT REMAINING, BY REGION, AS OF 12/31/2015



Mid-Atlantic/Northeast

TABLE 4.24

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015

	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
CT	1	1	\$7,000	0	1
DC	3	3	13,303,000	2	1
NJ	2	1	31,000	0	1
NY	13	9	42,144,000	2	7
PA	1	1	100,000	0	1
VA	3	2	9,959,000	1	1
VT	1	1	1,091,000	0	1
Total	24	18	\$66,635,000	5	13

Source: Treasury, Transactions Report, 12/23/2015.

Southeast

TABLE 4.25

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015

	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
AL	3	3	\$16,698,000	2	1
GA	2	1	11,841,000	1	0
MS	12	10	207,494,000	9	1
NC	3	1	11,735,000	1	0
SC	1	1	22,000,000	1	0
TN	1	1	2,795,000	1	0
Total	22	17	\$272,563,000	15	2

Source: Treasury, Transactions Report, 12/23/2015.

West

TABLE 4.26

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015



	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
AK	1	1	\$1,600,000	0	1
CA	9	6	20,473,000	2	4
GU	1	1	2,650,000	0	1
HI	2	0	0	0	0
WA	1	1	75,000	0	1
Total	14	9	\$24,798,000	2	7

Source: Treasury, Transactions Report, 12/23/2015.

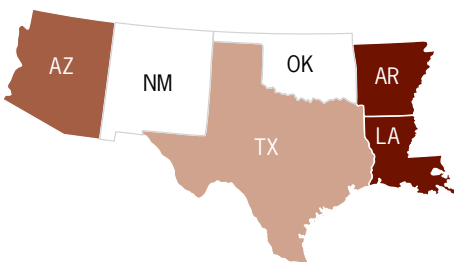
WEST
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

Southwest/South Central

TABLE 4.27

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015



	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
AR	1	1	\$33,800,000	1	0
AZ	1	1	2,500,000	0	1
LA	6	4	18,204,000	1	3
TX	3	1	174,000	0	1
Total	11	7	\$54,678,000	2	5

Source: Treasury, Transactions Report, 12/23/2015.

SOUTHWEST/SOUTH CENTRAL
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

Midwest

TABLE 4.28

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015



MIDWEST
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

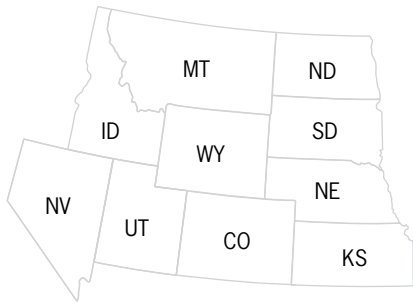
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
IL	7	6	\$25,193,000	4	2
IN	2	2	501,600	0	2
MN	1	0	0	0	0
WI	1	0	0	0	0
Total	11	8	\$25,694,600	4	4

Source: Treasury, *Transactions Report*, 12/23/2015.

Mountain West/Plains

TABLE 4.29

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 12/31/2015



**MOUNTAIN WEST/
PLAINS**
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
MT	1	0	\$0	0	0
WY	1	0	0	0	0
Total	2	0	\$0	0	0

Source: Treasury, *Transactions Report*, 12/23/2015.

TABLE 4.30

CDCI INVESTMENT SUMMARY, AS OF 12/31/2015			
Institution	Amount from CPP	Additional Investment	Total CDCI Investment
Institutions Remaining in CDCI			
BancPlus Corporation	\$50,400,000	\$30,514,000	\$80,914,000
Community Bancshares of Mississippi, Inc.	54,600,000		54,600,000
Southern Bancorp, Inc.	11,000,000	22,800,000	33,800,000
Security Federal Corporation	18,000,000	4,000,000	22,000,000
Carver Bancorp, Inc	18,980,000		18,980,000
Security Capital Corporation	17,910,000		17,910,000
The First Bancshares, Inc.	5,000,000	12,123,000	17,123,000
First American International Corp.	17,000,000		17,000,000
State Capital Corporation	15,750,000		15,750,000
Guaranty Capital Corporation	14,000,000		14,000,000
Citizens Bancshares Corporation	7,462,000	4,379,000	11,841,000
M&F Bancorp, Inc.	11,735,000		11,735,000
Liberty Financial Services, Inc.	5,645,000	5,689,000	11,334,000
Mission Valley Bancorp	5,500,000	4,836,000	10,336,000
United Bancorporation of Alabama, Inc.	10,300,000		10,300,000
IBC Bancorp, Inc.	4,205,000	3,881,000	8,086,000
Fairfax County Federal Credit Union			8,044,000
The Magnolia State Corporation			7,922,000
First Eagle Bancshares, Inc.	7,875,000		7,875,000
Carter Federal Credit Union*			6,300,000
First Vernon Bancshares, Inc.	6,245,000		6,245,000
IBW Financial Corporation	6,000,000		6,000,000
CFBanc Corporation			5,781,000
American Bancorp of Illinois, Inc.			5,457,000
Lafayette Bancorp, Inc.	4,551,000		4,551,000
Hope Federal Credit Union			4,520,000
Community Bank of the Bay	1,747,000	2,313,000	4,060,000
Kilmichael Bancorp, Inc.			3,154,000
PGB Holdings, Inc.	3,000,000		3,000,000
Santa Cruz Community Credit Union			2,828,000
Cooperative Center Federal Credit Union			2,799,000

Continued on next page

CDCI INVESTMENT SUMMARY, AS OF 12/31/2015 (CONTINUED)

Institution	Amount from CPP	Additional Investment	Total CDCI Investment
Institutions Remaining in CDCI			
Tri-State Bank of Memphis	\$2,795,000		\$2,795,000
Community First Guam Federal Credit Union			2,650,000
Shreveport Federal Credit Union			2,646,000
Pyramid Federal Credit Union			2,500,000
Alternatives Federal Credit Union			2,234,000
Virginia Community Capital, Inc.			1,915,000
Southern Chautauqua Federal Credit Union			1,709,000
Tongass Federal Credit Union			1,600,000
D.C. Federal Credit Union			1,522,000
Vigo County Federal Credit Union			1,229,000
Lower East Side People's Federal Credit Union ¹			1,193,000
Opportunities Credit Union			1,091,000
Community Plus Federal Credit Union			450,000
Liberty County Teachers Federal Credit Union*			435,000
Tulane-Loyola Federal Credit Union			424,000
Northeast Community Federal Credit Union			350,000
North Side Community Federal Credit Union			325,000
Genesee Co-op Federal Credit Union			300,000
Brooklyn Cooperative Federal Credit Union			300,000
Neighborhood Trust Federal Credit Union			283,000
Phenix Pride Federal Credit Union			153,000
Buffalo Cooperative Federal Credit Union			145,000
Hill District Federal Credit Union			100,000
Episcopal Community Federal Credit Union			100,000
Thurston Union of Low-Income People (TULIP) Cooperative Credit Union			75,000
Renaissance Community Development Credit Union			31,000
Union Baptist Church Federal Credit Union			10,000
East End Baptist Tabernacle Federal Credit Union			7,000
Total	\$299,700,000	\$90,535,000	\$460,817,000

Continued on next page

CDCI INVESTMENT SUMMARY, AS OF 12/31/2015 (CONTINUED)

Institution	Amount from CPP	Additional Investment	Total CDCI Investment
Institutions Fully Repaid			
First M&F Corporation	\$30,000,000		\$30,000,000
University Financial Corp, Inc.	11,926,000	\$10,189,000	22,115,000
PSB Financial Corporation	9,734,000		9,734,000
Freedom First Federal Credit Union			9,278,000
BankAsiana			5,250,000
First Choice Bank	5,146,000		5,146,000
Bainbridge Bancshares, Inc.			3,372,000
Bancorp of Okolona, Inc.			3,297,000
Border Federal Credit Union			3,260,000
Atlantic City Federal Credit Union			2,500,000
Gateway Community Federal Credit Union			1,657,000
Southside Credit Union			1,100,000
Brewery Credit Union			1,096,000
Butte Federal Credit Union			1,000,000
First Legacy Community Credit Union			1,000,000
UNO Federal Credit Union			743,000
Independent Employers Group Federal Credit Union			698,000
Bethex Federal Credit Union			502,000
Greater Kinston Credit Union			350,000
Prince Kuhio Federal Credit Union			273,000
UNITEHERE Federal Credit Union (Workers United Federal Credit Union)			57,000
Faith Based Federal Credit Union			30,000
Fidelis Federal Credit Union			14,000
Total	\$56,806,000	\$10,189,000	\$102,472,000
Bankrupt or with Failed Subsidiary Banks			
Premier Bancorp, Inc.	\$6,784,000		\$6,784,000
Total	\$6,784,000		\$6,784,000
Overall Total	\$363,290,000	\$100,724,000	\$570,073,000

Notes: Numbers may not total due to rounding.

* Institution has made a partial payment on Treasury's investment.

¹ Lower East Side People's Federal Credit Union merged with another CDCI credit union, Union Settlement Federal Credit Union. On October 31, 2014, Treasury exchanged \$295,000 of Union Settlement Federal Credit Union investment for a similar investment in Lower East Side People's Federal Credit Union.

Source: Treasury, *Transactions Report*, 12/23/2015.

Missed Dividends

As of December 31, 2015, three institutions still in CDCI had unpaid dividend or interest payments to Treasury totaling \$197,825.²⁹³ As a result of a bankrupt institution that exited CDCI without remitting its interest payments, the total value of all missed payments equals \$514,449. Treasury has the right to appoint two directors to the board of directors of institutions that have missed eight dividends and interest payments, whether consecutive or nonconsecutive.²⁹⁴ As of December 31, 2015, Treasury had not appointed directors to the board of any CDCI institution.²⁹⁵ Treasury has sent an observer to the board meetings of one institution, First Vernon Bancshares, Inc., Vernon, Alabama, however no observer is currently attending board meetings of this institution.²⁹⁶ Treasury made a request to send an observer to the board meetings of First American International Corp., Brooklyn, New York, in February 2013, but the institution, which remains in TARP as of December 31, 2015, rejected Treasury's request.²⁹⁷ Table 4.31 lists CDCI institutions that are not current on dividend or interest payments.

TABLE 4.31

CDCI-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015			
Institution	Dividend or Payment Type	Number of Missed Payments	Value of Missed Payments
Premier Bancorp, Inc.*	Interest	6	\$316,624
Tri-State Bank of Memphis	Non-Cumulative	6	83,850
First Vernon Bancshares, Inc.	Cumulative	3	93,675
Community Bank of the Bay	Non-Cumulative	1	20,300
Total			\$514,449

Notes: Numbers may not total due to rounding.

* On 3/23/2012, the subsidiary bank of Premier Bancorp, Inc. failed.

Source: Treasury, *Dividends and Interest Report*, 1/11/2016.

Institutions with Enforcement Actions

Banks and credit unions participating in CDCI continue to be subject to oversight by Federal regulators. In January 2015, a bank and a credit union that participate in CDCI were each the subject of enforcement actions by their respective Federal regulators. On January 13, 2015, the National Credit Union Administration (“NCUA”) issued an order of assessment of civil money penalty to Santa Cruz Community Credit Union, Santa Cruz, California.²⁹⁸ On January 29, 2015, the Federal Deposit Insurance Corporation (“FDIC”) issued a consent order to Tri-State Bank of Memphis, Memphis, Tennessee.²⁹⁹

Terms for Senior Securities and Dividends

An eligible bank, bank holding company, or thrift could apply to receive capital in an amount up to 5% of its **risk-weighted assets**. A credit union (which is a member-owned, nonprofit financial institution with a capital and governance structure different from that of for-profit banks) could apply for Government funding of up to 3.5% of its total assets — roughly equivalent to the 5% of risk-weighted assets for banks.³⁰⁰ Participating credit unions and S corporations issued subordinated debt to Treasury in lieu of the preferred stock issued by other CDFI participants.³⁰¹ Many CDFI investments have an initial dividend rate of 2%, which increases to 9% after eight years. Participating S corporations pay an initial rate of 3.1%, which increases to 13.8% after eight years.³⁰² A CDFI participating in CPP had the opportunity to request to convert those shares into CDCI shares, thereby reducing the annual dividend rate it pays the Government from 5% to as low as 2%.³⁰³ According to Treasury, CDFIs were not required to issue warrants because of the de minimis exception in EESA, which grants Treasury the authority to waive the warrant requirement for qualifying institutions in which Treasury invested \$100 million or less.

If during the application process a CDFI’s primary regulator deemed it to be undercapitalized or to have “quality of capital issues,” the CDFI had the opportunity to raise private capital to achieve adequate capital levels. Treasury would match the private capital raised on a dollar-for-dollar basis, up to a total of 5% of the financial institution’s risk-weighted assets. In such cases, private investors had to agree to assume any losses before Treasury.³⁰⁴

Risk-Weighted Assets: Risk-based measure of total assets held by a financial institution. Assets are assigned broad risk categories. The amount in each risk category is then multiplied by a risk factor associated with that category. The sum of the resulting weighted values from each of the risk categories is the bank’s total risk-weighted assets.

For more on SIGTARP's September 2012 recommendation to Treasury and the Federal Reserve regarding AIG's designation as a systemically important financial institution, see SIGTARP's July 2013 Quarterly Report, pages 201-203.

For more information on AIG and how the company changed while under TARP, see SIGTARP's July 2012 Quarterly Report, pages 151-167.

For a more detailed description of the AIG Recapitalization Plan, see SIGTARP's January 2014 Quarterly Report, pages 219-220.

For more information on Treasury's sales of AIG common shares and AIG's buybacks of shares, see SIGTARP's July 2013 Quarterly Report, page 131.

For more information on Treasury's Equity Ownership Interest in AIG, see SIGTARP's January 2014 Quarterly Report, page 220.

Systemically Significant Failing Institutions Program

According to Treasury, the **Systemically Significant Failing Institutions** ("SSFI") program was established to "provide stability and prevent disruptions to financial markets from the failure of a systemically significant institution."³⁰⁵ Through SSFI, between November 2008 and April 2009, Treasury invested \$67.8 billion in TARP funds in American International Group, Inc. ("AIG"), the program's sole participant.³⁰⁶ AIG also received bailout funding from the Federal Reserve Bank of New York ("FRBNY"). In January 2011, FRBNY and Treasury restructured their agreements with AIG to use additional TARP funds and AIG funds to pay off amounts owed to FRBNY and transfer FRBNY's common stock and its interests to Treasury.³⁰⁷

AIG has repaid the amounts owed to both Treasury and FRBNY. Treasury's investment in AIG ended on March 1, 2013.³⁰⁸

According to Treasury, taxpayers have received full payment on FRBNY's loans, plus interest and fees of \$6.8 billion; full repayment of the loans to two **special purpose vehicles** ("SPVs"), called Maiden Lane II and Maiden Lane III, plus \$8.2 billion in gains from securities cash flows and sales and \$1.3 billion in interest; and full payment of the insurance-business SPVs, plus interest and fees of \$1.4 billion.³⁰⁹ Treasury's books and records reflect only the shares of AIG that Treasury received in TARP, reflecting that taxpayers have recouped \$54.4 billion of the \$67.8 billion in TARP funds spent and realized losses on the sale of TARP shares from an accounting standpoint of \$13.5 billion.³¹⁰ However, because TARP funds paid off amounts owed to FRBNY in return for stock, Treasury's position is that the Government has made \$4.1 billion selling AIG common shares and \$959 million in dividends, interest, and other income.³¹¹

Systemically Significant Institutions ("SSFI"): Term referring to any financial institution whose failure would impose significant losses on creditors and counterparties, call into question the financial strength of similar institutions, disrupt financial markets, raise borrowing costs for households and businesses, and reduce household wealth.

Special Purpose Vehicle ("SPV"): A legal entity, often off-balance-sheet, that holds transferred assets presumptively beyond the reach of the entities providing the assets, and that is legally isolated from its sponsor or parent company.

Targeted Investment Program

Treasury invested \$20 billion in Citigroup Inc. (“Citigroup”) and \$20 billion in Bank of America Corp. (“Bank of America”), through the Targeted Investment Program (“TIP”) to “strengthen the economy and protect American jobs, savings, and retirement security [where] the loss of confidence in a financial institution could result in significant market disruptions that threaten the financial strength of similarly situated financial institutions.”³¹² Both banks repaid TIP in December 2009.³¹³ On March 3, 2010, Treasury auctioned the Bank of America warrants it received under TIP for \$1.24 billion.³¹⁴ On January 25, 2011, Treasury auctioned the Citigroup warrants it had received under TIP for \$190.4 million.³¹⁵

Asset Guarantee Program

Under the Asset Guarantee Program (“AGP”), Treasury, the Federal Deposit Insurance Corporation (“FDIC”), the Federal Reserve, and Citigroup agreed to provide loss protection on a \$301 billion pool of Citigroup assets in exchange for warrants and \$7 billion in preferred stock, later exchanged for \$4 billion in **trust preferred securities (“TRUPS”)** to Treasury and \$3 billion to the FDIC.³¹⁶

On December 23, 2009, Citigroup and Treasury terminated the AGP agreement. The Government suffered no loss.³¹⁷ At that time, Treasury agreed to cancel \$1.8 billion of the TRUPS issued by Citigroup, reducing the premium it received from \$4 billion to \$2.2 billion, in exchange for the early termination of the loss protection. FDIC retained all of its \$3 billion in securities, \$800 million of which it transferred to Treasury.³¹⁸ Treasury exchanged those transferred securities into Citigroup subordinated notes, which it then sold for \$894 million.³¹⁹

Treasury received an additional \$12 million in proceeds from the \$2.2 billion sale of the remaining Citigroup TRUPS.³²⁰ Treasury auctioned the Citigroup warrants for \$67.2 million.³²¹

Bank of America announced a similar asset guarantee agreement, but the final agreement was never executed. Bank of America paid \$425 million to the Government as a termination fee (\$276 million to Treasury, \$92 million to FDIC, and \$57 million to the Federal Reserve).³²²

Trust Preferred Securities (“TRUPS”):

Securities that have both equity and debt characteristics created by establishing a trust and issuing debt to it.

For a discussion of the basis of the decision to provide Federal assistance to Citigroup, see SIGTARP’s audit report, “Extraordinary Financial Assistance Provided to Citigroup, Inc.,” dated January 13, 2011.

AUTOMOTIVE INDUSTRY SUPPORT PROGRAMS

During the financial crisis, Treasury, through TARP, launched three automotive industry support programs for General Motors (“GM”), Ally Financial (formerly GMAC), Chrysler LLC (“Chrysler”), and Chrysler Financial Services Americas LLC (“Chrysler Financial”): the Automotive Industry Financing Program (“AIFP”), the Auto Supplier Support Program (“ASSP”), and the Auto Warranty Commitment Program (“AWCP”). According to Treasury, these programs were established “to prevent the collapse of the U.S. auto industry, which would have posed a significant risk to financial market stability, threatened the overall economy, and resulted in the loss of one million U.S. jobs.”³²³ Treasury spent \$79.7 billion in TARP funds on the auto bailout, which resulted in a \$16.6 billion loss to taxpayers.³²⁴

TABLE 4.32

TARP AUTOMOTIVE PROGRAM INVESTMENTS AND PRINCIPAL REPAYMENTS AND RECOVERIES, AS OF 12/31/2015 (\$ BILLIONS)					
	General Motors^a	Ally Financial^b	Chrysler^c	Chrysler Financial	Total
Automotive Industry Financing Program					
Treasury Investment	\$49.5	\$17.2	\$10.5	\$1.5	\$78.6
Principal Repaid/Recovered	38.3	14.7	7.6	1.5	62.1
Auto Supplier Support Program					
Treasury Investment	0.3		0.1		0.4
Principal Repaid/Recovered	0.3		0.1		0.4
Auto Warranty Commitment Program					
Treasury Investment	0.4		0.3		0.6
Principal Repaid/Recovered	0.4		0.3		0.6
Total Treasury Investment	\$50.2	\$17.2	\$10.9	\$1.5	\$79.7
Total Principal Repaid/Recovered	\$38.9	\$14.7	\$8.0	\$1.5	\$63.1
Still Owed to Taxpayers	\$11.2^d	\$2.5	\$2.9	\$0.0	\$16.6
Realized Loss on Investment	(\$11.2^d)	(\$2.5)	(\$2.9)		(\$16.6)

Notes: Numbers may not total due to rounding.

^a Principal repaid includes a series of debt payments totaling \$160 million recovered from GM bankruptcy.

^b Investment includes an \$884 million Treasury loan to GM, which GM invested in GMAC in January 2009.

^c Principal repaid includes \$560 million Fiat paid in July 2011 for Treasury's remaining equity stake in Chrysler and for Treasury's rights under an agreement with the UAW retirement trust related to Chrysler shares.

^d Realized loss on investment and amount still owed to taxpayers include the \$826 million claim in GM's bankruptcy, which Treasury wrote off in the first quarter of 2014.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, response to SIGTARP data call, 1/4/2016; Treasury, Monthly TARP Update, 1/4/2016.

Automotive Industry Financing Program

Of the \$78.6 billion in TARP funding for AIFP, Treasury recovered only approximately \$38.3 billion related to its GM investment, \$14.7 billion related to its Ally Financial/GMAC investment, \$7.6 billion related to its Chrysler investment, and \$1.5 billion related to its Chrysler Financial investment, as well as \$5.6 billion in dividends and interest, resulting in losses of \$16.6 billion as of December 31, 2015.³²⁵

GM

Taxpayers lost \$11.2 billion on the \$49.5 billion TARP AIFP investment in GM.³²⁶

Ally Financial, formerly known as GMAC

Of the \$17.2 billion TARP investment in Ally Financial, taxpayers lost \$2.5 billion.³²⁷

Chrysler

Of the \$12 billion TARP AIFP investment in Chrysler (including Chrysler Financial), taxpayers suffered a \$2.9 billion loss.³²⁸

Auto Supplier Support Program (“ASSP”) and Auto Warranty Commitment Program (“AWCP”)

On March 19, 2009, Treasury committed \$5 billion to ASSP to “help stabilize the automotive supply base and restore credit flows,” with loans to GM (\$290 million) and Chrysler (\$123.1 million). The loans were fully repaid in April 2010.³²⁹

AWCP guaranteed Chrysler and GM vehicle warranties during the companies’ bankruptcy, with Treasury obligating \$640.8 million—\$360.6 million for GM and \$280.1 million for Chrysler. Both loans were fully repaid to Treasury.³³⁰

Treasury invested a total of \$650.6 million in GM and \$403.2 million in Chrysler through ASSP and AWCP, which was recovered without loss.

For more information on Auto Industry Support Programs, see SIGTARP’s July 29, 2015 Quarterly Report, pages 330-336.

For details on Treasury’s actions and transactions to liquidate its investment in GM, see SIGTARP’s July 2015 Quarterly Report, pages 332-333.

For more details on Treasury’s investments in Ally Financial while in TARP, see SIGTARP’s January 28, 2015 Quarterly Report, pages 289-292.

Asset-Backed Securities (“ABS”): Bonds backed by a portfolio of consumer or corporate loans (e.g., credit card, auto, or small business loans). Financial companies typically issue ABS backed by existing loans in order to fund new loans for their customers.

Commercial Mortgage-Backed Securities (“CMBS”): Bonds backed by one or more mortgages on commercial real estate (e.g., office buildings, rental apartments, hotels).

For detailed discussion of TALF, see SIGTARP’s July 2014 Quarterly Report, pages 258-261.

For more information on the UCSB, see SIGTARP’s October 2014 Quarterly Report, page 320.

For more information on the selection of PPIP managers, see SIGTARP’s October 7, 2010, audit report entitled “Selecting Fund Managers for the Legacy Securities Public-Private Investment Program.”

For more information on PPIP, including information on the securities purchased, see SIGTARP’s April 2014 Quarterly Report, pages 231-244.

Legacy Securities: Real estate-related securities originally issued before 2009 that remained on the balance sheets of financial institutions because of pricing difficulties that resulted from market disruption.

ASSET SUPPORT PROGRAMS

Three TARP programs have focused on supporting markets for specific asset classes: the Term Asset-Backed Securities Loan Facility (“TALF”), the Unlocking Credit for Small Businesses (“UCSB”) program, and the Public-Private Investment Program (“PPIP”).

TALF

TALF was designed to support **asset-backed securities (“ABS”)** transactions by providing eligible borrowers \$71.1 billion in loans through the Federal Reserve Bank of New York (“FRBNY”) to purchase non-mortgage-backed ABS and **commercial mortgage-backed securities (“CMBS”)**.³³¹ As of February 6, 2013, all TARP funding for TALF was either deobligated or recovered.³³² Of the \$71.1 billion in TALF loans, none defaulted and no loans remained outstanding as of December 31, 2015.³³³ Additionally, Treasury has received \$671.1 million in income on the asset disposition facility it set up with the program through December 31, 2015.³³⁴

UCSB

Through the UCSB loan support initiative to encourage banks to increase small business lending, Treasury purchased \$368.1 million in 31 Small Business Administration 7(a) securities, which are securitized small-business loans.³³⁵ According to Treasury, on January 24, 2012, Treasury sold its remaining securities and ended the program with a total investment gain of about \$9 million for all the securities, including sale proceeds and payments of principal, interest, and debt.³³⁶

PPIP

According to Treasury, the purpose of the Public-Private Investment Program (“PPIP”) was to purchase **legacy securities** through Public-Private Investment Funds (“PPIFs”). Treasury selected nine fund management firms to establish PPIFs to invest in mortgage-backed securities using **equity** capital from private sector investors combined with TARP equity and **debt**.³³⁷ As of December 31, 2015, the entire PPIP portfolio had been liquidated, and all PPIP funds had been legally dissolved.³³⁸ All \$18.6 billion in TARP funding that was drawn down was fully repaid by PPIP fund managers.³³⁹ Treasury also received approximately \$3.5 billion in gross income payments and capital gains and warrants that it sold for \$87 million.³⁴⁰

Equity: Investment that represents an ownership interest in a business.

Debt: Investment in a business that is required to be paid back to the investor, usually with interest.

SECTION 5

**TARP OPERATIONS AND
ADMINISTRATION**

TARP ADMINISTRATIVE AND PROGRAM OPERATING EXPENDITURES

According to Treasury, as of December 31, 2015, it had spent \$425 million on TARP administrative costs and \$1.2 billion on programmatic operating expenditures, for a total of \$1.7 billion since the beginning of TARP.³⁴¹

Much of the work on TARP is performed by private vendors rather than Government employees. Treasury reported that as of December 31, 2015, it employs 26 career civil servants, 44 term appointees, and 18 reimbursable detailees, for a total of 88 full-time employees.³⁴² Between TARP's inception in 2008 and December 31, 2015, Treasury had retained 156 private vendors—21 financial agents and 135 contractors—to help administer TARP.³⁴³ According to Treasury, as of December 31, 2015, 48 private vendors were active—5 financial agents and 43 contractors, some with multiple contracts.³⁴⁴ The number of private-sector staffers who provide services under these agreements dwarfs the number of people working for OFS. According to Fannie Mae and Freddie Mac, as of December 31, 2015—the latest numbers available vary due to reporting cycles—together they had about 441 people dedicated to working on their TARP contracts.³⁴⁵ According to Treasury, as of December 31, 2015—the latest numbers available vary due to reporting cycles—at least another 89 people were working on other active OFS contracts, including financial agent and legal services contracts, for a total of approximately 530 private-sector employees working on TARP.³⁴⁶

Table 5.1 provides a summary of the expenditures and obligations for TARP administrative and programmatic operating costs through December 31, 2015. The administrative costs are categorized as “personnel services” and “non-personnel services.” Appendix F, available on SIGTARP's website, provides a summary of OFS service contracts, which include costs to hire financial agents and contractors, and obligations through December 31, 2015, excluding costs and obligations related to personnel services, travel, and transportation.

TABLE 5.1

TARP ADMINISTRATIVE AND PROGRAMMATIC OBLIGATIONS AND EXPENDITURES

Budget Object Class Title	Obligations for Period Ending 12/31/2015	Expenditures for Period Ending 12/31/2015
Administrative		
Personnel Services		
Personnel Compensation & Benefits	\$149,043,253	\$149,043,253
Total Personnel Services	\$149,043,253	\$149,043,253
Non-Personnel Services		
Travel & Transportation of Persons	\$2,720,837	\$2,716,446
Transportation of Things	11,960	11,960
Rents, Communications, Utilities & Misc. Charges	728,743	728,743
Printing & Reproduction	695	695
Other Services	317,000,446	269,959,957
Supplies & Materials	2,391,396	2,391,036
Equipment	246,699	246,699
Land & Structures	-	-
Investments & Loans	-	-
Grants, Subsidies & Contributions	-	-
Insurance Claims & Indemnities	-	-
Dividends and Interest	711	711
Total Non-Personnel Services	\$323,101,486	\$276,056,248
Total Administrative	\$472,144,739	\$425,099,501
Programmatic	\$1,343,651,712	\$1,228,084,811
Total Administrative and Programmatic	\$1,815,796,452	\$1,653,184,312

Notes: Numbers may not total due to rounding. The cost associated with "Other Services" under TARP Administrative Expenditures and Obligations are composed of administrative services including financial, administrative, IT, and legal (non-programmatic) support. Amounts are cumulative since the beginning of TARP.

Source: Treasury, response to SIGTARP data call, 1/8/2016.

FINANCIAL AGENTS

EESA requires SIGTARP to provide biographical information for each person or entity hired to manage assets acquired through TARP.³⁴⁷ Treasury hired no new financial agents in the quarter ended December 31, 2015.³⁴⁸

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GLOSSARY

This appendix provides a glossary of terms that are used in the context of this report.

Asset-Backed Securities (“ABS”): Bonds backed by a portfolio of consumer or corporate loans (*e.g.*, credit card, auto, or small business loans). Financial companies typically issue ABS backed by existing loans in order to fund new loans for their customers.

Commercial Mortgage-Backed Securities (“CMBS”): Bonds backed by one or more mortgages on commercial real estate (*e.g.*, office buildings, rental apartments, hotels).

Community Development Financial Institutions (“CDFIs”): Financial institutions eligible for Treasury funding to serve urban and rural low-income communities through the CDFI Fund. CDFIs were created in 1994 by the Riegle Community Development and Regulatory Improvement Act.

Cumulative Redefault Rate: The total number of HAMP permanent modifications that have redefaulted (as of a specific date) divided by the total number of HAMP permanent modifications started (as of the same specific date).

Debt: Investment in a business that is required to be paid back to the investor, usually with interest.

Deed-in-Lieu of Foreclosure: Instead of going through foreclosure, the homeowner voluntarily surrenders the deed to the home to the investor as satisfaction of the unpaid mortgage balance.

Deficiency Judgment: Court order authorizing a lender to collect all or part of an unpaid and outstanding debt resulting from the borrower’s default on the mortgage note securing a debt. A deficiency judgment is rendered after the foreclosed or repossessed property is sold when the proceeds are insufficient to repay the full mortgage debt.

Deobligations: An agency’s cancellation or downward adjustment of previously incurred obligations.

Equity: Investment that represents an ownership interest in a business.

Government-Sponsored Enterprises (“GSEs”): Private corporations created and chartered by the Government to reduce borrowing costs and provide liquidity in the market, the liabilities of which are not officially considered direct taxpayer obligations. On September 7, 2008, the two largest GSEs, the Federal National Mortgage Association (“Fannie Mae”) and the Federal Home Loan Mortgage Corporation (“Freddie Mac”), were placed into Federal conservatorship. They are currently being financially supported by the Government.

HAMP Tier 1 Modification “Waterfall”: Steps HAMP servicers apply to reduce homeowners’ principal and interest payments. The HAMP Tier 1 waterfall uses a series of incremental steps to obtain a targeted post modification payment.

HAMP Tier 2 Waterfall: The HAMP Tier 2 waterfall is a consistent set of actions that are applied to the loan to get it within a targeted post modification payment range.

Investors: Owners of mortgage loans or bonds backed by mortgage loans who receive interest and principal payments from monthly mortgage payments. Servicers manage the cash flow from homeowners’ monthly payments and distribute them to investors according to Pooling and Servicing Agreements (“PSAs”).

Legacy Securities: Real estate-related securities originally issued before 2009 that remained on the balance sheets of financial institutions because of pricing difficulties that resulted from market disruption.

Mortgage Recast: Re-amortization of the loan using the existing interest rates and remaining term, but reduced unpaid principal balance. This results in excess principal payments made prior to or concurrent with the recast being used to reduce the minimum monthly payment rather than to pay the loan off early.

Mortgage Servicers: Companies that perform administrative tasks on monthly mortgage payments until the loan is repaid. These tasks include billing, tracking, and collecting monthly payments; maintaining records of payments and balances; allocating and distributing payment collections to investors in accordance with each mortgage loan’s governing documentation; following up on delinquencies; and initiating foreclosures.

Net Present Value (“NPV”) Test: Compares the money generated by modifying the terms of the mortgage with the amount an investor can reasonably expect to recover in a foreclosure sale.

Obligations: Definite commitments that create a legal liability for the Government to pay funds.

Risk-Weighted Assets: Risk-based measure of total assets held by a financial institution. Assets are assigned broad risk categories. The amount in each risk category is then multiplied by a risk factor associated with that category. The sum of the resulting weighted values from each of the risk categories is the bank’s total risk-weighted assets.

Senior Preferred Stock: Shares that give the stockholder priority dividend and liquidation claims over junior preferred and common stockholders.

Short Sale: Sale of a home for less than the unpaid mortgage balance. A homeowner sells the home and the investor accepts the proceeds as full or partial satisfaction of the unpaid mortgage balance, thus avoiding the foreclosure process.

Special Purpose Vehicle (“SPV”): A legal entity, often off-balance-sheet, that holds transferred assets presumptively beyond the reach of the entities providing the assets, and that is legally isolated from its sponsor or parent company.

Subordinated Debentures: Form of debt security that ranks below other loans or securities with regard to claims on assets or earnings.

Systemically Significant Institutions: Term referring to any financial institution whose failure would impose significant losses on creditors and counterparties, call into question the financial strength of similar institutions, disrupt financial markets, raise borrowing costs for households and businesses, and reduce household wealth.

Trial Modification: Under HAMP, a period of at least three months in which a borrower is given a chance to establish that he or she can make lower monthly mortgage payments and qualify for a permanent modification.

Trust Preferred Securities (“TRUPS”): Securities that have both equity and debt characteristics created by establishing a trust and issuing debt to it.

Underwater Mortgage: Mortgage loan on which a homeowner owes more than the home is worth, typically as a result of a decline in the home’s value. Underwater mortgages also are referred to as having negative equity.

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ACRONYMS AND ABBREVIATIONS

ZMP	Second Lien Modification Program	FTC	Federal Trade Commission
21st Century	21st Century Legal Services, Inc.	Gateway	Gateway Bank, FSB (“Gateway”)
ABS	asset-backed securities	GM	General Motors Company
AGP	Asset Guarantee Program	GSE	Government-sponsored enterprise
AIFP	Automotive Industry Financing Program	GMAC Inc.	General Motors Acceptance Corp.
AIG	American International Group, Inc.	HAFA	Home Affordable Foreclosure Alternatives program
Ally Financial	Ally Financial Inc.	HAMP	Home Affordable Modification Program; HAMP Tier 1
ASSP	Auto Supplier Support Program	HAMP Tier 2	Home Affordable Modification Program Tier 2
AWCP	Auto Warranty Commitment Program	HFA	Housing Finance Agency
Bank of America	Bank of America Corporation	HHF	Housing Finance Agency Hardest Hit Fund
Bayview	Bayview Loan Servicing, LLC	HPDP	Home Price Decline Protection
BOC	Bank of the Commonwealth	HUD	U.S. Department of Housing and Urban Development
Broadway Federal	Broadway Federal Bank	JPMorgan Chase	JPMorgan Chase Bank, NA
CBO	Congressional Budget Office	M&T	M&T Bank Corporation
CDCI	Community Development Capital Initiative	MBS	mortgage-backed securities
CDFI	Community Development Financial Institution	MCP	mandatorily convertible preferred shares
CEO	Chief Executive Officer	MHA	Making Home Affordable program
CFPB	Consumer Financial Protection Bureau	NCUA	National Credit Union Administration
Chrysler	Chrysler Holding LLC	NHTSA	National Highway Traffic Safety Administration
Chrysler Financial	Chrysler Financial Services Americas LLC	NeighborWorks	Neighborhood Reinvestment Corporation and NeighborWorks America
Citi	CitiMortgage, Inc.	NMHC	National Mortgage Help Center, LLC
Citigroup	Citigroup Inc.	Nomura	Nomura Securities International
CMBS	commercial mortgage-backed securities	NPV	net present value
CPP	Capital Purchase Program	NSP	Neighborhood Stabilization Program
Dodd-Frank Act	Dodd-Frank Wall Street Reform and Consumer Protection Act	Ocwen	Ocwen Loan Servicing, LLC
EESA	Emergency Economic Stabilization Act of 2008	OFS	Office of Financial Stability
Fannie Mae	Federal National Mortgage Association	OFS Compliance	the Compliance department of the Office of the Financial Stability
FDIC	Federal Deposit Insurance Corporation	OMB	Office of Management and Budget
FHA	Federal Housing Administration	Omega	Omega Capital Corporation
FHA2LP	Treasury/FHA Second-Lien Program	One Bank	One Bank & Trust, N.A.
Fiat	Fiat North America LLC	One Financial	One Financial Corporation
FTB	Fifth Third Bancorp	PII	personally identifiable information
FINRA	Financial Industry Regulatory Authority	PIPF	Public-Private Investment Fund
FRB	Federal Reserve Board of Governors	PIIP	Public-Private Investment Program
FRBNY	Federal Reserve Bank of New York	PRA	Principal Reduction Alternative
Freddie Mac	Federal Home Loan Mortgage Corporation		
Front Range	Front Range Bank		

PSA	Pooling and Servicing Agreements	VA HAMP	Department of Veterans Affairs Home Affordable Modification Program
RBS	RBS Securities Inc.	WTC	Wilmington Trust Company
RD	Department of Agriculture Office of Rural Development		
RD-HAMP	Department of Agriculture Office of Rural Development HAMP		
RICO	Racketeer-Influenced and Corrupt Organizations Act		
RMBS	residential mortgage-backed securities		
SBLF	Small Business Lending Fund		
SEC	Securities and Exchange Commission		
SAGN	Saigon National Bank		
SIGTARP	Office of the Special Inspector General for the Troubled Asset Relief Program		
SIGTARP Act	Special Inspector General for the Troubled Asset Relief Program Act of 2009		
SPA	Servicer Participation Agreements		
SPS	Select Portfolio Servicing, Inc.		
SPV	special purpose vehicle		
SSFI	Systemically Significant Failing Institutions program		
Stearns Bank	Stearns Bank, N.A.		
SVP	Senior Vice President		
TALF	Term Asset-Backed Securities Loan Facility		
TARP	Troubled Asset Relief Program		
TBC	Tifton Bank Corporation		
TBW	Taylor, Bean and Whitaker Mortgage Corporation		
TCW	The TCW Group, Inc.		
TIP	Targeted Investment Program		
TPP	Trial Period Plan		
Treasury	Department of the Treasury		
Treasury Secretary	Secretary of the Treasury		
Treasury/FHA-HAMP	HAMP Loan Modification Option for FHA-insured Mortgages		
TRUPS	trust preferred securities		
UAW	United Auto Workers		
UCB	United Commercial Bank		
UCBH	United Commercial Bank Holdings, Inc.		
UCSB	Unlocking Credit for Small Businesses		
UP	Home Affordable Unemployment Program		

TABLE C.1
CPP TRANSACTIONS DETAIL, AS OF 12/31/2015

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008	1st Constitution Bancorp., Cranbury, NJ ¹	\$12,000,000.00	\$13,433,242.67	\$12,000,000.00		12,000	\$1,000.00			\$326,576.00	\$12.87		\$1,106,666.67
2/13/2009	1st Enterprise Bank, Los Angeles, CA ^{14,16,44}	\$4,400,000.00	\$11,748,156.44	\$10,400,000.00		10,400	\$1,000.00			\$220,000.00	\$25.36		\$1,128,156.44
9/1/2011	1st Financial Services Corporation, Hendersonville, NC ⁰²	\$16,369,000.00	\$9,229,948.97	\$8,000,000.00		16,369	\$488.73	(\$8,369,000.00)			\$258.17		\$1,229,948.97
1/23/2009	1st Source Corporation, South Bend, IN ¹	\$111,000,000.00	\$125,480,000.00	\$111,000,000.00		111,000	\$1,000.00			\$3,750,000.00	\$30.87		\$10,730,000.00
3/9/2011													
3/13/2009	1st United Bancorp., Boca Raton, FL ^{03,14}	\$10,000,000.00	\$10,870,902.67	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$9.85		\$370,902.67
1/23/2009													
11/19/2013	AB&T Financial Corporation, Gastonia, NC	\$3,500,000.00	\$1,274,909.59	(\$50,000.00)		2,964	\$275.00	(\$2,148,900.00)			\$0.33	80,153	\$360,694.44
1/6/2014													
2/10/2014						536	\$281.01	(\$385,378.64)					
3/19/2014					(\$1,506.21)								
1/30/2009	Adhanc, Inc., Ogallala, NE ^{3,14,44}	\$12,720,000.00	\$15,071,769.00	\$12,720,000.00		12,720	\$1,000.00			\$636,000.00			\$1,715,769.00
7/21/2011													
1/23/2009													
7/19/2013	Alarion Financial Services, Inc., Ocala, FL ^{9,14}	\$6,514,000.00	\$7,674,004.73	\$877,729.70		883	\$982.90	(\$15,270.30)			\$34.41		\$998,056.89
7/22/2013				\$5,524,880.90		5,621	\$982.90	(\$96,119.10)		\$337,363.35			
9/12/2013					(\$64,026.11)								
2/6/2009													
11/28/2012				\$208,870.74		234	\$892.61	(\$25,129.26)					
11/29/2012	Alaska Pacific Bancshares, Inc., Juneau, AK ⁰⁴	\$4,781,000.00	\$7,501,881.70	\$4,058,697.67		4,547	\$892.61	(\$488,302.33)			\$26.60		\$913,405.03
1/11/2013					(\$42,675.67)								
3/26/2013					(\$7,324.33)					\$2,370,908.26			
4/1/2014													
6/26/2009													
3/27/2013	Alliance Bancshares, Inc., Dalton, GA	\$2,986,000.00	\$3,581,397.27	\$2,856,437.46		2,986	\$956.61	(\$129,562.54)		\$94,153.69	\$49.46		\$611,059.81
3/28/2013										\$44,746.31			
4/9/2013					(\$25,000.00)								
12/19/2008													
5/13/2009	Alliance Financial Corporation, Syracuse, NY ¹¹	\$26,918,000.00	\$28,356,360.00	\$26,918,000.00		26,918	\$1,000.00			\$900,000.00	\$27.88		\$538,360.00
6/17/2009													
6/26/2009													
2/6/2013	Alliance Financial Services Inc., Saint Paul, MN ^{4,15}	\$12,000,000.00	\$9,806,136.60	\$3,375,945.00		4,500,000	\$0.75	(\$1,124,055.00)					\$388,741.80
2/7/2013				\$5,626,575.00		7,500,000	\$0.75	(\$1,873,425.00)		\$504,900.00			
3/26/2013					(\$90,025.20)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/24/2009	Allied First Bancorp, Inc., Oswego, IL ³	\$3,652,000.00	\$409,753.00								\$0.30		\$409,753.00
3/27/2009													
9/18/2012	Alpine Banks of Colorado, Greenwood Springs, CO ^{8,14}	\$70,000,000.00	\$73,129,160.69	\$280,115.76		344	\$814.29	(\$63,884.24)					\$13,407,113.69
9/19/2012				\$6,559,920.24		8,056	\$814.29	(\$1,496,079.76)					
9/20/2012				\$50,160,264.00		61,600	\$814.29	(\$11,439,736.00)		\$3,291,750.00			
11/16/2012					(\$570,003.00)								
1/30/2009	AMB Financial Corp., Munster, IN ^{3,14,45}	\$3,674,000.00	\$4,387,576.45	\$3,674,000.00		3,674	\$1,000.00			\$184,000.00	\$11.00		\$529,576.45
9/22/2011													
3/6/2009	AmenBank Holding Company/American Bank of Oklahoma, Collinsville, OK ^{6,14,44}	\$2,492,000.00	\$2,960,021.33	\$2,492,000.00		2,492	\$1,000.00			\$125,000.00			\$343,021.33
9/15/2011													
1/9/2009	American Express Company, New York, NY ¹¹	\$3,388,890,000.00	\$3,803,257,308.33	\$3,388,890,000.00		3,388,890	\$1,000.00			\$340,000,000.00	\$69.55		\$74,367,308.33
6/17/2009													
7/29/2009													
5/29/2009	American Premier Bancorp., Arcadia, CA ^{11,14}	\$1,800,000.00	\$2,052,682.49	\$1,800,000.00		1,800	\$1,000.00			\$90,000.00			\$162,682.49
1/26/2011													
1/9/2009	American State Bancshares, Inc., Great Bend, KS ^{3,14}	\$6,000,000.00	\$7,220,141.67	\$6,000,000.00		6,000	\$1,000.00			\$300,000.00			\$920,141.67
11/21/2008													
6/19/2012	Amenis Bancorp., Moultrie, GA	\$52,000,000.00	\$59,637,438.67	\$48,391,200.00	(\$725,868.00)	92,000	\$930.60	(\$3,608,800.00)			\$33.99		\$9,302,106.67
8/22/2012										\$2,670,000.00			
12/19/2008													
8/11/2011	AmenServ Financial, Inc., Johnstown, PA ¹⁵	\$21,000,000.00	\$24,601,666.66	\$21,000,000.00		21,000	\$1,000.00			\$825,000.00	\$3.20		\$2,776,666.66
11/2/2011													
8/21/2009													
3/26/2013				\$359,040.00		374,000	\$0.96	(\$14,960.00)					
3/27/2013	AmFirst Financial Services, Inc., McCook, NE ^{14,15}	\$5,000,000.00	\$6,523,255.00	\$2,112,000.00		2,200,000	\$0.96	(\$88,000.00)					\$1,511,380.00
3/28/2013				\$2,328,960.00		2,426,000	\$0.96	(\$97,040.00)		\$259,875.00			
4/9/2013					(\$48,000.00)								
1/30/2009	Anchor Bancorp Wisconsin Inc., Madison, WI ¹⁶	\$110,000,000.00	\$6,000,000.00	\$6,000,000.00		60,000,000	\$0.10	(\$104,000,000.00)			\$25.89		
9/27/2013													
1/30/2009													
4/18/2012	Annapolis Bancorp, Inc./F.N.B. Corporation, Annapolis, MD ^{1,8,9}	\$8,152,000.00	\$13,378,714.00	\$4,076,000.00		4,076	\$1,000.00				\$13.34		
3/6/2013				\$4,076,000.00		4,076	\$1,000.00						
5/28/2015										\$3,735,577.67			
11/21/2008													
4/6/2011	Associated Banc-Corp., Green Bay, WI ¹¹	\$525,000,000.00	\$596,539,172.32	\$262,500,000.00		262,500	\$1,000.00				\$18.75		\$68,104,166.67
9/14/2011				\$262,500,000.00		262,500	\$1,000.00						
12/6/2011										\$3,435,005.65			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/29/2009													
2/7/2014	Atlantic Bancshares, Inc., Bluffton, SC ^{1,7}	\$2,000,000.00	\$2,503,554.78	\$1,950,000.00		1,950	\$1,150.00		\$292,500.00	\$95,031.02	\$2.30		\$122,724.78
2/10/2014				\$50,000.00		50	\$1,150.00		\$7,500.00	\$10,798.98			
3/19/2014					(\$25,000.00)								
2/27/2009	Avenue Financial Holdings, Inc., Nashville, TN ^{8,444}	\$7,400,000.00	\$8,798,415.33	\$7,400,000.00		7,400	\$1,000.00			\$370,000.00	\$14.37		\$1,028,415.33
9/15/2011													
1/30/2009	AviBank Holdings, Inc./Pennsada Bank Holding Co., Palo Alto, CA ¹	\$6,000,000.00	\$7,563,057.15	\$6,000,000.00		6,000	\$1,000.00			\$190,781.12	\$13.85		\$1,372,276.03
7/31/2013													
8/28/2013													
3/13/2009	BankIndependent Inc., Sheffield, AL ^{6,44}	\$21,100,000.00	\$24,841,411.03	\$21,100,000.00		21,100	\$1,000.00			\$1,055,000.00			\$2,686,411.03
7/14/2011													
7/10/2009	Bancorp Financial, Inc., Oak Brook, IL ^{8,124}	\$13,669,000.00	\$15,595,736.93	\$13,669,000.00		13,669	\$1,000.00			\$410,000.00			\$1,516,736.93
8/18/2011													
12/19/2008													
8/5/2009	Bancorp Rhode Island, Inc., Providence, RI ¹	\$30,000,000.00	\$32,341,666.66	\$30,000,000.00		30,000	\$1,000.00			\$1,400,000.00			\$941,666.66
9/30/2009													
2/20/2009	BancPlus Corporation, Ridgeand, MS ^{11,14}	\$48,000,000.00	\$54,607,399.33	\$48,000,000.00		48,000	\$1,000.00			\$2,400,000.00			\$4,207,399.33
9/29/2010													
4/3/2009													
4/26/2013	BancStar, Inc., Festus, MO ¹⁴	\$8,600,000.00	\$10,701,460.58	\$8,267.00		100	\$982.67	(\$1,733.00)					\$1,908,669.65
4/29/2013				\$8,352,695.00		8,500	\$982.67	(\$147,305.00)		\$426,338.55			
5/31/2013					(\$84,509.62)								
12/19/2008	Bank Trust Financial Group, Inc., Mobile, AL ¹⁰	\$50,000,000.00	\$60,451,155.74	\$50,000,000.00		50,000	\$1,000.00			\$15,000.00	\$23.04	730,994	\$10,436,155.74
2/15/2013													
8/14/2009													
12/19/2012				\$451,600.92		486	\$929.22	(\$34,399.08)					
12/20/2012	Bank Financial Services, Inc., Eden Prairie, MN ¹¹	\$1,004,000.00	\$1,114,680.76	\$481,335.96		518	\$929.22	(\$36,664.04)		\$23,500.00			\$183,243.88
1/11/2013					(\$9,329.37)								
3/26/2013					(\$15,670.63)								
10/28/2008		\$15,000,000.00											
1/9/2009	Bank of America Corporation, Charlotte, NC ^{7,13}	\$10,000,000.00	\$26,599,663,040.28	\$25,000,000.00		1,000,000	\$25,000.00			\$305,913,040.28	\$16.83		\$1,293,750,000.00
12/9/2009													
3/9/2010													
1/16/2009		\$3,000,000.00	\$3,087,573.33	\$2,502,000.00		3,000	\$634.00	(\$498,000.00)		\$100,100.00	\$20.25		\$510,473.33
11/30/2012	Bank of Commerce, Charlotte, NC ¹⁴												
1/11/2013					(\$25,000.00)								
11/14/2008		\$17,000,000.00	\$19,564,027.78	\$17,000,000.00		17,000	\$1,000.00				\$6.68		\$2,439,027.78
9/27/2011	Bank of Commerce Holdings, Redding, CA ⁴												
10/26/2011										\$125,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/13/2009													
10/21/2013	Bank of George, Las Vegas, NV ⁶	\$2,672,000.00	\$1,233,940.00	\$955,240.00		2,672	\$357.50	(\$1,716,760.00)		\$23,709.00			\$279,991.00
1/6/2014				(\$25,000.00)									
12/5/2008													
3/31/2009	Bank of Marin Bancorp, Novato, CA ¹¹	\$28,000,000.00	\$30,155,095.11	\$28,000,000.00		28,000	\$1,000.00			\$1,703,984.00	\$53.40		\$451,111.11
11/23/2011													
10/28/2008													
6/17/2009	Bank of New York Mellon, New York, NY ¹¹	\$3,000,000,000.00	\$3,231,416,666.67	\$3,000,000,000.00		3,000,000	\$1,000.00			\$136,000,000.00	\$41.22		\$95,416,666.67
8/5/2009													
4/17/2009	Bank of the Carolinas Corporation, Rockville, NC ¹⁰⁵	\$13,179,000.00	\$4,334,427.00	\$3,294,750.00		13,179	\$250.00	(\$9,884,250.00)			\$49.46		\$1,039,677.00
7/16/2014													
12/12/2008													
11/4/2009	Bank of the Ozarks, Inc., Little Rock, AR ¹¹	\$75,000,000.00	\$81,004,166.67	\$75,000,000.00		75,000	\$1,000.00			\$2,650,000.00	\$49.46		\$3,354,166.67
11/24/2009													
1/30/2009	Bankers' Bank of the West Bancorp, Inc., Denver, CO ¹⁰⁶	\$12,639,000.00	\$17,097,990.60	\$12,639,000.00		12,639	\$1,000.00			\$632,000.00			\$3,826,990.60
4/24/2014													
1/23/2009	BankFirst Capital Corporation, Macon, MS ¹⁴⁴	\$15,500,000.00	\$18,492,469.25	\$15,500,000.00		15,500	\$1,000.00			\$775,000.00			\$2,217,469.25
9/8/2011													
2/13/2009													
11/9/2012	BankGreenville Financial Corporation, Greenville, SC ¹⁴⁴	\$1,000,000.00	\$1,100,653.50	\$900,000.00		1,000	\$900.00	(\$100,000.00)		\$21,880.50			\$203,773.00
1/11/2013				(\$9,000.00)									
3/26/2013				(\$16,000.00)									
11/21/2008													
4/3/2012	Banner Corporation/ Banner Bank, Walla Walla, WA	\$124,000,000.00	\$129,079,862.47	\$109,717,680.00	(\$1,645,765.20)	124,000	\$884.82	(\$14,282,320.00)		\$134,201.00	\$45.86		\$20,873,746.67
6/12/2013													
2/6/2009	Banner County Ban Corporation, Harrisburg, NE ^{8,144}	\$795,000.00	\$942,411.42	\$795,000.00		795	\$1,000.00			\$40,000.00			\$107,411.42
7/28/2011													
1/16/2009	Bar Harbor Bankshares, Bar Harbor, ME ^{2,16}	\$18,751,000.00	\$20,037,514.11	\$18,751,000.00		18,751	\$1,000.00			\$250,000.00	\$34.42		\$1,036,514.11
2/24/2010													
7/28/2010													
11/14/2008													
6/17/2009	BR&T Corp., Winston-Salem, NC ¹¹	\$3,133,640,000.00	\$3,293,353,918.63	\$3,133,640,000.00		3,134	\$1,000,000.00			\$67,010,401.86	\$37.81		\$92,703,516.67
7/22/2009													
4/3/2009	BCB Holding Company, Inc., Theodore, AL ¹¹²	\$1,706,000.00	\$2,315,853.14	\$1,706,000.00		1,706	\$1,000.00			\$85,000.00			\$524,853.14
7/1/2014													
12/23/2008													
1/26/2011	BCSB Bancorp, Inc., Baltimore, MD ¹¹	\$10,800,000.00	\$13,371,500.00	\$10,800,000.00		10,800	\$1,000.00			\$144,000.00	\$13.34		\$1,129,500.00
4/19/2013													

Continued on next page

CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009													
7/6/2011				\$1,500,000.00		1,500	\$1,000.00						
10/19/2011	Beach Business Bank, Manhattan Beach, CA ^{11,14}	\$6,000,000.00	\$7,263,316.66	\$1,500,000.00		1,500	\$1,000.00				\$14.62		\$963,316.66
3/7/2012				\$1,500,000.00		1,500	\$1,000.00						
6/6/2012				\$1,200,000.00		1,200	\$1,000.00						
6/27/2012				\$300,000.00		300	\$1,000.00			\$300,000.00			
6/12/2009	Berkshire Bancorp, Inc./Customers Bancorp, Inc., Phoenixville, PA ^{8,11,14}	\$2,892,000.00	\$3,444,478.21	\$2,892,000.00		2,892	\$1,000.00			\$145,000.00			\$407,478.21
12/19/2008													
5/27/2009	Berkshire Hills Bancorp, Inc., Pittsfield, MA ¹	\$40,000,000.00	\$41,917,777.78	\$40,000,000.00		40,000	\$1,000.00			\$1,040,000.00	\$29.11		\$877,777.78
6/24/2009													
2/13/2009	Benn Bancshares, Inc., Bern, KS ^{3,14,44}	\$985,000.00	\$1,172,062.50	\$985,000.00		985	\$1,000.00			\$50,000.00			\$137,062.50
9/1/2011													
4/24/2009	Birmingham Bloomfield Bancshares, Inc., Birmingham, MI ^{14,18,44}	\$1,635,000.00	\$3,803,022.67	\$1,744,000.00		3,379	\$1,000.00			\$82,000.00	\$8.65		\$342,022.67
12/18/2009													
7/28/2011													
6/19/2009													
2/7/2013	Biscayne Bancshares, Inc., Coconut Grove, FL ^{1,17}	\$6,400,000.00	\$8,271,975.28	\$2,532,140.00		2,600,000	\$0.97	(\$67,860.00)		\$64,158.97			\$1,896,838.16
2/8/2013													
3/26/2013													
3/13/2009													
10/29/2012	Blackhawk Bancorp, Inc., Beloit, WI ^{1,4}	\$10,000,000.00	\$11,459,461.11	\$186,550.00		205	\$910.00	(\$18,450.00)			\$17.85		\$1,980,211.11
10/31/2012													
1/11/2013													
5/22/2009													
6/27/2012	Blackridge Financial, Inc., Fargo, ND ^{1,4}	\$5,000,000.00	\$6,127,326.35	\$2,250,000.00		2,250	\$1,000.00			\$250,000.00			\$877,326.35
9/12/2012													
3/6/2009													
10/29/2012	Blue Ridge Bancshares, Inc., Independence, MO ^{1,4}	\$12,000,000.00	\$11,938,437.34	\$19,630.00		26	\$795.00	(\$6,370.00)			\$17.85		\$2,427,244.00
10/31/2012													
1/11/2013													
3/6/2009													
2/10/2012	Blue River Bancshares, Inc., Shelbyville, IN ^{8,15,17}	\$5,000,000.00	\$529,105.00					(\$5,000,000.00)			\$0.01		\$529,105.00
12/5/2008													
10/18/2013													
10/21/2013	Blue Valley Banc Corp, Overland Park, KS	\$21,750,000.00	\$21,264,901.65	\$3,177,232.50		3,250	\$977.61	(\$72,767.50)			\$8.00		\$211,458.33
1/6/2014													
1/7/2015													
4/17/2009	BNB Financial Services Corporation, New York, NY ⁶	\$7,500,000.00	\$9,776,051.62	\$7,500,000.00		7,500	\$1,000.00			\$375,000.00			\$1,901,051.62
8/30/2013													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008													
8/29/2012	BNC Bancorp, Thomassville, NC	\$31,260,000.00	\$35,140,666.12	\$28,797,649.80	(\$431,964.75)	31,260	\$921.23	(\$2,462,350.20)			\$25.38		\$5,835,061.07
9/19/2012										\$939,920.00			
2/27/2009	BNC Financial Group, Inc., New Canaan, CT ^{13,14}	\$4,797,000.00	\$5,673,920.75	\$4,797,000.00		4,797	\$1,000.00			\$240,000.00			\$636,920.75
1/16/2009													
3/14/2014	BNCCORP, Inc., Bismarck, ND ⁶	\$20,093,000.00	\$26,941,865.35	\$143,000.00		143	\$1,001.08	\$154.44		\$29,737.13	\$16.40		\$6,032,118.22
3/17/2014				\$19,950,000.00		19,950	\$1,001.08	\$21,546.00		\$966,456.56			
4/25/2014					(\$201,147.00)								
3/6/2009	BOH Holdings, Inc., Houston, TX ^{8,19,44}	\$10,000,000.00	\$11,783,777.44	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00			\$1,283,777.44
7/14/2011													
5/15/2009													
3/8/2013	Boscobel Bancorp, Inc., Boscobel, WI ^{4,15}	\$5,586,000.00	\$6,947,457.50	\$5,586,000.00		5,586,000	\$1.11	\$592,730.46		\$232,180.54			\$468,624.00
3/11/2013										\$129,709.80			
4/9/2013					(\$61,787.30)								
11/21/2008													
1/13/2010	Boston Private Financial Holdings, Inc., Boston, MA ¹	\$154,000,000.00	\$171,224,745.48	\$50,000,000.00		50,000	\$1,000.00				\$11.34		\$11,022,222.23
6/16/2010				\$104,000,000.00		104,000	\$1,000.00						
2/7/2011										\$6,202,523.25			
12/23/2008													
2/23/2011	Bridge Capital Holdings, San Jose, CA ¹¹	\$23,864,000.00	\$27,872,582.22	\$15,000,000.00		15,000	\$1,000.00				\$35.86		\$2,613,582.22
3/16/2011				\$8,864,000.00		8,864	\$1,000.00						
4/20/2011										\$1,395,000.00			
12/19/2008													
11/19/2013	Bridgeview Bancorp, Inc., Bridgeview, IL ⁹	\$38,000,000.00	\$13,447,811.37	\$10,450,000.00		38,000	\$275.00	(\$27,550,000.00)		\$709,155.81			\$2,393,155.56
1/6/2014					(\$104,500.00)								
11/14/2008	Broadway Financial Corporation, Los Angeles, CA ^{10,18,65,96,99}	\$9,000,000.00	\$810,416.67								\$1.51		\$810,416.67
12/4/2009		\$6,000,000.00											
5/15/2009													
4/26/2013	Brogan Bancshares, Inc., Kalkaska, WI ^{14,15}	\$2,400,000.00	\$3,022,879.60	\$60,000.00		60,000	\$1.05	\$3,000.60					\$402,720.00
4/29/2013				\$2,340,000.00		2,340,000	\$1.05	\$117,023.40		\$125,135.60			
5/31/2013					(\$25,000.00)								
7/17/2009	Brotherhood Bancshares, Inc., Kansas City, KS ^{14,44}	\$11,000,000.00	\$12,845,586.01	\$11,000,000.00		11,000	\$1,000.00			\$550,000.00			\$1,295,586.01
9/15/2011													
4/24/2009													
5/23/2012	Business Bancshares, Inc., Clayton, MO ^{11,14}	\$15,000,000.00	\$18,707,708.84	\$6,000,000.00		6,000	\$1,000.00						\$2,957,708.84
1/9/2013				\$2,500,000.00		2,500	\$1,000.00						
4/24/2013				\$6,500,000.00		6,500	\$1,000.00			\$750,000.00			
3/13/2009	Butler Point, Inc., Catlin, IL ^{3,14}	\$607,000.00	\$724,123.53	\$607,000.00		607	\$1,000.00			\$30,000.00			\$87,123.53
11/2/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009													
7/27/2011	C&F Financial Corporation, West Point, VA ¹¹	\$20,000,000.00	\$25,205,957.78	\$10,000,000.00		10,000	\$1,000.00				\$39.00	167,504	\$2,902,777.78
4/11/2012				\$10,000,000.00		10,000	\$1,000.00						
5/14/2014										\$2,303,180.00			
12/23/2008	Cache Valley Banking Company, Logan, UT ^{14,18,44}	\$4,757,000.00											
12/18/2009		\$4,640,000.00	\$10,674,333.80							\$238,000.00			\$1,029,333.80
7/14/2011				\$9,407,000.00		9,407	\$1,000.00						
1/9/2009	Cadence Financial Corporation, Starkville, MS ²⁵	\$44,000,000.00	\$41,984,062.50	\$38,000,000.00		44,000	\$863.64	(\$6,000,000.00)					\$3,984,062.50
3/4/2011													
2/27/2009	California Bank of Commerce, Lafayette, CA ^{14,44}	\$4,000,000.00	\$4,755,899.67	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$555,899.67
9/15/2011													
1/23/2009	California Oaks State Bank, Thousand Oaks, CA ^{11,14}	\$3,300,000.00	\$3,802,219.25	\$3,300,000.00		3,300	\$1,000.00			\$165,000.00			\$337,219.25
12/8/2010													
1/23/2009	Calvert Financial Corporation, Ashland, MD ⁹	\$1,037,000.00	\$215,442.61										\$215,442.61
1/23/2009	CalWest Bancorp, Redondo Santa Margarita, CA ¹³⁰	\$4,656,000.00	\$5,285,163.67	\$4,656,000.00		24,445,000	\$0.20	\$233,000.00			\$0.32		\$396,163.67
12/23/2015													
12/23/2008	Capital Bancorp, Inc., Rockville, MD ^{11,14}	\$4,700,000.00	\$5,452,281.19	\$4,700,000.00		4,700	\$1,000.00			\$235,000.00			\$517,281.19
12/30/2010													
12/12/2008	Capital Bank Corporation, Raleigh, NC ³⁹	\$41,279,000.00	\$45,252,104.25	\$41,279,000.00		41,279	\$1,000.00				\$31.98	749,619	\$3,973,104.25
1/28/2011													
4/10/2009	Capital Commerce Bancorp, Inc., Milwaukee, WI ¹²⁸	\$5,100,000.00	\$2,764,934.40	\$2,455,328.00		1,227,664	\$2.00	(\$2,644,672.00)					\$309,606.40
10/2/2015													
11/14/2008	Capital One Financial Corporation, McLean, VA ¹	\$3,555,199,000.00	\$3,806,873,702.13	\$3,555,199,000.00		3,555,199	\$1,000.00			\$146,500,064.55	\$72.18		\$105,174,637.58
6/17/2009													
12/9/2009													
12/23/2008													
11/8/2012	Capital Pacific Bancorp, Portland, OR ¹⁴	\$4,000,000.00	\$4,742,850.89	\$247,727.04		264	\$938.36	(\$16,272.96)					\$845,368.89
11/9/2012				\$3,505,712.96		3,736	\$938.36	(\$230,287.04)		\$169,042.00			
1/11/2013					(\$25,000.00)								
10/23/2009	Cardinal Bancorp II, Inc., Washington, MO ^{4,15,65}	\$6,251,000.00	\$7,547,479.56	\$6,251,000.00		6,251,000	\$1.00			\$313,000.00			\$983,479.56
9/8/2011													
1/9/2009													
2/20/2013	Carolina Bank Holdings, Inc., Greensboro, NC	\$16,000,000.00	\$19,941,788.94	\$435,756.60		466	\$935.10	(\$30,243.40)			\$18.44		\$3,329,804.94
2/21/2013													
3/26/2013					(\$149,616.00)								
4/19/2013										\$1,800,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/6/2009													
11/30/2012				\$3,412,000.00		4,000	\$853.00	(\$588,000.00)					
1/11/2013	Carolina Trust Bank, Lincobton, NC	\$4,000,000.00	\$3,994,452.00	(\$34,120.00)							\$6.20		\$613,320.00
3/26/2013				(\$15,880.00)									
6/11/2013										\$19,132.00			
2/13/2009	Carrollton Bancorp, Baltimore, MD ¹¹	\$9,201,000.00	\$11,388,958.51	\$9,201,000.00		9,201	\$1,000.00			\$213,594.16	\$5.06		\$1,974,364.35
4/19/2013													
1/16/2009	Carver Bancorp, Inc., New York, NY ^{11,36}	\$18,980,000.00	\$20,511,580.55	\$18,980,000.00		18,980	\$1,000.00				\$3.75		\$1,531,580.55
8/27/2010													
11/21/2008	Cascade Financial Corporation, Everett, WA	\$38,970,000.00	\$17,678,900.00	\$16,250,000.00		38,970	\$416.99	(\$22,720,000.00)					\$1,428,900.00
12/5/2008													
3/20/2013	Cathay General Bancorp, Los Angeles, CA ¹	\$258,000,000.00	\$329,874,444.96	\$129,000,000.00		129,000	\$1,000.00				\$31.33		\$58,766,666.66
9/30/2013				\$129,000,000.00		129,000	\$1,000.00						
12/9/2013										\$13,107,78.30			
2/27/2009	Catskill Hudson Bancorp, Inc. Rock Hill, NY ^{6,14,18,44}	\$3,000,000.00									\$14.25		\$685,071.47
12/22/2009													
7/21/2011				\$6,500,000.00		6,500	\$1,000.00			\$263,000.00			
5/29/2009	CB Holding Corp., Alledo, IL ^{3,37}	\$4,114,000.00	\$271,579.53					(\$4,114,000.00)					\$271,579.53
10/14/2011													
2/20/2009		\$2,644,000.00											
12/29/2009		\$1,753,000.00											
11/28/2012	CBB Bancorp, Cartersville, GA ¹⁸		\$4,982,141.86	\$1,268,825.60		1,360	\$932.96	(\$91,174.40)					\$799,528.40
11/29/2012				\$2,831,259.86		3,037	\$932.26	(\$205,740.14)		\$115,861.34			
1/11/2013													
3/26/2013													
3/27/2009													
8/7/2012										\$287,213.85			
8/9/2012	CBS Banc Corp., Russellville, AL ¹⁴	\$24,300,000.00	\$27,432,357.95	\$923,304.00		1,020	\$905.20	(\$96,696.00)				523,076	\$4,548,136.70
8/10/2012				\$21,073,056.00		23,280	\$905.20	(\$2,206,944.00)		\$131,297.76			
9/11/2012													
3/27/2009													
12/23/2008	Cecil Bancorp, Inc., Elkton, MD	\$11,560,000.00	\$516,988.89								\$0.30	261,538	\$516,988.89
2/6/2009													
11/20/2013	CedarStone Bank, Lebanon, TN ⁸	\$3,564,000.00	\$4,672,098.50	\$3,564,000.00		3,564	\$1,000.00			\$178,000.00			\$930,098.50
1/9/2009													
9/15/2011	Center Bancorp, Inc., Union, NJ ⁴	\$10,000,000.00	\$11,586,666.67	\$10,000,000.00		10,000	\$1,000.00				18.69		\$1,341,666.67
12/7/2011										\$245,000.00			
12/12/2008													
6/27/2012	Center Financial Corporation/BBCN Bancorp, Inc., Los Angeles, CA ^{1,99}	\$55,000,000.00	\$65,855,083.33	\$55,000,000.00		55,000	\$1,000.00				\$17.22		
5/27/2015										\$1,115,500.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
5/1/2009													
10/29/2012	CenterBank, Milford, OH ^{8,14}	\$2,250,000.00	\$2,344,662.43	\$24,750.00		30	\$825.00	(\$5,250.00)					\$429,355.00
11/1/2012				\$1,831,500.00		2,220	\$825.00	(\$388,500.00)		\$84,057.43			
1/11/2013					(\$18,562.50)								
3/26/2013					(\$6,437.50)								
11/21/2008	Centerstate Banks of Florida Inc., Davenport, FL ^{2,16}	\$27,875,000.00	\$29,283,302.58	\$27,875,000.00		27,875	\$1,000.00			\$212,000.00	\$15.65		\$1,196,302.58
10/28/2009													
1/16/2009	Centra Financial Holdings, Inc., Morgantown, WV ^{3,11,14}	\$15,000,000.00	\$15,922,937.50	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00	\$36.99		\$172,937.50
3/31/2009													
4/15/2009													
12/5/2008	Central Bancorp, Inc., Somerville, MA ⁶	\$10,000,000.00	\$13,886,111.11	\$10,000,000.00		10,000	\$1,000.00			\$2,525,000.00	\$46.52		\$1,361,111.11
8/25/2011													
10/19/2011													
2/27/2009	Central Bancorp, Inc., Garland, TX ^{8,17}	\$22,500,000.00	\$31,086,221.13	\$22,500,000.00		22,500	\$1,000.00			\$1,125,000.00	\$23.72		\$7,461,221.13
8/29/2014													
1/30/2009	Central Bancshares, Inc., Houston, TX ^{3,11,14}	\$5,800,000.00	\$6,859,176.83	\$5,800,000.00		5,800	\$1,000.00			\$290,000.00			\$769,176.83
7/6/2011													
2/20/2009													
12/10/2012	Central Community Corporation, Temple, TX ¹⁴	\$22,000,000.00	\$25,797,528.80	\$5,333,059.60		5,758	\$926.20	(\$424,940.40)					\$4,566,167.00
12/11/2012				\$15,043,340.40		16,242	\$926.20	(\$1,198,659.60)		\$1,058,725.80			
1/11/2013					(\$203,764.00)								
11/1/2008	Central Federal Corporation, Fairlawn, OH	\$7,225,000.00	\$3,612,118.06	\$3,000,000.00		7,225	\$415.22	(\$4,225,000.00)			\$1.32		\$612,118.06
9/26/2012													
12/23/2008	Central Jersey Bancorp, Oakhurst, NJ ¹	\$11,300,000.00	\$12,704,145.10	\$11,300,000.00		11,300	\$1,000.00			\$319,658.99	\$12.67		\$1,084,486.11
11/24/2010													
12/1/2010													
1/9/2009													
6/22/2011	Central Pacific Financial Corp., Honolulu, HI ¹⁰	\$135,000,000.00	\$75,036,891.42	\$36,337,500.00	(\$454,218.75)	2,850,000	\$12.75	(\$32,121,928.87)			\$22.02		\$2,362,500.00
4/4/2012				\$36,427,038.55	(\$387,816.38)	2,770,117	\$13.15	(\$30,113,532.58)					
6/11/2013										\$751,888.00			
1/30/2009	Central Valley Community Bancorp, Fresno, CA ⁵	\$7,000,000.00	\$8,077,516.47	\$7,000,000.00		7,000	\$1,000.00			\$185,016.80	\$12.03		\$892,499.67
8/18/2011													
9/28/2011													
1/30/2009	Central Virginia Bankshares, Inc., Powhatan, VA ⁹	\$11,385,000.00	\$3,800,656.00	\$3,350,000.00		11,385	\$294.25	(\$8,035,000.00)			\$39.00		\$450,656.00
10/1/2013													
12/18/2009	Centric Financial Corporation, Harrisburg, PA ^{3,17,44}	\$6,056,000.00	\$6,739,821.89	\$6,056,000.00		6,056	\$1,000.00			\$182,000.00			\$501,821.89
7/14/2011													
2/6/2009	Centrix Bank & Trust, Bedford, NH ^{4,10,64}	\$7,500,000.00	\$8,887,791.42	\$7,500,000.00		7,500	\$1,000.00			\$375,000.00			\$1,012,791.42
7/28/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ⁶	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009													
9/25/2013			\$8,211,450.00			25,266	\$325.00	(\$17,054,550.00)					
10/18/2013			\$1,950,000.00			6,000	\$325.00	(\$4,050,000.00)					
10/29/2013	Centrue Financial Corporation, Ottawa, IL	\$32,668,000.00	\$11,205,387.14	(\$82,114.50)							\$16.64	508,320	\$571,690.00
1/6/2014				(\$19,500.00)									
2/10/2014			\$577,638.02			1,402	\$412.01	(\$824,361.98)					
3/19/2014				(\$5,776.38)						\$2,000.00			
10/15/2014													
6/19/2009													
12/19/2012	Century Financial Services Corporation, Santa Fe, NM ¹⁵	\$10,000,000.00	\$13,186,960.25	\$39,400.00		40,000	\$0.99	(\$600.00)		\$198,635.58			\$2,938,871.30
12/20/2012				\$9,810,600.00		9,960,000	\$0.99	(\$149,400.00)		\$297,953.37			
1/11/2013				(\$98,500.00)									
5/29/2009	Chambers Bancshares, Inc., Danville, AR ¹⁵	\$19,817,000.00	\$32,098,302.62	\$19,817,000.00		19,817,000	\$1.00			\$991,000.00			\$11,290,302.62
4/1/2015													
7/31/2009													
3/14/2014	Chicago Shore Corporation, Chicago, IL ⁸	\$7,000,000.00	\$8,981,348.81	\$257,660.00		260	\$991.00	(\$2,340.00)					\$1,766,525.81
3/17/2014				\$6,679,340.00		6,740	\$991.00	(\$60,660.00)		\$347,193.00			
4/25/2014				(\$69,370.00)									
12/31/2008	OTI Group Inc., New York, NY ²⁵	\$2,330,000,000.00	\$43,687,500.00					(\$2,330,000,000.00)			\$39.70		\$43,687,500.00
12/10/2009													
10/28/2008													
12/10/2010	Citigroup Inc., New York, NY ^{25,26}	\$25,000,000,000.00	\$32,839,267,986.46	\$25,000,000,000.00		7,692,307,692	\$4.14	\$6,852,354,470.95		\$54,621,848.84	\$51.75		\$932,291,666.67
1/31/2011													
1/16/2009													
8/4/2010	Citizens & Northern Corporation, Wellshoro, PA ¹	\$26,440,000.00	\$28,889,100.00	\$26,440,000.00		26,440	\$1,000.00			\$400,000.00	\$21.00		\$2,049,100.00
9/1/2010													
12/23/2008	Citizens Bancorp. Nevada City, CA ^{15,57}	\$10,400,000.00	\$223,571.11					(\$10,400,000.00)			\$0.01		\$223,571.11
9/23/2011													
5/29/2009													
2/7/2013	Citizens Bancshares Co., Chillicothe, MO ¹⁴	\$24,990,000.00	\$13,952,381.45	\$6,657,375.00		12,990	\$512.50	(\$6,332,625.00)		\$258,018.75			\$628,033.33
2/8/2013				\$6,150,000.00		12,000	\$512.50	(\$5,850,000.00)		\$387,028.12			
3/26/2013				(\$128,073.75)									
3/6/2009	Citizens Bancshares Corporation, Atlanta, GA ^{11,36}	\$7,462,000.00	\$7,997,813.22	\$7,462,000.00		7,462	\$1,000.00				\$7.99		\$535,813.22
8/13/2010													
3/20/2009													
6/29/2015	Citizens Bank & Trust Company, Covington, LA ⁶	\$2,400,000.00	\$2,353,330.60	\$1,560,312.00		2,400	\$650.13	(\$839,688.00)		\$53,015.60			\$765,003.00
8/6/2015					(\$25,000.00)								
2/6/2009	Citizens Commerce Bancshares, Inc., Versailles, KY ⁷	\$6,300,000.00	\$180,258.50										\$180,258.50

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008	Citizens Community Bank, South Hill, VA ^{14,44}	\$3,000,000.00	\$3,574,645.84	\$3,000,000.00		3,000	\$1,000.00			\$150,000.00	\$8.70		\$424,645.84
12/19/2008													
2/16/2011	Citizens First Corporation, Bowling Green, KY ¹¹	\$8,779,000.00	\$12,236,725.89	\$2,212,308.00		63	\$36,116.00				\$13.74	254,218	\$1,751,923.11
2/13/2013				\$3,300,904.00		94	\$36,116.00						
1/15/2014				\$3,265,788.00		93	\$36,116.00						
4/15/2015										\$1,705,802.78			
12/12/2008	Citizens Republic Bancorp, Inc./Prisident Corporation, Flint, MI ⁶	\$300,000,000.00	\$381,395,557.08	\$300,000,000.00		300,000	\$1,000.00			\$12,150,120.44			
4/12/2013													
5/13/2015													
12/12/2008	Citizens South Banking Corporation, Gastonia, NC ¹⁵	\$20,500,000.00	\$23,572,379.22	\$20,500,000.00		20,500	\$1,000.00			\$225,157.00	\$7.32		\$2,847,222.22
9/22/2011													
11/9/2011													
4/10/2009	City National Bancshares Corporation, Newark, NJ ^{15,14}	\$9,439,000.00	\$2,508,609.00	\$2,226,750.00		9,439	\$235.91	(\$7,212,250.00)					\$281,859.00
8/7/2015													
11/21/2008	City National Corporation/Royal Bank of Canada, Beverly Hills, CA ¹¹	\$400,000,000.00	\$442,416,666.67	\$200,000,000.00		200,000	\$1,000.00				\$53.58		\$23,916,666.67
12/30/2009				\$200,000,000.00		200,000	\$1,000.00						
3/3/2010				\$200,000,000.00		200,000	\$1,000.00			\$18,500,000.00			
4/7/2010													
3/27/2009													
11/28/2012	Clover Community Bancshares, Inc., Clover, SC ¹⁴	\$3,000,000.00	\$3,318,585.05	\$955,825.50		1,095	\$872.90	(\$139,174.50)					\$610,863.55
11/29/2012				\$1,662,874.50		1,905	\$872.90	(\$242,125.50)		\$114,021.50			
1/11/2013					(\$25,000.00)								
12/5/2008													
3/8/2013				\$3,772,645.00		3,950	\$955.10	(\$177,355.00)					
3/11/2013	Coastal Banking Company, Inc., Fernandina Beach, FL ¹²	\$9,950,000.00	\$11,166,897.79	\$5,730,600.00		6,000	\$955.10	(\$269,400.00)					\$1,434,037.79
4/9/2013					(\$95,032.45)					\$99,000.00			
4/10/2013										\$225,647.45			
6/12/2013													
8/28/2009													
3/8/2013	CoastalSouth Bancshares, Inc., Hilton Head Island, SC ¹¹	\$16,015,000.00	\$14,257,487.71	\$397,550.00		500	\$795.10	(\$102,450.00)		\$389,857.05			\$1,235,448.96
3/11/2013				\$12,335,976.50		15,515	\$795.10	(\$3,179,023.50)		\$25,990.47			
4/9/2013					(\$127,335.27)								
12/19/2008													
9/8/2011	CoBiz Financial Inc., Denver, CO ⁶	\$64,450,000.00	\$73,357,086.72	\$64,450,000.00		64,450	\$1,000.00			\$143,677.00	\$13.42		\$8,763,409.72
11/23/2011													
1/9/2009													
8/18/2011	Codorus Valley Bancorp, Inc., York, PA ⁴	\$16,500,000.00	\$19,178,479.00	\$16,500,000.00		16,500	\$1,000.00				\$20.34		\$2,151,875.00
9/28/2011										\$526,604.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009													
7/19/2013	ColoEast Bankshares, Inc., Lamar, CO ¹⁴	\$10,000,000.00	\$10,670,784.03	\$46,995.00		52	\$903.75	(\$5,005.00)					\$1,229,277.78
7/22/2013				\$8,990,505.00		9,948	\$903.75	(\$957,495.00)		\$494,381.25			
9/12/2013					(\$90,375.00)								
3/27/2009	Colonial American Bank, West Conshohocken, PA ^{11,14}	\$574,000.00	\$668,142.53	\$574,000.00		574	\$1,000.00			\$29,000.00			\$65,142.53
1/9/2009													
2/7/2013				\$21,633,944.71		27,661	\$782.11	(\$6,027,055.29)					
2/8/2013	Colony Bankcorp, Inc., Fitzgerald, GA	\$28,000,000.00	\$26,480,089.20	\$265,135.29		339	\$782.11	(\$73,864.71)			\$9.53		\$3,990,000.00
3/26/2013					(\$218,990.80)								
6/12/2013										\$810,000.00			
11/21/2008													
8/11/2010	Columbia Banking System, Inc., Tacoma, WA ^{11,14}	\$76,898,000.00	\$86,821,419.22	\$76,898,000.00		76,898	\$1,000.00			\$3,301,647.00	\$32.51		\$6,621,772.22
9/1/2010													
2/27/2009	Columbine Capital Corp., Buena Vista, CO ^{14,44}	\$2,260,000.00	\$2,689,478.64	\$2,260,000.00		2,260	\$1,000.00			\$113,000.00			\$316,478.64
9/22/2011													
11/14/2008													
3/17/2010	Comerica Inc., Dallas, TX ¹	\$2,250,000,000.00	\$2,582,039,543.40	\$2,250,000,000.00		2,250,000	\$1,000.00			\$181,102,043.40	\$41.83		\$150,937,500.00
5/12/2010													
1/9/2009	Commerce National Bank, Newport Beach, CA ¹¹	\$5,000,000.00	\$5,602,969.61	\$5,000,000.00		5,000	\$1,000.00			\$566,898.50	\$15.90		\$36,111.11
10/7/2009													
10/1/2013													
5/22/2009													
8/7/2012				\$130,500.00		174,000	\$0.75	(\$43,500.00)					
8/8/2012	Commonwealth Bancshares, Inc., Louisville, KY ^{11,15}	\$20,400,000.00	\$21,575,016.54	\$1,469,250.00		1,959,000	\$0.75	(\$489,750.00)					\$5,529,294.54
8/9/2012				\$13,100,250.00		17,467,000	\$0.75	(\$4,366,750.00)		\$792,990.00			
8/10/2012				\$600,000.00		800,000	\$0.75	(\$200,000.00)		\$105,732.00			
9/11/2012					(\$153,000.00)								
1/23/2009	Commonwealth Business Bank, Los Angeles, CA ¹⁴	\$7,701,000.00	\$8,451,110.79	\$7,323,651.00		7,701	\$951.00	(\$377,349.00)		\$362,427.91	\$11.78		\$838,268.39
7/17/2013													
9/12/2013					(\$73,236.51)								
1/16/2009	Community 1st Bank, Roseville, CA ^{11,14}	\$2,550,000.00	\$2,899,659.67	\$2,550,000.00		2,550	\$1,000.00			\$128,000.00			\$221,659.67
12/19/2012													
3/6/2009	Community Bancshares of Kansas, Inc., Goff, KS ^{11,14}	\$500,000.00	\$616,741.75	\$500,000.00		500	\$1,000.00			\$25,000.00			\$91,741.75
7/18/2012													
9/11/2009	Community Bancshares of Mississippi, Inc./ Community Bank of Mississippi, Brandon, MS ^{11,14}	\$52,000,000.00	\$57,575,699.54	\$52,000,000.00		52,000	\$1,000.00			\$2,600,000.00			\$3,193,250.19
9/29/2010													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
7/24/2009	Community Bancshares, Inc., Kingman, AZ ^{3,7}	\$3,872,000.00	\$5,197,157.57	\$3,872,000.00		3,872	\$1,000.00			\$116,000.00			\$1,209,157.57
2/11/2015													
1/16/2009	Community Bank of the Bay, Oakland, CA ^{11,35}	\$1,747,000.00	\$1,823,188.61	\$1,747,000.00		1,747	\$1,000.00						\$76,188.61
9/29/2010													
5/29/2009	Community Bank Shares of Indiana, Inc., New Albany, IN ⁴	\$19,468,000.00	\$22,802,281.62	\$19,468,000.00		19,468	\$1,000.00			\$1,100,869.50	\$31.52		\$2,233,412.12
9/15/2011													
10/19/2011													
12/19/2008													
7/24/2013	Community Bankers Trust Corporation, Glen Allen, VA ^{1,101}	\$17,680,000.00	\$23,135,879.12	\$2,500,000.00		2,500	\$1,000.00				\$5.37		\$4,675,879.12
11/20/2013													
4/23/2014				\$10,680,000.00		10,680	\$1,000.00			\$780,000.00			
6/4/2014													
2/27/2009	Community Business Bank, West Sacramento, CA ¹⁴	\$3,976,000.00	\$4,674,050.16	\$3,717,560.00	(\$25,000.00)	3,976	\$935.00	(\$258,440.00)		\$167,035.00	\$12.40		\$814,455.16
11/30/2012													
1/11/2013													
12/19/2008	Community Financial Corporation/City Holding Company, Staunton, VA ³	\$12,643,000.00	\$16,080,204.94	\$12,643,000.00		12,643	\$1,000.00			\$873,485.00	\$45.64		\$2,563,719.94
1/9/2013													
5/28/2015													
5/15/2009	Community Financial Shares, Inc., Glen Elyn, IL ^{1,15,16}	\$6,970,000.00	\$4,240,743.82	\$3,136,500.00		6,970	\$460.00	(\$3,833,500.00)		\$157,050.00	\$48.52		\$947,193.82
12/21/2012													
4/3/2009													
2/7/2014	Community First Bancshares, Inc., Harrison, AR ⁶	\$12,725,000.00	\$16,441,884.63	\$3,705,037.50		3,750	\$988.01	(\$44,962.50)		\$85,157.88			\$3,365,409.43
2/10/2014				\$8,867,389.75		8,975	\$988.01	(\$107,610.25)		\$544,614.34			
3/19/2014					(\$125,724.27)								
3/20/2009	Community First Bancshares, Inc., Union City, TN ^{6,144}	\$20,000,000.00	\$23,628,111.33	\$20,000,000.00		20,000	\$1,000.00			\$1,000,000.00			\$2,628,111.33
8/18/2011													
2/27/2009													
4/11/2014	Community First Inc., Columbia, TN ⁶	\$17,806,000.00	\$7,665,362.89	\$1,322,500.50		4,401	\$300.50	(\$3,078,499.50)		\$72,314.55			\$1,908,453.00
4/14/2014				\$4,028,202.50		13,405	\$300.50	(\$9,376,797.50)		\$387,399.37			
7/18/2014					(\$53,507.03)								
2/6/2009	Community Holding Company of Florida, Inc./Community Bancshares of Mississippi, Inc., Brandon, MS ^{6,7}	\$1,050,000.00	\$1,220,300.65	\$1,002,750.00		105	\$9,550.00	(\$47,250.00)		\$25,000.00			
11/30/2012													
1/11/2013					(\$10,027.50)								
3/26/2013					(\$14,972.50)								
12/23/2008													
12/19/2012	Community Investors Bancorp, Inc., Bucyrus, OH ¹⁴	\$2,600,000.00	\$3,115,616.28	\$952,850.00		1,003	\$950.00	(\$50,150.00)		\$105,000.00			\$565,616.28
12/20/2012				\$1,517,150.00		1,597	\$950.00	(\$79,850.00)		\$105,000.00			
1/11/2013					(\$24,700.00)								
3/26/2013					(\$300.00)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009	Community Partners Bancorp, Middletown, NJ ¹⁴	\$9,000,000.00	\$10,598,750.00	\$9,000,000.00		9,000	\$1,000.00			\$460,000.00	\$9.95		\$1,138,750.00
11/13/2009	Community Pride Bank Corporation, Ham Lake, MN ^{15,17}	\$4,400,000.00	\$5,462,045.14	\$4,400,000.00	(\$48,849.24)	4,400,000	\$1.11	\$484,924.00		\$1,777,716.96			\$448,253.42
9/12/2013	Community Trust Financial Corporation, Ruston, LA ^{13,14}	\$24,000,000.00	\$28,459,100.00	\$24,000,000.00		24,000	\$1,000.00			\$1,200,000.00			\$3,259,100.00
12/19/2008													
12/10/2012	Community West Bancshares, Goleta, CA	\$15,600,000.00	\$14,341,140.33	\$9,172,000.00		3,000	\$724.00	(\$828,000.00)					
12/11/2012				\$9,172,400.00		12,600	\$724.00	(\$3,477,600.00)			\$6.97		\$2,461,333.33
1/11/2013					(\$112,944.00)								
6/12/2013										\$698,351.00			
2/13/2009	CommunityOne Bancorp/FNB United Corp., Asheville, NC ^{13,10}	\$51,500,000.00	\$12,749,591.59	\$10,149,929.90		1,085,554	\$9.35	(\$41,350,070.10)			\$13.47		\$2,589,305.00
5/23/2014										\$10,356.69			
5/27/2015													
1/9/2009	Congaree Bancshares, Inc., Cayce, SC ¹⁴	\$3,285,000.00	\$3,483,629.20	\$2,932.54		29	\$825.26	(\$5,067.46)					\$691,286.10
10/29/2012				\$2,687,046.56		3,256	\$825.26	(\$568,953.44)		\$106,364.00	\$5.95		
10/31/2012					(\$25,000.00)								
1/11/2013													
2/13/2009													
11/30/2012	Corning Savings and Loan Association, Corning, AR ¹⁴	\$638,000.00	\$659,705.04	\$548,680.00		638	\$860.00	(\$89,320.00)		\$3,960.00			\$132,065.04
1/11/2013					(\$5,486.80)								
3/26/2013					(\$19,513.20)								
1/30/2009	Country Bank Shares, Inc., Millford, NE ¹⁴	\$7,525,000.00	\$8,781,205.02	\$713,208.30		777	\$917.90	(\$63,791.70)					\$1,570,839.50
11/29/2012				\$6,193,989.20		6,748	\$917.90	(\$554,010.80)		\$372,240.00			
1/11/2013					(\$69,071.98)								
6/5/2009	Covenant Financial Corporation, Clerksdale, MS ⁸	\$5,000,000.00	\$6,594,635.27	\$5,000,000.00		5,000	\$1,000.00			\$250,000.00			\$1,344,635.27
4/30/2014													
2/20/2009	Crazy Woman Creek Bancorp, Inc., Buffalo, WY ⁹	\$3,100,000.00	\$4,225,732.08	\$1,000,000.00		1,000	\$1,000.00				\$12.00		\$970,732.08
1/8/2014				\$2,100,000.00		2,100	\$1,000.00			\$155,000.00			
11/19/2014													
1/9/2009	Crescent Financial Bancshares, Inc. (Crescent Financial Corporation)/ HeritageSouth Bancshares, Inc., Raleigh, NC ²	\$24,900,000.00	\$33,014,741.20	\$24,900,000.00		24,900	\$1,000.00				\$25.17	514,693	\$11,011,235.28
2/19/2014										\$1,681,000.00			
6/11/2014													
1/23/2009													
7/19/2013	Crosstown Holding Company, Blaine, MN ¹⁴	\$10,650,000.00	\$13,498,324.53	\$343,794.50		350	\$982.27	(\$6,205.50)					\$2,610,550.42
7/22/2013				\$10,117,381.00		10,300	\$982.27	(\$182,619.00)		\$531,210.67			
9/12/2013					(\$104,611.76)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/27/2009													
6/29/2015	CSRA Bank Corp., Wrens, GA ⁶	\$2,400,000.00	\$3,210,755.60	\$2,400,000.00		2,400	\$1,213.75		\$513,000.00	\$141,815.60			\$180,940.00
8/6/2015					(\$25,000.00)								
12/5/2008													
8/26/2009	CVB Financial Corp. Ontario, CA ^{1,16}	\$130,000,000.00	\$136,046,583.33	\$97,500,000.00		97,500	\$1,000.00				\$16.92		\$4,739,583.33
9/2/2009				\$32,500,000.00		32,500	\$1,000.00						
10/28/2009										\$1,307,000.00			
2/27/2009	D.L. Evans Bancorp, Barley, ID ^{1,14}	\$19,891,000.00	\$23,686,592.33	\$19,891,000.00		19,891	\$1,000.00			\$995,000.00			\$2,800,592.33
9/27/2011													
5/15/2009	Deerfield Financial Corporation, Deerfield, WI ^{1,15,14}	\$2,639,000.00	\$3,283,338.96	\$2,639,000.00		2,639,000	\$1.00			\$132,000.00			\$512,338.96
12/4/2009													
2/7/2013	Delmar Bancorp, Delmar, MD ^{8,14}	\$9,000,000.00	\$6,598,331.15	\$5,293,527.28		8,648	\$612.11	(\$3,354,472.72)		\$311,943.55			\$832,487.50
2/8/2013				\$215,462.72		352	\$612.11	(\$136,537.28)					
3/26/2013					(\$55,089.90)								
2/13/2009		\$1,173,000.00											
12/29/2009		\$1,508,000.00											
9/24/2013	DeSoto County Bank, Horn Lake, MS ^{8,18}	\$9,000,000.00	\$2,781,331.97	\$301,428.58		366	\$823.58	(\$64,571.42)		\$40,563.34			\$577,205.80
9/25/2013				\$1,895,467.59		2,315	\$818.78	(\$419,532.41)					
10/29/2013					(\$33,333.34)								
5/22/2009													
8/8/2012				\$4,381,500.00		6,000,000	\$0.73	(\$1,618,500.00)					
8/9/2012	Diamond Bancorp, Inc., Washington, MD ^{4,15}	\$20,445,000.00	\$21,101,618.19	\$10,197,941.25		13,965,000	\$0.73	(\$3,767,068.75)		\$688,041.09			\$5,541,380.06
8/10/2012				\$350,520.00		480,000	\$0.73	(\$129,480.00)		\$91,535.40			
9/11/2012					(\$149,299.61)								
1/16/2009													
2/7/2013	Dickinson Financial Corporation I, Kansas City, MO ^{1,11}	\$146,053,000.00	\$87,459,858.69	\$8,025,555.03		14,523	\$552.61	(\$6,497,444.97)		\$3,372.19			\$2,631,196.78
2/8/2013				\$72,684,793.30		131,530	\$552.61	(\$58,845,206.70)		\$4,922,044.87			
3/26/2013					(\$807,103.48)								
3/13/2009	Discover Financial Services, Riverwoods, IL ¹	\$1,224,558,000.00	\$1,464,248,844.00	\$1,224,558,000.00		1,224,558	\$1,000.00			\$172,000,000.00	\$53.62		\$67,690,844.00
4/21/2010													
7/7/2010													
1/30/2009	DNB Financial Corporation, Downtown, PA ⁴⁴	\$11,750,000.00	\$13,683,277.61	\$11,750,000.00		11,750	\$1,000.00			\$458,000.00	\$29.50		\$1,475,277.61
8/4/2011													
9/21/2011													
6/19/2009													
11/27/2013	Duke Financial Group, Inc., Minneapolis, MN ¹⁵	\$12,000,000.00	\$17,424,285.82	\$5,000,000.00		5,000,000	\$1.00						\$4,824,285.82
3/5/2014				\$2,000,000.00		2,000,000	\$1.00						
4/2/2014				\$5,000,000.00		5,000,000	\$1.00			\$600,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ⁶	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008													
12/23/2009	Eagle Bancorp, Inc., Bethesda, MD ^{2,44}	\$38,235,000.00	\$44,847,153.76	\$15,000,000.00		15,000	\$1,000.00				\$50.47		\$3,817,731.76
7/14/2011				\$23,235,000.00		23,235	\$1,000.00			\$2,794,422.00			
11/23/2011													
12/9/2008													
12/29/2010	East West Bancorp, Pasadena, CA ^{1,16}	\$306,546,000.00	\$352,722,420.00	\$306,546,000.00		306,546	\$1,000.00			\$14,500,000.00	\$41.56		\$31,676,420.00
1/26/2011													
1/9/2009													
10/18/2013	Eastern Virginia Bankshares, Inc., Hamptonock, VA	\$24,000,000.00	\$28,568,653.60	\$20,100,000.00	(\$264,986.40)	20,100	\$1,104.11	\$2,092,611.00			\$7.18		\$2,220,000.00
10/21/2013													
1/6/2014													
5/13/2015													
1/16/2009	ECB Bancorp, Inc./ Crescent Financial Bancshares, Inc. VantageSouth Bancshares, Inc., Englehard, NC ⁹	\$17,949,000.00	\$23,397,494.08	\$17,949,000.00		17,949	\$1,000.00						
2/19/2014													
6/11/2014										\$871,000.00			
12/23/2008													
8/18/2011	Encshire Financial Corp., Emmiton, PA ⁴⁴	\$7,500,000.00	\$8,545,904.67	\$7,500,000.00		7,500	\$1,000.00				\$24.00		\$994,791.67
12/7/2011										\$51,113.00			
12/5/2008													
9/27/2011	Encore Bancshares Inc., Houston, TX ⁶³	\$34,000,000.00	\$39,415,959.89	\$34,000,000.00		34,000	\$1,000.00						\$4,778,888.89
11/23/2011										\$637,071.00			
12/19/2008													
11/7/2012	Enterprise Financial Services Corp., St. Louis, MO ¹¹	\$35,000,000.00	\$42,801,933.33	\$35,000,000.00		35,000	\$1,000.00				\$28.35	324,074	\$6,795,833.33
1/9/2013										\$1,006,100.00			
6/12/2009	Enterprise Financial Services Group, Inc., Allison Park, PA ^{10,44}	\$4,000,000.00	\$4,680,205.56	\$4,000,000.00		4,000	\$1,000.00				\$6.75		\$480,205.56
8/25/2011										\$200,000.00			
1/30/2009	Equity Bancshares, Inc., Wichita, KS ^{44,73}	\$8,750,000.00	\$10,394,872.56	\$8,750,000.00		8,750	\$1,000.00				\$23.39		\$5,624,635.86
8/11/2011										\$438,000.00			
12/19/2008													
8/3/2012													
8/8/2012													
8/9/2012	Exchange Bank, Santa Rosa, CA ³¹⁴	\$43,000,000.00	\$47,294,527.29	\$8,725,367.25		9,969	\$875.25	(\$1,243,632.75)					\$7,980,919.44
8/10/2012													
8/13/2012													
9/11/2012													
					(\$376,357.50)	12,000	\$875.25	(\$1,497,000.00)					

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009		\$4,609,000.00											
11/6/2009		\$3,535,000.00											
2/6/2013	F & M Bancshares, Inc., Trezevant, TN ^{3,4,18}		\$9,405,391.28	\$4,797,325.00		5,090	\$942.50	(\$292,675.00)					\$1,584,420.99
2/7/2013				\$2,734,192.50		2,901	\$942.50	(\$166,807.50)		\$222,007.50			
2/8/2013				\$144,202.50		153	\$942.50	(\$8,797.50)					
3/26/2013					(\$76,757.21)								
2/6/2009													
9/18/2012										\$136,813.05			
9/19/2012	F & M Financial Corporation, Salisbury, NC ^{3,4}	\$17,000,000.00	\$20,119,744.45	\$2,664,750.00		2,805	\$950.00	(\$140,250.00)					\$3,355,970.50
9/20/2012				\$13,485,250.00		14,195	\$950.00	(\$709,750.00)		\$638,460.90			
11/16/2012					(\$161,500.00)								
5/22/2009													
11/8/2012	F&C Bancorp Inc., Holden, MO ^{4,18}	\$2,993,000.00	\$3,842,376.65	\$1,590,599.43		1,659,000	\$0.96	(\$68,400.57)					\$872,778.04
11/13/2012				\$1,278,999.18		1,334,000	\$0.96	(\$55,000.82)		\$125,000.00			
1/11/2013					(\$25,000.00)								
2/13/2009													
9/19/2012										\$96,465.60			
9/20/2012	R&M Financial Corporation, Clarksville, TN ^{3,4}	\$17,243,000.00	\$17,573,762.97	\$157,500.00		200	\$787.50	(\$42,500.00)					\$3,388,248.50
9/21/2012				\$13,421,362.50		17,043	\$787.50	(\$3,621,637.50)		\$645,975.00			
11/16/2012					(\$135,788.63)								
1/9/2009													
9/9/2009	F.N.B. Corporation, Hermitage, PA ¹¹	\$100,000,000.00	\$104,023,433.33	\$100,000,000.00		100,000	\$1,000.00				\$13.34		\$9,632,883.55
11/23/2011										\$690,100.00			
3/6/2009	Farmers & Merchants Bancshares, Inc., Houston, TX ^{1,18}	\$11,000,000.00	\$15,971,339.07	\$11,000,000.00		11,000	\$1,000.00			\$550,000.00			\$4,421,339.07
7/15/2015													
3/20/2009	Farmers & Merchants Financial Corporation, Algona, IA ^{1,18}	\$442,000.00	\$500,199.14	\$425,425.00		442	\$962.50	(\$16,575.00)		(\$2,835.00)			\$102,609.14
6/24/2013					(\$25,000.00)								
7/26/2013													
1/23/2009													
1/9/2013	Farmers Bank, Windsor, VA ¹¹	\$8,752,000.00	\$11,396,202.11	\$3,063,000.00		3,063	\$1,000.00			\$438,000.00			\$2,206,202.11
12/31/2013				\$5,689,000.00		5,689	\$1,000.00						
1/9/2009													
6/19/2012	Farmers Capital Bank Corporation, Frankfort, KY	\$30,000,000.00	\$27,105,349.50	\$22,196,700.00	(\$332,950.50)	30,000	\$739.89	(\$7,803,300.00)			\$27.11		\$5,166,600.00
7/18/2012										\$75,000.00			
6/19/2009													
11/8/2012				\$96,290.00		100,000	\$0.96	(\$3,710.00)					
11/9/2012	Farmers Enterprises, Inc., Great Bend, KS ^{4,15}	\$12,000,000.00	\$15,452,669.34	\$11,458,510.00		11,900,000	\$0.96	(\$441,490.00)		\$552,936.00			\$3,423,094.20
11/13/2012					(\$115,548.00)								
1/11/2013													
3/20/2009	Farmers State Bankshares, Inc., Holton, KS ^{3,14,15}	\$700,000.00	\$830,173.67	\$700,000.00		700	\$1,000.00			\$40,000.00			\$90,173.67
7/21/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/29/2009	FBHC Holding Company, Boulder, CO ¹⁷	\$3,035,000.00	\$804,592.16	\$650,000.00		3,035,000	\$0.21	(\$2,385,000.00)					\$154,592.16
6/26/2009													
2/20/2013	FC Holdings, Inc., Houston, TX ¹⁴	\$21,042,000.00	\$19,836,630.66	\$18,874,674.00		21,042	\$897.00	(\$2,167,326.00)		\$994,613.40			\$156,090.00
3/26/2013					(\$188,746.74)								
12/19/2008	FCB Bancorp, Inc., Louisville, KY ^{14,45}	\$9,294,000.00	\$11,156,234.25	\$9,294,000.00		9,294	\$1,000.00			\$465,000.00			\$1,397,234.25
12/19/2008													
11/28/2012	FFW Corporation, Wabash, IN ¹⁴	\$7,289,000.00	\$8,441,836.26	\$879,424.60		974	\$902.90	(\$94,575.40)					\$1,567,852.34
11/30/2012				\$5,701,813.50		6,315	\$902.90	(\$613,186.50)		\$358,558.20			
1/11/2013					(\$65,812.38)								
5/29/2009	Fidelity Bancorp, Inc., Baton Rouge, LA ^{11,14,44}	\$3,942,000.00	\$5,404,924.35	\$3,942,000.00		3,942,000	\$1.00			\$197,000.00			\$1,265,924.35
3/27/2013													
12/12/2008	Fidelity Bancorp, Inc./Westaco, Inc., Pittsburgh, PA ⁷	\$7,000,000.00	\$10,634,864.33	\$7,000,000.00		7,000	\$1,000.00						
11/30/2012													
5/6/2015										\$2,246,531.00			
11/13/2009					(\$70,490.97)								
7/19/2013	Fidelity Federal Bancorp, Evansville, IN ¹⁷	\$6,657,000.00	\$7,220,908.83	\$439,000.00		439	\$1,068.90	\$25,857.10					
7/22/2013				\$6,218,000.00		6,218	\$1,068.90	\$366,240.20		\$242,302.50			
9/12/2013													
12/19/2008													
8/1/2012				\$120,320.10		135	\$891.26	(\$14,679.90)					
8/2/2012				\$26,737.80		30	\$891.26	(\$3,262.20)					
8/3/2012				\$298,572.10		335	\$891.26	(\$36,427.90)					
8/7/2012	Fidelity Financial Corporation, Wichita, KS ¹⁴	\$36,282,000.00	\$40,966,780.82	\$3,200,514.66		3,591	\$891.26	(\$390,485.34)		\$170,227.93			\$7,228,349.33
8/8/2012				\$2,348,470.10		2,635	\$891.26	(\$286,529.90)		\$167,374.94			
8/9/2012				\$26,056,877.36		29,236	\$891.26	(\$3,179,122.64)		\$1,210,615.36			
8/10/2012				\$285,203.20		320	\$891.26	(\$34,796.80)		\$176,884.89			
9/11/2012					(\$323,366.95)								
12/19/2008	Fidelity Southern Corporation, Atlanta, GA	\$48,200,000.00	\$62,715,982.47	\$43,408,920.00	(\$651,133.80)	48,200	\$900.60	(\$4,791,080.00)		\$22.31			\$8,528,882.89
7/3/2012													
5/28/2015										\$31,429,313.38			
12/31/2008													
2/2/2011	Fifth Third Bancorp, Cincinnati, OH ¹	\$3,408,000,000.00	\$4,043,972,602.67	\$3,408,000,000.00		136,320	\$25,000.00			\$280,025,936.00			\$355,946,666.67
3/16/2011													
12/23/2008													
2/23/2011	Financial Institutions, Inc., Warsaw, NY ¹	\$37,515,000.00	\$43,787,611.61	\$12,505,000.00		2,501	\$5,000.00			\$28.00			\$4,192,649.11
3/30/2011				\$25,010,000.00		5,002	\$5,000.00						
5/11/2011										\$2,079,962.50			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009	Financial Security Corporation, Basin, WY ^{8,14,45}	\$5,000,000.00	\$5,914,597.33	\$5,000,000.00		5,000	\$1,000.00			\$250,000.00			\$664,597.33
7/21/2011													
7/31/2009	Financial Services of Winger, Inc., Winger, MN ^{3,17,14}	\$3,742,000.00	\$4,487,322.46	\$3,742,000.00		3,742,000	\$1.00			\$112,000.00			\$633,322.46
9/1/2011													
5/22/2009													
12/10/2012	First Advantage Bancshares Inc., Coon Rapids, MN ^{8,14}	\$1,177,000.00	\$1,289,436.37	\$366,469.68		408	\$898.21	(\$41,530.32)		\$26,318.80			\$227,944.91
12/11/2012													
1/11/2013													
3/26/2013													
6/26/2009													
12/20/2012	First Alliance Bancshares, Inc., Cordova, TN ^{8,14}	\$3,422,000.00	\$3,003,674.75	\$2,395,742.20		3,422	\$700.10	(\$1,026,257.80)		\$94,701.71			\$538,230.84
1/11/2013													
3/26/2013													
7/24/2009													
12/21/2011	First American Bank Corporation, Elk Grove Village, IL ^{1,14,15}	\$50,000,000.00	\$65,558,530.56	\$15,000,000.00		15,000,000	\$1.00			\$2,500,000.00			\$13,058,530.56
12/11/2012													
3/13/2009	First American International Corp., Brooklyn, NY ^{7,11,16}	\$17,000,000.00	\$18,204,166.78	\$17,000,000.00		17,000	\$1,000.00						\$1,204,166.78
8/13/2010													
1/9/2009													
9/1/2011	First Bancorp, Troy, NC ⁴⁵	\$65,000,000.00	\$74,518,906.44	\$65,000,000.00		65,000	\$1,000.00			\$924,462.00	\$18.74	616,308	\$8,594,444.44
11/23/2011													
1/16/2009													
8/16/2013													
9/13/2013	First Banc Corp. San Juan, PR ^{8,118,121}	\$400,000,000.00	\$174,125,772.24	\$8,514,153.00		1,261,356	\$6.75	(\$6,802,024.20)			\$20.47	389,184	\$32,999,386.32
12/9/2014													
3/6/2015													
2/20/2009													
1/18/2012	First Banc Trust Corporation, Paris, IL ^{1,14}	\$7,350,000.00	\$9,050,516.50	\$3,675,000.00		3,675	\$1,000.00				\$16.75		\$1,332,516.50
10/24/2012													
2/6/2009	First Bank of Charleston, Inc., Charleston, WV ^{8,14,45}	\$3,345,000.00	\$3,960,105.00	\$3,345,000.00		3,345	\$1,000.00						\$448,105.00
7/21/2011													
1/16/2009	First Bankers Trustshares, Inc., Quincy, IL ^{8,14,45}	\$10,000,000.00	\$11,941,222.22	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$23.65		\$1,441,222.22
9/8/2011													
12/31/2008													
8/8/2013													
8/9/2013													
8/12/2013	First Banks, Inc., Clayton, MO ⁸	\$296,400,000.00	\$119,071,500.97	\$87,028,900.00		248,654	\$350.00	(\$161,625,100.00)		\$5,919,151.59			\$6,037,237.50
9/12/2013													
9/24/2013													
9/25/2013													
10/29/2013													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/6/2009													
8/25/2011	First Bussey Corporation, Urbana, IL ¹⁵	\$100,000,000.00	\$112,410,898.89	\$100,000,000.00		100,000	\$1,000.00			\$63,677.00	\$20.63		\$12,347,221.89
11/23/2011													
4/10/2009		\$2,211,000.00											
12/11/2009	First Business Bank, National Association/ Bank of Southern California, N.A. San Diego, CA ^{15,18}	\$2,032,000.00	\$4,693,275.61	\$1,373,084.00		1,500	\$915.39	(\$126,916.00)		\$90,461.65			\$752,663.45
12/19/2012													
12/20/2012						2,743	\$915.20	(\$232,600.16)					
1/11/2013					(\$33,333.33)								
12/19/2008													
7/14/2011	First California Financial Group, Inc. Westlake Village, CA ¹⁵	\$25,000,000.00	\$28,810,847.95	\$25,000,000.00		25,000	\$1,000.00			\$599,042.00	\$43.10		\$3,211,805.55
8/24/2011													
4/3/2009		\$10,958,000.00	\$11,956,712.44	\$10,082,565.38	(\$151,238.48)	10,958	\$920.11	(\$875,434.62)			\$5.56	250,947	\$1,759,343.76
6/19/2012	First Capital Bancorp, Inc., Glen Allen, VA									\$266,041.78			
2/6/2013													
2/13/2009		\$2,200,000.00											
12/22/2009	First Choice Bank, Cerritos, CA ^{11,14,18,16}	\$2,836,000.00	\$5,446,642.94	\$5,036,000.00		5,036	\$1,000.00			\$110,000.00			\$300,642.94
9/24/2010													
1/23/2009		\$23,184,000.00	\$25,245,684.71	\$21,004,704.00	(\$315,070.56)	23,184	\$906.00	(\$2,179,296.00)			\$12.83	469,312	\$3,992,877.27
7/3/2012	First Citizens Banc Corp., Sandusky, OH												
9/5/2012													
3/20/2009	First Colebrook Bancorp, Inc., Colebrook, NH ^{1,144}	\$4,500,000.00	\$5,339,487.75	\$4,500,000.00		4,500	\$1,000.00			\$225,000.00			\$614,487.75
9/22/2011													
11/21/2008		\$41,500,000.00	\$42,839,002.78	\$41,500,000.00		41,500	\$1,000.00			\$30,600.00	\$18.63		\$1,308,402.78
7/8/2009	First Community Bancshares Inc., Bluefield, VA ¹²												
11/22/2011													
5/15/2009	First Community Bancshares, Inc./ Equity Bancshares, Inc., Wichita, KS ²²	\$14,800,000.00	\$19,957,763.30	\$14,800,000.00		14,800	\$1,000.00			\$740,000.00			
7/16/2014													
12/23/2008	First Community Bank Corporation of America, Finliss Park, FL	\$10,685,000.00	\$8,499,249.92	\$7,754,267.48		10,685	\$725.72	(\$2,930,732.52)					\$744,982.44
5/31/2011													
11/21/2008		\$11,350,000.00	\$13,425,979.36	\$11,155,120.50	(\$167,326.81)	11,350	\$982.83	(\$194,879.50)			\$14.92		\$2,140,685.67
8/29/2012	First Community Corporation, Lexington, SC												
11/1/2012										\$297,500.00			
12/11/2009													
8/8/2012										\$70,727.58			
8/9/2012										\$440,082.72			
8/10/2012		\$22,000,000.00	\$18,252,479.06	\$326,250.00		500	\$652.50	(\$173,750.00)		\$209,563.20			\$3,320,655.56
9/19/2012	First Community Financial Partners, Inc., Joliet, IL ³			\$3,051,090.00		4,676	\$652.50	(\$1,624,910.00)					
9/20/2012													
9/21/2012				\$10,977,660.00		16,824	\$652.50	(\$5,846,340.00)					
11/16/2012					(\$143,550.00)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008	First Defence Financial Corp., Defiance, OH	\$37,000,000.00	\$53,610,300.92	\$35,618,420.00	(\$534,276.30)	37,000	\$962.66	(\$1,381,580.00)		\$11,979,295.00	\$37.78		\$6,546,862.22
9/11/2009	First Eagle Bancshares, Inc., Hanover Park, IL ^{11,13,36}	\$7,500,000.00	\$8,514,738.21	\$7,500,000.00		7,500,000	\$1.00			\$375,000.00			\$639,738.21
2/6/2009	First Express of Nebraska, Inc., Gering, NE ^{11,14}	\$5,000,000.00	\$6,074,313.00	\$5,000,000.00		5,000	\$1,000.00			\$250,000.00			\$824,313.00
3/6/2009	First Federal Bancshares of Arkansas, Inc., Harrison, AR	\$16,500,000.00	\$6,570,625.00	\$6,000,000.00		16,500	\$363.64	(\$10,500,000.00)			\$10.83		\$570,625.00
5/3/2011	First Financial Bancorp., Cincinnati, OH ^{17,18}	\$80,000,000.00	\$87,644,066.10	\$80,000,000.00		80,000	\$1,000.00			\$2,966,288.32	\$18.07		\$4,677,777.78
6/8/2010	First Financial Bancshares, Inc., Lawrence, KS ^{20,14}	\$3,756,000.00	\$4,563,280.34	\$3,756,000.00		3,756,000	\$1.00			\$113,000.00			\$694,280.34
12/5/2008	First Financial Holdings Inc. Charleston, SC	\$65,000,000.00	\$68,141,972.19	\$56,778,150.00	(\$851,672.29)	65,000	\$873.51	(\$8,221,850.00)		\$1,400,000.00			\$10,815,494.44
5/22/2013													
1/9/2009	First Financial Service Corporation, Elizabethtown, KY	\$20,000,000.00	\$12,336,278.00	\$10,842,200.00	(\$108,422.00)	20,000	\$542.11	(\$9,157,800.00)			\$31.52		\$1,600,000.00
4/29/2013													
5/31/2013													
7/1/2015										\$2,500.00			
12/22/2009	First Freedom Bancshares, Inc., Lebanon, TN ¹⁷	\$8,700,000.00	\$9,522,346.17	\$8,025,750.00		8,700	\$922.50	(\$674,250.00)					\$1,320,734.92
11/9/2012													
1/11/2013					(\$80,257.50)								
2/27/2009													
10/29/2012	First Gothenburg Bancshares, Inc., Gothenburg, NE ¹⁴	\$7,570,000.00	\$8,702,021.25	\$26,398.99		29	\$910.31	(\$2,601.01)					\$1,517,766.09
10/31/2012				\$6,864,647.71		7,541	\$910.31	(\$676,352.29)		\$362,118.92			
1/11/2013					(\$68,910.46)								
8/28/2009	First Guaranty Bancshares, Inc., Hammond, LA ^{14,44}	\$20,699,000.00	\$24,059,476.66	\$20,699,000.00		2,070	\$10,000.00			\$1,030,000.00			\$2,330,476.66
9/22/2011													
11/14/2008	First Horizon National Corporation, Memphis, TN ¹	\$866,540,000.00	\$1,037,467,405.56	\$866,540,000.00		866,540	\$1,000.00			\$79,700,000.00	\$14.52		\$91,227,405.56
12/22/2010													
3/9/2011													
8/28/2009	First Independence Corporation, Detroit, MI ⁹	\$3,223,000.00	\$2,820,256.96	\$2,336,675.00		3,223	\$725.00	(\$886,325.00)					\$533,581.96
12/20/2012													
1/11/2013					(\$23,366.75)								
3/26/2013					(\$26,633.25)								
3/13/2009	First Intercontinental Bank, Doraville, GA ⁸	\$6,398,000.00	\$4,118,886.85	\$3,247,112.96		6,398	\$507.52	(\$3,150,887.04)		\$139,320.00			\$757,453.89
8/12/2013													
9/12/2013					(\$25,000.00)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008	First Litchfield Financial Corporation, Litchfield, CT ¹¹	\$10,000,000.00	\$12,147,768.63	\$10,000,000.00		10,000	\$1,000.00			\$1,488,046.41			\$659,722.22
2/27/2009	First M&F Corporation, Kosciusko, MS ^{11,36}	\$30,000,000.00	\$36,472,843.94	\$30,000,000.00		30,000	\$1,000.00				\$34.41		\$2,383,333.33
8/30/2013										\$4,089,510.61			
1/16/2009	First Manitowoc Bancorp, Inc., Manitowoc, WI ^{11,14}	\$12,000,000.00	\$12,837,983.33	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00			\$237,983.33
5/27/2009	First Market Bank, FSB/ Union First Market Bankshares Corporation, Richmond, VA ^{11,25}	\$33,900,000.00	\$40,834,859.35	\$33,900,000.00		35,595	\$1,000.00		\$1,695,000.00				
2/6/2009													
2/13/2009	First Menasha Bancshares, Inc., Neenah, WI ^{11,14,44}	\$4,797,000.00	\$5,713,865.00	\$4,797,000.00		4,797	\$1,000.00			\$240,000.00			\$676,865.00
9/15/2011													
2/20/2009	First Merchants Corporation, Muncie, IN ^{11,44,45}	\$116,000,000.00	\$131,383,055.11	\$116,000,000.00		116,000	\$1,000.00				\$25.42		\$15,015,555.11
9/22/2011										\$367,500.00			
11/23/2011													
12/5/2008	First Midwest Bancorp, Inc., Itasca, IL ¹¹	\$193,000,000.00	\$222,528,333.33	\$193,000,000.00		193,000	\$1,000.00			\$900,000.00			\$28,628,333.33
11/23/2011											\$18.43		
12/21/2011													
3/13/2009	First National Corporation, Strasburg, VA ^{11,14}	\$13,900,000.00	\$15,329,326.44	\$12,266,750.00	(\$184,001.29)	13,900	\$882.50	(\$1,633,250.00)		\$624,674.69			\$2,621,903.00
8/29/2012													
3/20/2009	First NBC Bank Holding Company, New Orleans, LA ^{11,14,44}	\$17,836,000.00	\$21,033,989.56	\$17,836,000.00		17,836	\$1,000.00			\$892,000.00			\$2,305,989.56
8/4/2011													
11/21/2008	First Niagara Financial Group, Lockport, NY ^{11,16}	\$184,011,000.00	\$191,464,618.00	\$184,011,000.00		184,011	\$1,000.00				\$10.85		\$4,753,618.00
5/27/2009										\$2,700,000.00			
6/24/2009													
3/13/2009	First Northern Community Bancorp, Dixon, CA ¹¹	\$17,390,000.00	\$19,943,580.33	\$17,390,000.00		17,390	\$1,000.00			\$375,000.00			\$2,178,580.33
9/15/2011											\$8.19		
11/16/2011													
11/21/2008	First PacTrust Bancorp, Inc., Chula Vista, CA ¹¹	\$19,300,000.00	\$22,297,560.34	\$19,300,000.00		19,300	\$1,000.00				\$14.62		\$1,994,333.34
12/15/2010										\$1,003,227.00			
1/5/2011													
3/13/2009	First Place Financial Corp., Warren, OH ^{11,28,37}	\$72,927,000.00	\$7,009,094.50					(\$72,927,000.00)			\$18.11		\$7,009,094.50
10/29/2012													
2/20/2009		\$4,579,000.00											
12/18/2009	First Priority Financial Corp., Malvern, PA ^{11,18}	\$4,596,000.00	\$9,948,069.58	\$6,682,192.50		7,575	\$882.14	(\$892,807.50)		\$48,083.60			\$1,711,258.50
2/7/2013													
2/8/2013						1,600	\$881.77	(\$189,168.40)		\$176,633.62			
3/26/2013					(\$80,930.24)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/6/2009													
3/11/2013	First Reliance Bancshares, Inc., Florence, SC ^{3,14}	\$15,349,000.00	\$12,994,059.00	\$10,431,333.89		15,349	\$679.61	(\$4,917,666.11)		\$624,632.45	\$4.65		\$2,042,406.00
4/9/2013					(\$104,313.34)								
1/30/2009	First Resource Bank, Exton, PA ^{3,15,16,45}	\$2,600,000.00											
12/11/2009		\$2,417,000.00	\$5,731,793.60							\$130,000.00			\$584,793.60
9/15/2011				\$5,017,000.00		5,017	\$1,000.00						
1/9/2009	First Security Group, Inc., Chattanooga, TN ⁷	\$33,000,000.00	\$16,315,362.00	\$14,912,862.00		9,941,908	\$1.50	(\$18,087,138.00)			\$14.98		\$1,402,500.00
4/11/2013													
12/23/2008	First Sound Bank, Seattle, WA ⁹	\$7,400,000.00	\$4,030,944.44	\$3,700,000.00		7,400	\$500.00	(\$3,700,000.00)			\$0.07	114,080	\$330,944.44
2/20/2013													
7/17/2009	First South Bancorp, Inc., Lexington, TN ^{1,14,15}	\$50,000,000.00	\$65,432,450.94	\$13,125,000.00		13,125,000	\$1.00			\$2,500,000.00			\$12,932,450.94
9/28/2011													
11/28/2012				\$36,875,000.00		36,875,000	\$1.00						
1/30/2009	First Southern Bancorp, Inc., Boca Raton, FL ^{8,11,14}	\$10,900,000.00	\$12,263,468.31	\$10,900,000.00		10,900	\$1,000.00			\$545,000.00			\$818,468.31
6/16/2010													
3/6/2009													
3/26/2013	First Southwest Bancorporation, Inc., Alamosa, CO ^{3,14}	\$5,500,000.00	\$5,359,772.59	\$315,007.00		350	\$900.02	(\$34,993.00)					
3/27/2013				\$2,855,063.00		3,150	\$900.02	(\$314,937.00)		\$206,048.21			\$207,327.00
3/28/2013				\$1,800,040.00		2,000	\$900.02	(\$199,960.00)		\$45,788.48			
4/9/2013					(\$49,501.10)								
3/6/2009	First Texas BHC, Inc., Fort Worth, TX ^{6,14,44}	\$13,533,000.00	\$16,072,389.00	\$13,533,000.00		13,533	\$1,000.00			\$677,000.00			\$1,862,389.00
9/15/2011													
6/5/2009	First Trust Corporation, New Orleans, LA ^{4,15}	\$17,969,000.00	\$15,304,180.50	\$13,750,058.49		17,969,000	\$0.77	(\$4,218,941.51)		\$644,726.19			\$1,046,896.40
2/20/2013													
3/26/2013					(\$137,500.58)								
1/23/2009	First ULB Corp., Oakland, CA ^{8,11,14}	\$4,900,000.00	\$5,211,020.69	\$4,900,000.00		4,900	\$1,000.00			\$245,000.00			\$66,020.69
4/22/2009													
1/30/2009													
12/3/2014	First United Corporation, Oakland, MD	\$30,000,000.00	\$40,183,721.33	\$22,200,000.00		7,800	\$1,002.01	\$15,678.00					
12/4/2014				\$22,200,000.00		22,200	\$1,002.01	\$44,622.00			\$11.70	326,323	\$10,306,861.91
1/9/2015					(\$300,603.00)								
5/27/2015										\$117,162.42			
6/12/2009	First Vernon Bancshares, Inc., Vernon, AL ^{8,11,14,36}	\$6,000,000.00	\$6,662,770.42	\$6,000,000.00		6,000	\$1,000.00			\$245,000.00			\$417,770.42
9/29/2010													
2/6/2009		\$8,559,000.00											
12/11/2009		\$11,881,000.00											
8/9/2012				\$6,138,000.00		7,920	\$775.00	(\$1,782,000.00)		\$311,681.70			
8/10/2012	First Western Financial, Inc., Denver, CO ^{3,14,18}		\$21,142,314.80	\$62,000.00		80	\$775.00	(\$18,000.00)		\$39,370.32			\$3,768,965.19
9/11/2012					(\$62,000.00)								
6/24/2013				\$10,994,240.00		12,440	\$883.78	(\$1,445,760.00)					
7/26/2013					(\$109,942.41)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009													
7/3/2012	Firstbank Corporation, Alma, MI	\$33,000,000.00	\$38,185,560.05	\$31,053,330.00	(\$465,799.95)	33,000	\$941.01	(\$1,946,670.00)		\$1,946,670.00	\$24.54		\$5,651,360.00
7/18/2012													
1/9/2009													
4/22/2009	FirstMerit Corporation, Akron, OH ¹	\$125,000,000.00	\$131,813,194.44	\$125,000,000.00		125,000	\$1,000.00			\$5,025,000.00	\$18.65	2,408,203	\$71,033,631.08
5/27/2009													
1/30/2009													
3/26/2013						1,579	\$911.50	(\$139,741.50)					
3/27/2013						250,578	\$911.50	(\$22,176,153.00)					
3/28/2013	Flagstar Bancorp, Inc., Troy, MI	\$266,657,000.00	\$277,861,053.94	\$13,216,750.00		14,500	\$911.50	(\$1,283,250.00)			\$23.11		\$37,220,872.00
4/9/2013													
6/12/2013										\$12,905.00			
7/24/2009	Florida Bank Group, Inc., Tampa, FL ^{8,98}	\$20,471,000.00	\$9,180,793.08	\$8,000,000.00		20,471	\$390.80	(\$12,471,000.00)					\$1,180,793.08
8/14/2013													
2/20/2009	Florida Business BancGroup, Inc., Tampa, FL ^{8,144}	\$9,495,000.00	\$11,309,750.50	\$9,495,000.00		9,495	\$1,000.00			\$475,000.00			\$1,339,750.50
9/22/2011													
12/19/2008													
10/28/2009	Flushing Financial Corporation, Lake Success, NY ^{2,16}	\$70,000,000.00	\$73,904,166.66	\$70,000,000.00		70,000	\$1,000.00			\$900,000.00	\$21.64		\$3,004,166.66
12/30/2009													
2/27/2009	FNB Bancorp, South San Francisco, CA ^{3,45}	\$12,000,000.00	\$14,267,700.00	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00	\$30.20		\$1,667,700.00
9/15/2011													
5/15/2009	Foresight Financial Group, Inc., Rockford, IL ^{2,11,4}	\$15,000,000.00	\$18,670,291.67	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00	\$24.60		\$2,920,291.67
12/11/2012													
5/22/2009	Fort Lee Federal Savings Bank, Fort Lee, NJ ^{69,97}	\$1,300,000.00	\$87,184.85					(\$1,300,000.00)					\$87,184.85
4/20/2012													
4/3/2009	Fortune Financial Corporation, Arnold, MO ^{8,145}	\$3,100,000.00	\$3,668,927.67	\$3,100,000.00		3,100	\$1,000.00			\$155,000.00			\$413,927.67
9/15/2011													
12/5/2008	FPB Bancorp, Inc., Fort St. Lucie, FL ^{6,97}	\$5,800,000.00	\$273,888.89					(\$5,800,000.00)					\$273,888.89
7/15/2011													
1/23/2009													
12/16/2009	FPB Financial Corp., Hammond, LA ^{3,14}	\$3,240,000.00	\$3,623,721.50	\$1,000,000.00		1,000	\$1,000.00						\$221,721.50
6/16/2010						2,240	\$1,000.00			\$162,000.00			
5/22/2009													
11/9/2012	Franklin Bancorp, Inc., Washington, MO ^{1,4}	\$5,097,000.00	\$4,336,183.67	\$594,550.00		940	\$632.50	(\$345,450.00)		\$126,796.62			\$965,343.67
11/13/2012						4,157	\$632.50	(\$1,527,697.50)		\$45,188.88			
1/11/2013										(\$25,000.00)			
5/8/2009													
4/11/2014	Freepoint Bancshares, Inc., Freeport, IL ¹⁵	\$3,000,000.00	\$4,363,022.95	\$2,800,000.00		2,800,000	\$1.01		\$18,228.00	\$84,514.33			\$1,241,721.45
4/14/2014						200,000	\$1.01		\$1,302.00	\$42,257.17			
7/18/2014										(\$25,000.00)			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
6/26/2009	Fremont Bancorporation, Fremont, CA ^{1,14,15}	\$35,000,000.00	\$45,796,066.36	\$35,000,000.00		35,000,000	\$1.00			\$1,750,000.00			\$9,046,066.36
7/25/2012	Fresno First Bank, Fresno, CA ^{1,14,16}	\$1,968,000.00	\$2,437,100.33	\$1,968,000.00		1,968	\$1,000.00			\$98,000.00			\$371,100.33
4/24/2009	Frontier Bancshares, Inc., Austin, TX ^{1,14,15}	\$3,408,000.00	\$3,408,191.65	\$1,600,000.00		1,600,000	\$1.00			\$150,000.00			\$258,191.65
11/24/2009	Fulton Financial Corporation, Lancaster, PA ¹	\$376,500,000.00	\$416,635,625.00	\$376,500,000.00		376,500	\$1,000.00			\$10,800,000.00	\$13.01		\$29,335,625.00
9/8/2010				\$1,400,000.00		1,400,000	\$1.00						
5/8/2009	Gateway Bancshares, Inc., Ringgold, GA ^{1,4}	\$6,000,000.00	\$7,260,794.87	\$6,000,000.00		6,000	\$1,000.00			\$300,000.00			\$960,794.87
4/13/2012				\$8,700,000.00		8,700	\$1,000.00			\$435,000.00			\$961,470.83
2/6/2009	Georgia Commerce Bancshares, Inc., Atlanta, GA ^{1,14}	\$8,700,000.00	\$10,096,470.83	\$8,700,000.00		8,700	\$1,000.00						\$961,470.83
2/16/2011				\$4,500,000.00		4,500	\$345.81	(\$2,943,855.00)		\$45,312.50			
5/1/2009	Georgia Primary Bank, Atlanta, GA ⁸	\$4,500,000.00	\$1,576,457.50	\$1,556,145.00		4,500	\$1,000.00						
2/10/2014					(\$25,000.00)								
3/19/2014													
3/6/2009													
10/29/2012	Germentown Capital Corporation, Inc., Germantown, TN ^{1,4}	\$4,967,000.00	\$5,699,100.75	\$26,393.77		29	\$910.13	(\$2,606.23)					\$988,889.76
10/31/2012				\$4,494,221.94		4,938	\$910.13	(\$443,778.06)		\$214,595.28			
1/11/2013					(\$25,000.00)								
6/26/2009	Gold Canyon Bank, Gold Canyon, AZ ^{1,15,17}	\$1,607,000.00	\$53,859.52					(\$1,607,000.00)					\$53,859.52
4/5/2013													
10/28/2008	Goldmans Sachs Group, Inc. - New York, NY ¹¹	\$10,000,000.00	\$11,418,055,555.44	\$10,000,000.00		10,000,000	\$1,000.00			\$1,100,000,000.00			\$318,055,555.44
6/17/2009													
7/22/2009													
1/30/2009	Goldwater Bank, N.A., Scottsdale, AZ ^{1,17}	\$2,568,000.00	\$1,493,750.00	\$1,348,000.00		2,568	\$524.92	(\$1,220,000.00)		\$200,000.00			\$145,750.00
9/21/2015													
4/24/2009	Grand Capital Corporation, Tulsa, OK ^{1,14,16}	\$4,000,000.00	\$4,717,144.78	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$517,144.78
9/25/2009	Grand Financial Corporation, Hattiesburg, MS ¹⁵	\$2,443,320.00	\$3,868,471.61	\$2,443,320.00		2,443,320	\$1.00			\$122,000.00			\$1,303,151.61
7/8/2015													
5/29/2009	Grand Mountain Bancshares, Inc., Granby, CO ⁸	\$3,076,000.00	\$0.00										
1/9/2009	GrandSouth Bancorporation, Greenville, SC ^{1,14,18,14}	\$9,000,000.00	\$17,625,917.08	\$15,319,000.00		15,319	\$1,000.00			\$450,000.00	\$13.95		\$1,856,917.08
12/11/2009													
9/8/2011													
7/17/2009													
4/11/2014	Great River Holding Company, Baxter, MN ¹⁵	\$8,400,000.00	\$11,306,571.15	\$4,800,000.00		4,800,000	\$1.19	\$926,400.00					\$759,575.46
4/14/2014				\$3,600,000.00		3,600,000	\$1.19	\$694,800.00		\$626,007.69			
7/18/2014					(\$100,212.00)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008	Great Southern Bancorp., Springfield, MO ⁵	\$58,000,000.00	\$72,274,419.56	\$58,000,000.00		58,000	\$1,000.00				\$45.26		\$7,838,055.56
9/21/2011										\$6,436,364.00			
12/23/2008	Green Bankshares, Inc., Greeneville, TN	\$72,278,000.00	\$74,642,857.78	\$68,700,000.00		72,278	\$950.50	(\$3,578,000.00)					\$5,942,857.78
2/27/2009													
11/14/2012	Green Circle Investments, Inc., Che, IA ^{11,14}	\$2,400,000.00	\$3,036,021.12	\$800,000.00		800	\$1,000.00						\$516,021.12
1/23/2013				\$800,000.00		800	\$1,000.00						
4/24/2013				\$800,000.00		800	\$1,000.00			\$120,000.00			
2/27/2009	Green City Bankshares, Inc., Green City, MO ^{11,14}	\$651,000.00	\$733,037.33	\$651,000.00		651	\$1,000.00			\$33,000.00			\$49,037.33
7/14/2010													
1/30/2009													
3/19/2014	Greer Bancshares Incorporated, Greer, SC	\$9,993,000.00	\$13,693,111.07	\$3,150,000.00		3,150	\$1,000.00				\$9.60		\$3,200,111.07
6/11/2014				\$1,980,000.00		1,980	\$1,000.00						
7/23/2014				\$4,863,000.00		4,863	\$1,000.00			\$500,000.00			
2/13/2009	Greg Bancshares, Inc., Ozark, MO ^{9,98,97}	\$825,000.00	\$45,190.00					(\$825,000.00)					\$45,190.00
7/13/2012													
2/20/2009	Guaranty Bancorp, Inc., Woodsville, NH ^{14,45}	\$6,920,000.00	\$8,235,040.33	\$6,920,000.00		6,920	\$1,000.00			\$346,000.00			\$969,040.33
9/15/2011													
9/25/2009	Guaranty Capital Corporation, Belzoni, MS ^{13,36}	\$14,000,000.00	\$14,913,299.33	\$14,000,000.00		14,000,000	\$1.00						\$913,299.33
7/30/2010													
1/30/2009													
6/13/2012				\$5,000,000.00		5,000	\$1,000.00						
4/26/2013	Guaranty Federal Bancshares, Inc., Springfield, MO ¹¹	\$17,000,000.00	\$21,887,871.44	\$96,750.00		100	\$967.50	(\$3,250.00)			\$15.25		\$3,390,721.44
4/29/2013				\$11,513,250.00		11,900	\$967.50	(\$386,750.00)					
5/15/2013										\$2,003,250.00			
5/31/2013					(\$116,100.00)								
9/25/2009	GulfSouth Private Bank, Destin, FL ^{12,8,70,97}	\$7,500,000.00	\$757,380.08					(\$7,500,000.00)					\$757,380.08
10/19/2012													
6/26/2009	Gulfstream Bancshares, Inc., Stuart, FL ^{8,14,49}	\$7,500,000.00	\$8,751,541.63	\$7,500,000.00		7,500	\$1,000.00			\$375,000.00			\$876,541.63
8/18/2011													
2/20/2009	Hamilton State Bancshares, Hoscot, GA ^{11,14}	\$7,000,000.00	\$8,169,165.89	\$7,000,000.00		280	\$25,000.00			\$350,000.00			\$819,165.89
4/13/2011													
12/31/2008	Hampton Roads Bankshares, Inc., Norfolk, VA ⁸	\$80,347,000.00	\$5,790,608.79			2,089,022	\$1.57	(\$77,067,235.46)			\$1.84	757,633	\$2,510,844.25
4/14/2014				\$3,279,764.54									
7/17/2009	Harbor Bankshares Corporation, Baltimore, MD ⁴⁹	\$6,800,000.00	\$282,744.47										\$282,744.47
3/13/2009													
12/29/2010	Haviland Bancshares, Inc., Haviland, KS ^{11,14}	\$425,000.00	\$487,524.22	\$425,000.00		425	\$1,000.00			\$21,000.00			\$41,524.22

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/19/2008													
5/9/2012	Hawthorne Bancshares, Inc., Lee's Summit, MO ¹¹	\$30,255,000.00	\$36,849,504.67	\$12,000,000.00		12,000	\$1,000.00				\$15.75		\$6,054,504.67
5/15/2013				\$18,255,000.00		18,255	\$1,000.00						
6/12/2013										\$540,000.00			
3/6/2009	HCSB Financial Corporation, Loris, SC	\$12,895,000.00	\$1,090,702.00								\$0.16	91,714	\$1,090,702.00
9/11/2009	Bancshares, Inc., Franklin, IN ¹⁷	\$7,000,000.00	\$8,321,471.08	\$7,000,000.00		7,000	\$1,000.00			\$248,000.00			\$1,073,471.08
7/17/2012													
12/19/2008	Heartland Financial USA, Inc., Dubuque, IA ⁶	\$81,698,000.00	\$94,686,087.22	\$81,698,000.00		81,698	\$1,000.00			\$1,800,000.00	\$31.36		\$11,188,087.22
9/28/2011													
9/25/2009	Heritage Bankshares, Inc., Norfolk, VA ^{17,46}	\$10,103,000.00	\$11,353,284.46	\$2,606,000.00		2,606	\$1,000.00				\$20.91		\$947,284.46
3/16/2011													
8/11/2011				\$7,497,000.00		7,497	\$1,000.00			\$303,000.00			
11/21/2008													
3/7/2012	Heritage Commerce Corp., San Jose, CA ¹¹	\$40,000,000.00	\$46,901,266.80	\$40,000,000.00		40,000	\$1,000.00			\$140,000.00	\$11.96		\$6,761,266.80
6/10/2013													
11/21/2008	Heritage Financial Corporation, Olympia, WA ^{13,14}	\$24,000,000.00	\$26,953,333.33	\$24,000,000.00		24,000	\$1,000.00			\$450,000.00	\$18.84		\$2,503,333.33
12/22/2010													
8/17/2011													
3/20/2009	Heritage Oaks Bancorp, Paso Robles, CA ¹¹	\$21,000,000.00	\$27,241,335.26	\$21,000,000.00		21,000	\$1,000.00			\$1,575,000.00	\$8.01		\$4,666,335.26
7/17/2013													
8/7/2013													
11/21/2008													
6/3/2009	HF Financial Corp., Sioux Falls, SD ¹¹	\$25,000,000.00	\$26,316,666.67	\$25,000,000.00		25,000	\$1,000.00			\$650,000.00	\$18.89		\$666,666.67
6/30/2009													
5/8/2009	Highlands Bancorp, Inc. (Highlands State Bank), Vernon, NJ ^{13,14,14}	\$3,091,000.00	\$6,211,926.79								\$8.00		\$606,926.79
12/22/2009													
9/22/2011				\$5,450,000.00		5,450	\$1,000.00			\$155,000.00			
3/6/2009	Highlands Independent Bancshares, Inc., Sebring, FL ^{13,11}	\$6,700,000.00	\$6,165,312.00	\$5,547,600.00		6,700	\$828.00	(\$1,152,400.00)					\$617,712.00
10/24/2014													
1/30/2009	Hilton Community Bancorp, Inc., Summit, NJ ^{13,14}	\$4,000,000.00	\$4,467,049.67	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$267,049.67
4/21/2010													
12/23/2008													
2/7/2013				\$2,561,325.00		3,550	\$721.50	(\$988,675.00)					
2/8/2013	HMN Financial, Inc., Rochester, MN	\$26,000,000.00	\$26,563,769.78	\$16,197,675.00	(\$187,590.00)	22,450	\$721.50	(\$6,252,325.00)			\$11.55		\$2,462,777.78
3/26/2013													
5/26/2015													
5/28/2015										\$1,843,194.00			
										\$3,686,388.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/16/2009													
7/6/2011	Home Bancshares, Inc., Conway, AR ¹	\$50,000,000.00	\$57,480,555.56	\$50,000,000.00		50,000	\$1,000.00			\$1,300,000.00	\$40.52		\$6,180,555.56
7/27/2011													
2/20/2009	Hometown Bancorp of Alabama, Inc., Oneonta, AL ⁶	\$3,250,000.00	\$4,214,202.31	\$3,250,000.00		3,250	\$1,000.00			\$163,000.00			\$801,202.31
2/13/2009													
11/28/2012	Hometown Bancshares, Inc., Corbin, KY ¹⁴	\$1,900,000.00	\$2,229,801.03	\$1,183,339.50		645	\$942.90	(\$36,829.50)					
11/30/2012						1,255	\$942.90	(\$71,660.50)		\$70,095.00			\$393,196.03
1/11/2013													
3/26/2013													
9/18/2009	Hometown Bankshares Corporation, Roanoke, VA ^{8,17}	\$10,000,000.00	\$11,111,011.94	\$9,185,000.00		10,000	\$918.50	(\$815,000.00)		\$315,461.52	\$9.00		\$1,702,400.42
10/31/2012													
1/11/2013													
12/12/2008													
12/19/2012	HopFed Bancorp, Hopkinsville, KY ¹¹	\$18,400,000.00	\$22,354,145.89	\$18,400,000.00		18,400	\$1,000.00			\$256,257.00	\$12.00	253,666	\$3,697,888.89
1/16/2013													
12/19/2008													
11/10/2010	Horizon Bancorp, Michigan City, IN ^{14,5}	\$25,000,000.00	\$29,857,321.83	\$6,250,000.00		6,250	\$1,000.00				\$27.96	3,106,771	\$3,106,770.83
8/25/2011						18,750	\$1,000.00						
11/23/2011										\$1,750,551.00			
2/27/2009	Howard Bancorp, Inc., Ellicott City, MD ^{9,14,6}	\$5,983,000.00	\$7,119,793.05	\$5,983,000.00		5,983	\$1,000.00			\$299,000.00	\$13.24		\$837,793.05
9/22/2011													
5/1/2009	HPK Financial Corporation, Chicago, IL ^{2,11,13,18}	\$4,000,000.00	\$10,940,554.65	\$5,000,000.00						\$344,000.00			\$1,596,554.65
11/13/2009													
12/11/2012						9,000	\$1,000.00						
11/14/2008													
12/22/2010	Huntington Bancshares, Columbus, OH ¹¹	\$1,398,071,000.00	\$1,594,356,808.56	\$1,398,071,000.00		1,398,071	\$1,000.00			\$49,100,000.00	\$11.06		\$147,185,808.56
1/19/2011													
2/6/2009													
12/20/2012	Hyerson Bank, Philadelphia, PA ^{8,14}	\$1,552,000.00	\$1,337,166.22	\$1,008,800.00		1,552	\$650.00	(\$543,200.00)		\$25,700.00			\$327,666.22
1/11/2013													
3/26/2013													
9/18/2009													
3/14/2014	IA Bancorp, Inc./Indus American Bank, Iselin, NJ ¹⁷	\$5,976,000.00	\$6,907,223.22	\$2,717,674.70		2,770	\$981.11	(\$52,325.30)					\$916,227.47
3/17/2014						3,206	\$981.11	(\$60,561.34)		\$186,513.52			
4/25/2014													
5/15/2009	IBC Bancorp, Inc., Chicago, IL ^{13,16}	\$4,205,000.00	\$4,632,216.32	\$4,205,000.00		4,205,000	\$1.00						\$427,216.32
9/10/2010													
12/5/2008													
3/31/2009	Iberiabank Corporation, Lafayette, LA ^{12,15}	\$90,000,000.00	\$92,650,000.00	\$90,000,000.00		90,000	\$1,000.00				\$55.07		\$1,450,000.00
5/20/2009										\$1,200,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/27/2009	BT Bancorp, Inc., Irving, TX ^{1A}	\$2,295,000.00	\$2,936,462.50	\$2,295,000.00		2,295	\$1,000.00		\$115,000.00				\$526,462.50
6/12/2013										\$115,000.00			
3/13/2009	IBW Financial Corporation, Washington, DC ^{9,10,11}	\$6,000,000.00	\$6,453,067.00	\$6,000,000.00		6,000	\$1,000.00				\$17.99		\$453,067.00
9/3/2010													
3/6/2009	ICB Financial, Ontario, CA ^{13,14}	\$6,000,000.00	\$7,494,458.33	\$6,000,000.00		6,000	\$1,000.00		\$300,000.00				\$1,194,458.33
11/1/2012													
1/16/2009	Idaho Bancorp, Boise, ID ¹⁵	\$6,900,000.00	\$555,673.08					(\$6,900,000.00)					\$124,305.92
4/24/2014													
5/22/2009	Illinois State Bancorp, Inc., Chicago, IL ^{2,13,18,44}	\$6,272,000.00	\$11,836,113.40							\$406,000.00			\$1,158,113.40
12/29/2009													
9/22/2011				\$10,272,000.00		10,272	\$1,000.00						
1/9/2009	Independence Bank, East Greenwich, RI ⁶	\$1,065,000.00	\$1,394,723.17	\$1,065,000.00		1,065	\$1,000.00		\$53,000.00				\$276,723.17
10/16/2013													
1/9/2009	Independent Bank Corp., Rockland, MA ¹¹	\$78,158,000.00	\$81,476,093.61	\$78,158,000.00		78,158	\$1,000.00			\$2,200,000.00	\$46.52		\$1,118,093.61
4/22/2009													
5/27/2009													
12/12/2008	Independent Bank Corporation, Ionia, MI ⁹	\$72,000,000.00	\$83,430,000.00	\$72,000,000.00		72,000	\$1,000.00	\$2,426,000.00			\$15.23		\$9,004,000.00
8/30/2013													
4/24/2009	Indiana Bank Corp., Dana, IN ^{22,29,27}	\$1,312,000.00	\$165,139.00					(\$1,312,000.00)					\$165,139.00
4/9/2013													
12/12/2008	Indiana Community Bancorp., Columbus, IN ¹	\$21,500,000.00	\$27,331,250.00	\$21,500,000.00		21,500	\$1,000.00		\$1,800,000.00		\$13.56		\$4,031,250.00
9/12/2012													
2/27/2009	Integra Bank Corporation, Evansville, IN ^{23,26,27}	\$83,586,000.00	\$1,950,340.00					(\$83,586,000.00)					\$1,950,340.00
7/29/2011													
12/19/2008	Intermountain Community Bancorp., Sandpoint, ID ¹⁵	\$27,000,000.00	\$33,955,519.23	\$27,000,000.00		27,000	\$1,000.00		\$10,635.00		\$32.51		\$6,944,884.23
11/20/2013													
10/31/2014													
12/23/2008													
7/11/2012	International Bancshares Corporation, Laredo, TX ¹	\$216,000,000.00	\$261,538,649.89	\$45,000,000.00		45,000	\$1,000.00				\$25.70		\$41,520,138.89
11/1/2012													
11/28/2012				\$131,000,000.00		131,000	\$1,000.00						
6/11/2013									\$4,018,511.00				
12/23/2008													
6/24/2013	Interwest Bancshares Corporation, New York, NY	\$25,000,000.00	\$32,927,621.56	\$24,250,000.00		25,000	\$970.00	(\$750,000.00)			\$49.46		\$6,028,055.56
7/26/2013					(\$242,500.00)								
9/3/2014													
5/8/2009	Investors Financial Corporation of Pettis County, Inc., Sedalia, MO ^{3,13,17}	\$4,000,000.00	\$174,324.60					(\$4,000,000.00)					\$174,324.60
10/19/2012													
10/28/2008													
6/17/2009	JPMorgan Chase & Co., New York, NY ¹¹	\$25,000,000.00	\$26,731,202,388.00	\$25,000,000.00		2,500,000	\$10,000.00				\$66.03		\$795,138,888.89
12/16/2009									\$936,063,469.11				

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009	Katahdin Bankshares Corp., Houston, ME ^{3,14,14}	\$10,449,000.00	\$12,423,046.75	\$10,449,000.00		10,449	\$1,000.00			\$522,000.00	\$11.25		\$1,452,046.75
11/14/2008													
3/30/2011	KeyCorp, Cleveland, OH ¹	\$2,500,000,000.00	\$2,867,222,222.22	\$2,500,000,000.00		25,000	\$100,000.00				\$13.19		\$297,222,222.22
4/20/2011										\$70,000,000.00			
3/20/2009	Kirkville Bancorp, Inc., Kirksville, MO ⁹	\$470,000.00	\$622,228.44	\$470,000.00		470	\$1,000.00			\$24,000.00			\$128,228.44
3/19/2014													
8/21/2009	KS Bancorp, Inc., Smithfield, NC ¹⁴	\$4,000,000.00	\$4,137,336.64	\$3,308,000.00		4,000	\$827.00	(\$692,000.00)		\$140,400.00	\$12.50		\$713,936.64
11/30/2012					(\$25,000.00)								
2/20/2009	Lafayette Bancorp, Inc., Oxford, MS ^{11,14,16,26}	\$1,998,000.00				4,451	\$1,000.00			\$100,000.00			\$267,134.50
12/29/2009		\$2,453,000.00	\$4,818,134.50										
9/29/2010				\$4,451,000.00						\$100,000.00			
2/6/2009													
8/4/2010				\$20,000,000.00		20,000	\$1,000.00						
3/16/2011	Lakeland Bancorp, Inc., Oak Ridge, NJ ¹	\$59,000,000.00	\$68,260,833.33	\$20,000,000.00		20,000	\$1,000.00				\$11.79		\$6,460,833.33
2/8/2012				\$19,000,000.00		19,000	\$1,000.00						
2/29/2012										\$2,800,000.00			
2/27/2009	Lakeland Financial Corporation, Warsaw, IN ²	\$56,044,000.00	\$60,517,713.33	\$56,044,000.00		56,044	\$1,000.00				\$46.62		\$3,596,156.33
6/9/2010													
11/22/2011										\$877,557.00			
12/18/2009													
11/29/2012	Layton Park Financial Group, Milwaukee, WI ¹⁴	\$3,000,000.00	\$2,932,162.50	\$2,370,930.00		3,000	\$790.31	(\$629,070.00)		\$104,375.00			\$481,857.50
1/11/2013					(\$23,709.29)								
3/26/2013					(\$1,290.71)								
1/9/2009	LCNB Corp., Lebanon, OH ¹	\$13,400,000.00	\$14,527,390.33	\$13,400,000.00		13,400	\$1,000.00			\$602,557.00	\$16.36		\$524,833.33
10/21/2009													
11/22/2011													
12/23/2008	Leader Bancorp, Inc., Arlington, MA ^{11,14}	\$5,830,000.00	\$6,731,961.06	\$5,830,000.00		5,830	\$1,000.00			\$292,000.00			\$609,961.06
11/24/2010													
1/30/2009	Legacy Bancorp, Inc., Milwaukee, WI ^{18,27}	\$5,498,000.00	\$355,079.00	\$5,498,000.00				(\$5,498,000.00)					\$355,079.00
3/11/2011													
1/23/2009	Liberty Bancshares, Inc., Jonesboro, AR ^{1,14,16}	\$57,500,000.00	\$68,191,965.77	\$57,500,000.00		57,500	\$1,000.00			\$2,875,000.00			\$7,816,965.77
7/21/2011													
2/13/2009	Liberty Bancshares, Inc., Springfield, MO ^{1,14,15}	\$21,900,000.00	\$25,995,452.08	\$21,900,000.00		21,900	\$1,000.00			\$1,095,000.00			\$3,000,452.08
8/18/2011													
12/4/2009	Liberty Bancshares, Inc., Fort Worth, TX ¹⁷	\$6,500,000.00	\$8,447,271.11	\$6,500,000.00		6,500	\$1,000.00			\$196,000.00			\$1,751,271.11
1/14/2015													
2/6/2009	Liberty Financial Services, Inc., New Orleans, LA ^{11,26}	\$5,645,000.00	\$6,106,008.58	\$5,645,000.00		5,645	\$1,000.00						\$461,008.58
9/24/2010													
2/20/2009	Liberty Shares, Inc., Hinesville, GA ⁸	\$17,280,000.00	\$1,399,560.00										\$1,399,560.00

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
7/10/2009	Lincoln National Corporation, Radnor, PA ¹												
6/30/2010		\$950,000,000.00	\$1,209,851,873.70	\$950,000,000.00		950,000	\$1,000.00			\$213,671,319.20	\$50.26		\$46,180,564.50
9/22/2010													
12/12/2008	LN8 Bancorp Inc., Lorain, OH												
6/19/2012		\$25,223,000.00	\$26,893,046.60	\$21,923,074.91	(\$328,846.12)	25,223	\$869.17	(\$3,299,925.09)		\$860,326.00	\$13.39		\$4,438,491.81
7/18/2012													
2/6/2009													
12/3/2014	Lone Star Bank, Houston, TX ¹												
12/4/2014		\$3,072,000.00	\$1,950,881.54	\$1,195,906.25		1,925	\$621.25	(\$729,093.75)					
1/9/2015				\$712,573.75		1,147	\$621.25	(\$434,426.25)		\$67,401.54			
1/9/2015					(\$25,000.00)								
12/12/2008													
11/18/2009	LS8 Corporation, North Andover, MA ¹¹												
12/16/2009		\$15,000,000.00	\$16,260,000.00	\$15,000,000.00		15,000	\$1,000.00			\$560,000.00		407,542	\$700,000.00
6/26/2009	M&F Bancorp, Inc., Durham, NC ^{6,17}												
8/20/2010		\$11,735,000.00	\$12,409,762.50	\$11,735,000.00		11,735	\$1,000.00						\$674,762.50
12/23/2008													
5/18/2011	M&T Bank Corporation, Buffalo, NY ¹¹												
8/21/2012		\$600,000,000.00	\$718,392,161.34	\$370,000,000.00		370,000	\$1,000.00				\$121.18		\$155,027,270.00
12/17/2012				\$230,000,000.00		230,000	\$1,000.00			\$31,838,761.34			
4/24/2009													
8/29/2012	Mackinnac Financial Corporation, Manitowish, WI												
12/19/2012		\$11,000,000.00	\$13,521,828.15	\$10,538,990.00	(\$158,084.85)	11,000	\$958.09	(\$461,010.00)		\$1,300,000.00	\$11.49		\$1,840,923.00
3/13/2009													
11/19/2013	Madison Financial Corporation, Richmond, KY ⁶												
1/6/2014		\$3,370,000.00	\$3,773,495.65	\$3,370,000.00		3,370	\$1,022.61	\$76,195.70		\$182,878.45			\$169,421.50
12/23/2008													
11/24/2009	Magna Bank, Memphis, TN ^{11,14}												
6/8/2011		\$13,795,000.00	\$16,146,467.87	\$3,455,000.00		3,455	\$1,000.00						\$1,661,467.87
8/18/2011													
8/18/2011													
8/18/2011													
12/29/2009	Mainline Bancorp, Inc., Ebensburg, PA ¹⁴												
3/9/2012		\$4,500,000.00	\$5,263,187.50	\$4,500,000.00		4,500	\$1,000.00			\$225,000.00	\$30.82		\$538,187.50
1/16/2009													
4/3/2012	MainSource Financial Group, Inc., Greensburg, IN												
6/11/2013		\$57,000,000.00	\$62,949,121.28	\$53,073,270.00	(\$796,099.05)	57,000	\$931.11	(\$3,926,730.00)			\$22.88		\$9,159,773.33
12/5/2008													
9/16/2009	Manhattan Bancorp, El Segundo, CA ¹¹												
10/14/2009		\$1,700,000.00	\$1,829,711.12	\$1,700,000.00		1,700	\$1,000.00			\$63,363.90			\$66,347.22
6/19/2009													
12/10/2012	Manhattan Bancshares, Inc., Manhattan, IL ^{1,15}												
12/11/2012		\$2,639,000.00	\$3,438,793.11	\$2,586,404.73		2,639,000	\$0.98	(\$52,595.27)					\$770,043.86
1/11/2013													
1/11/2013													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{3,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/6/2009													
7/1/2014	Marine Bank & Trust Company, Vero Beach, FL ⁶	\$3,000,000.00	\$2,296,213.00	\$1,504,820.00		2,246	\$670.00	(\$741,180.00)		\$55,870.00			
7/2/2014				\$483,740.00		722	\$670.00	(\$238,260.00)		\$19,126.67			\$235,713.00
7/3/2014				\$21,440.00		32	\$670.00	(\$10,560.00)		\$503.33			
9/26/2014					(\$25,000.00)								
2/20/2009													
7/2/2014	Market Bancorporation, Inc., New Market, MN ⁷	\$2,060,000.00	\$2,714,911.32	\$2,060,000.00		2,060	\$1,210.03		\$432,661.80	\$108,471.52			\$138,778.00
9/26/2014					(\$25,000.00)								
5/15/2009													
8/9/2012	Market Street Bancshares, Inc., Mt. Vernon, IL ^{8,11}	\$20,300,000.00	\$24,429,245.84	\$17,919,962.10		19,931,000	\$0.90	(\$2,011,037.90)		\$727,225.54			\$5,535,302.50
8/10/2012				\$331,767.90		369,000	\$0.90	(\$37,232.10)		\$97,505.10			
9/11/2012					(\$182,517.30)								
12/19/2008													
8/7/2012	Marquette National Corporation, Chicago, IL ^{8,14}	\$35,500,000.00	\$33,835,943.42	\$2,530,958.50		3,514	\$720.25	(\$983,041.50)		\$142,974.56			\$7,072,586.61
8/9/2012				\$5,904,609.50		8,198	\$720.25	(\$2,293,390.50)		\$1,054,743.77	\$102.00		
8/10/2012				\$17,133,307.00		23,788	\$720.25	(\$6,654,693.00)		\$252,452.23			
9/11/2012					(\$255,688.75)								
11/14/2008	Marshall & Ilsley Corporation, Milwaukee, WI ³	\$1,715,000,000.00	\$1,944,772,916.66	\$1,715,000,000.00		1,715,000	\$1,000.00			\$3,250,000.00			\$226,522,916.66
7/5/2011													
3/27/2009													
7/2/2014	Maryland Financial Bank, Towson, MD ⁵	\$1,700,000.00	\$817,240.50	\$527,000.00		1,700	\$310.00	(\$1,173,000.00)		\$1,775.00			\$313,465.50
9/26/2014					(\$25,000.00)								
12/5/2008													
3/4/2012	MB Financial Inc., Chicago, IL ¹	\$196,000,000.00	\$229,613,072.00	\$196,000,000.00		196,000	\$1,000.00				\$32.37		\$32,095,000.00
5/2/2012										\$1,518,072.00			
11/20/2009	McLeod Bancshares, Inc., Shorewood, MN ^{8,14,5}	\$6,000,000.00	\$6,870,433.33	\$6,000,000.00		600	\$10,000.00			\$300,000.00			\$570,433.33
8/18/2011													
2/27/2009	Metalion Bank, Lake City, UT ^{14,15,16}	\$11,800,000.00	\$24,460,674.81	\$11,800,000.00		21,498	\$1,000.00			\$645,000.00			\$2,317,674.81
12/22/2009													
7/21/2011				\$9,698,000.00									
5/15/2009				\$21,498,000.00									
4/4/2012	Mercantile Bank Corporation, Grand Rapids, MI ¹	\$21,000,000.00	\$31,631,120.56	\$10,500,000.00		10,500	\$1,000.00				\$24.54		\$3,166,020.56
6/6/2012				\$10,500,000.00		10,500	\$1,000.00						
7/3/2012										\$7,465,100.00			
2/6/2009	Mercantile Capital Corp., Boston, MA ^{8,14,44}	\$3,500,000.00	\$4,150,815.03	\$3,500,000.00		3,500	\$1,000.00			\$175,000.00			\$475,815.03
8/4/2011													
3/6/2009	Merchants and Planters Bancshares, Inc., Toone, TN ^{8,15,56}	\$1,881,000.00	\$2,231,560.00	\$1,881,000.00		1,881	\$1,000.00			\$94,000.00			\$256,560.00
9/7/2011													
6/19/2009	Merchants and Manufacturers Bank Corporation, Joliet, IL ^{14,47}	\$3,510,000.00	\$4,110,668.47	\$3,510,000.00		3,510	\$1,000.00			\$176,000.00			\$424,668.47
9/8/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009		\$6,200,000.00											
12/11/2009	Meridian Bank, Devon, PA ^{1,8}	\$6,335,000.00	\$13,582,165.84	\$10,328,152.35		12,535	\$823.95	(\$2,206,847.65)		\$262,399.50			\$3,094,895.51
3/17/2014													
4/25/2014					(\$103,281.52)								
1/30/2009													
10/29/2012	Metro City Bank, Doraville, GA ^{1,4}	\$7,700,000.00	\$8,806,297.80	\$26,102.90		29	\$900.10	(\$2,897.10)					\$1,574,887.50
11/1/2012				\$6,904,667.10		7,671	\$900.10	(\$766,332.90)		\$369,948.00			
1/11/2013					(\$69,307.70)								
1/16/2009													
7/3/2012	MetroCorp Bancshares, Inc., Houston, TX	\$45,000,000.00	\$53,406,628.25	\$44,152,650.00	(\$662,289.75)	45,000	\$981.17	(\$847,350.00)		\$41.56			\$7,828,900.00
6/11/2013										\$2,087,368.00			
6/26/2009	Metropolitan Bank Group, Inc., Chicago, IL ^{9,42}	\$71,526,000.00	\$27,172,726.72	\$23,718,541.95		71,526	\$331.61	(\$47,807,458.05)					\$3,786,440.95
6/28/2013													
4/10/2009		\$2,040,000.00											
11/20/2009	Metropolitan Capital Bancorp, Inc., Chicago, IL ^{1,18}	\$2,348,000.00	\$5,663,197.28	\$4,135,655.24		4,388	\$942.49	(\$252,344.76)		\$84,445.94			\$1,476,429.44
6/29/2015													
8/6/2015					(\$33,333.34)								
12/19/2008													
12/28/2012	Mid Penn Bancorp, Inc., Millersburg, PA ¹¹	\$10,000,000.00	\$12,070,979.20	\$10,000,000.00		10,000	\$1,000.00				\$16.10	73,099	\$2,012,500.00
1/23/2013										\$58,479.20			
1/30/2009													
12/23/2009	Middleburg Financial Corporation, Middleburg, VA ¹²	\$22,000,000.00	\$23,287,945.11	\$22,000,000.00		22,000	\$1,000.00						\$986,944.11
11/18/2011										\$301,001.00			
1/23/2009	Midland States Bancorp, Inc., Effingham, IL ^{11,14}	\$10,189,000.00	\$11,206,989.34	\$10,189,000.00		10,189	\$1,000.00			\$509,000.00			\$508,989.34
12/23/2009													
1/9/2009		\$20,000,000.00	\$22,834,334.78	\$20,000,000.00		20,000	\$1,000.00						\$2,627,777.78
8/25/2011	MidSouth Bancorp, Inc., Lafayette, LA ⁴⁴	\$20,000,000.00	\$22,834,334.78	\$20,000,000.00		20,000	\$1,000.00			\$206,557.00			
11/22/2011													
2/27/2009													
11/19/2013	Miltoin Bank & Trust Company, Atlanta, GA ⁹	\$5,222,000.00	\$3,520,137.55	\$3,133,200.00		5,222	\$600.00	(\$2,088,800.00)		\$136,633.05			\$275,104.50
1/6/2014					(\$25,000.00)								
12/5/2008	Midwest Banc Holdings, Inc., Melrose Park, IL ^{2,2737}	\$84,784,000.00	\$824,288.89					(\$84,784,000.00)					\$824,288.89
5/14/2010													
2/13/2009	Midwest Regional Bancorp, Inc./ The Bank of Ottumwa, Festus, MO ^{31,14}	\$700,000.00	\$763,294.14	\$700,000.00		700	\$1,000.00			\$35,000.00			\$26,294.14
11/10/2009													
2/6/2009													
7/6/2011	MidWestOne Financial Group, Inc., Iowa City, IA ¹¹	\$16,000,000.00	\$18,933,333.33	\$16,000,000.00		16,000	\$1,000.00				\$30.41		\$1,933,333.33
7/27/2011										\$1,000,000.00			
2/20/2009													
4/26/2013	Mid-Wisconsin Financial Services, Inc., Medford, WI ^{31,14}	\$10,000,000.00	\$12,844,226.31	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00			\$2,344,226.31

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/3/2009	Millennium Bancorp, Inc., Edwards, CO ⁸	\$7,260,000.00	\$4,296,561.73	\$2,904,000.00		7,260	\$400.00	(\$4,356,000.00)					\$1,392,561.73
8/14/2012	Mission Community Bancorp, San Luis Obispo, CA ¹¹	\$5,116,000.00	\$5,875,583.89	\$5,116,000.00		5,116	\$1,000.00				\$8.01		\$759,583.89
12/23/2008	Mission Valley Bancorp, Sun Valley, CA ^{11,26}	\$5,500,000.00	\$5,956,041.66	\$5,500,000.00		5,500	\$1,000.00						\$456,041.66
8/20/2010	Monarch Bancorp, Inc., Peterborough, NH ^{11,14}	\$1,834,000.00	\$2,339,348.60	\$1,834,000.00		1,834	\$1,000.00			\$92,000.00			\$413,348.60
12/19/2008	Monarch Community Bancorp, Inc., Coldwater, MI ⁸	\$6,785,000.00	\$4,808,121.00	\$4,545,202.00		2,272,601	\$2.00	(\$2,239,798.00)					\$262,919.00
2/6/2009	Monarch Financial Holdings, Inc., Chesapeake, VA ^{12,16}	\$14,700,000.00	\$15,703,166.66	\$14,700,000.00		14,700	\$1,000.00			\$260,000.00	\$17.99		\$743,166.66
2/10/2010	Monarch Community Bancorp, Inc., Coldwater, MI ⁸	\$6,785,000.00	\$4,808,121.00	\$4,545,202.00		2,272,601	\$2.00	(\$2,239,798.00)					\$262,919.00
3/13/2009	Moneytree Corporation, Lenoir City, TN ^{14,45}	\$9,516,000.00	\$11,291,481.00	\$9,516,000.00		9,516	\$1,000.00			\$476,000.00			\$1,299,481.00
9/15/2011	Monument Bank, Bethesda, MD ^{14,44}	\$4,734,000.00	\$5,623,958.50	\$4,734,000.00		4,734	\$1,000.00			\$237,000.00			\$652,958.50
10/28/2008	Morgan Stanley, New York, NY ¹¹	\$10,000,000.00	\$11,268,055,555.11	\$10,000,000.00		10,000,000	\$1,000.00			\$950,000,000.00	\$31.81		\$318,055,555.11
6/17/2009	Morrill Bancshares, Inc., Merriam, KS ^{11,14}	\$13,000,000.00	\$15,429,122.22	\$13,000,000.00		13,000	\$1,000.00			\$650,000.00			\$1,779,122.22
8/12/2009	Morrill Bancshares, Inc., Merriam, KS ^{11,14}	\$13,000,000.00	\$15,429,122.22	\$13,000,000.00		13,000	\$1,000.00			\$650,000.00			\$1,779,122.22
1/23/2009	Moscow Bancshares, Inc., Moscow, TN ^{11,14}	\$6,216,000.00	\$7,803,377.38	\$1,100,000.00		1,100	\$1,000.00			\$311,000.00			\$1,276,377.38
4/25/2012	Moscow Bancshares, Inc., Moscow, TN ^{11,14}	\$6,216,000.00	\$7,803,377.38	\$1,100,000.00		1,100	\$1,000.00			\$311,000.00			\$1,276,377.38
12/5/2012	Moscow Bancshares, Inc., Moscow, TN ^{11,14}	\$6,216,000.00	\$7,803,377.38	\$1,100,000.00		1,100	\$1,000.00			\$311,000.00			\$1,276,377.38
9/25/2009	Mountain Valley Bancshares, Inc., Cleveland, GA ¹⁴	\$3,300,000.00	\$4,069,975.55	\$3,267,000.00	(\$25,000.00)	3,300	\$990.00	(\$33,000.00)		\$140,034.65			\$687,940.90
7/22/2013	Mountain Valley Bancshares, Inc., Cleveland, GA ¹⁴	\$3,300,000.00	\$4,069,975.55	\$3,267,000.00	(\$25,000.00)	3,300	\$990.00	(\$33,000.00)		\$140,034.65			\$687,940.90
9/12/2013	Mountain Valley Bancshares, Inc., Cleveland, GA ¹⁴	\$3,300,000.00	\$4,069,975.55	\$3,267,000.00	(\$25,000.00)	3,300	\$990.00	(\$33,000.00)		\$140,034.65			\$687,940.90
3/27/2009	MS Financial, Inc., Kingwood, TX ^{11,14}	\$7,723,000.00	\$9,206,289.90	\$7,723,000.00		7,723	\$1,000.00			\$386,000.00			\$1,097,289.90
10/19/2011	MS Financial, Inc., Kingwood, TX ^{11,14}	\$7,723,000.00	\$9,206,289.90	\$7,723,000.00		7,723	\$1,000.00			\$386,000.00			\$1,097,289.90
12/23/2008	MutualFirst Financial, Inc., Muncie, IN ⁴⁵	\$32,382,000.00	\$37,608,789.00	\$32,382,000.00		32,382	\$1,000.00			\$900,194.00	\$24.80		\$4,326,595.00
8/25/2011	MutualFirst Financial, Inc., Muncie, IN ⁴⁵	\$32,382,000.00	\$37,608,789.00	\$32,382,000.00		32,382	\$1,000.00			\$900,194.00	\$24.80		\$4,326,595.00
9/28/2011	MutualFirst Financial, Inc., Muncie, IN ⁴⁵	\$32,382,000.00	\$37,608,789.00	\$32,382,000.00		32,382	\$1,000.00			\$900,194.00	\$24.80		\$4,326,595.00
3/27/2009	Naples Bancorp, Inc., Naples, FL ⁸	\$4,000,000.00	\$956,066.67	\$600,000.00		4,000	\$150.00	(\$3,400,000.00)				342,610	\$356,066.67
7/12/2012	Naples Bancorp, Inc., Naples, FL ⁸	\$4,000,000.00	\$956,066.67	\$600,000.00		4,000	\$150.00	(\$3,400,000.00)				342,610	\$356,066.67
11/21/2008	Nara Bancorp, Inc./BBON Bancorp, Inc., Los Angeles, CA ^{1,39}	\$67,000,000.00	\$81,249,317.20	\$67,000,000.00		67,000	\$1,000.00			\$2,189,317.20			\$23,237,328.30
6/27/2012	Nara Bancorp, Inc./BBON Bancorp, Inc., Los Angeles, CA ^{1,39}	\$67,000,000.00	\$81,249,317.20	\$67,000,000.00		67,000	\$1,000.00			\$2,189,317.20			\$23,237,328.30
8/8/2012	Nara Bancorp, Inc./BBON Bancorp, Inc., Los Angeles, CA ^{1,39}	\$67,000,000.00	\$81,249,317.20	\$67,000,000.00		67,000	\$1,000.00			\$2,189,317.20			\$23,237,328.30

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/27/2009													
2/19/2013	National Bancshares, Inc., Bettendorf, IA ¹⁴	\$24,664,000.00	\$21,471,087.90	\$2,438,182.50		3,250	\$750.21	(\$811,817.50)		\$342,841.95			\$2,307,492.00
2/20/2013				\$16,064,996.94		21,414	\$750.21	(\$5,349,003.06)		\$502,606.30			
3/26/2013					(\$185,031.79)								
12/12/2008													
3/16/2011	National Penn Bancshares, Inc., Boyertown, PA ^{11,16}	\$150,000,000.00	\$167,958,333.33	\$150,000,000.00		150,000	\$1,000.00			\$1,000,000.00	\$12.33		\$16,958,333.33
4/13/2011													
12/11/2009	Nationwide Bankshares, Inc., West Point, NE ^{11,14,15}	\$2,000,000.00	\$2,276,190.00	\$2,000,000.00		2,000,000	\$1.00			\$100,000.00			\$176,190.00
12/29/2010													
6/26/2009	Metropolitan Bank Group, Inc., Chicago, IL ⁴²	\$6,880,000.00	\$2,613,714.23	\$2,281,458.05		6,880	\$331.61	(\$4,598,541.95)					
6/28/2013													
12/19/2008	NCAL Bancorp, Los Angeles, CA ^{8,19}	\$10,000,000.00	\$5,211,027.78	\$3,900,000.00		10,000	\$390.00	(\$6,100,000.00)			\$0.45		\$1,311,027.78
12/10/2014													
6/19/2009	NEMO Bancshares Inc., Madison, MO ^{1,16,15}	\$2,330,000.00	\$3,199,347.39	\$2,330,000.00		2,330,000	\$1.00			\$117,000.00			\$752,347.39
4/24/2013													
1/16/2009	New Hampshire Thrift Bancshares, Inc., Newport, NH ⁴	\$10,000,000.00	\$12,041,266.67	\$10,000,000.00		10,000	\$1,000.00			\$737,100.00	\$14.03		\$1,304,166.67
8/25/2011													
2/15/2012													
1/9/2009	New York Private Bank & Trust Corporation, New York, NY ^{8,11,14}	\$267,274,000.00	\$346,794,005.83	\$267,274,000.00		267,274	\$1,000.00			\$13,364,000.00			\$66,156,005.83
7/24/2013													
12/12/2008													
4/26/2013				\$2,709,121.50		2,763	\$980.50	(\$53,878.50)					
4/29/2013	Newbridge Bancorp, Greensboro, NC	\$52,372,000.00	\$70,087,060.35	\$48,641,624.50		49,609	\$980.50	(\$967,375.50)			\$12.18		\$11,471,039.16
5/15/2013										\$7,778,782.65			
5/31/2013					(\$513,507.46)								
12/23/2008	Nicolet Bankshares, Inc., Green Bay, WI ^{14,44}	\$14,964,000.00	\$17,904,842.66	\$14,964,000.00		14,964	\$1,000.00			\$748,000.00			\$2,192,842.66
9/1/2011													
1/9/2009	North Central Bancshares, Inc., Fort Dodge, IA ¹¹	\$10,200,000.00	\$12,294,583.33	\$10,200,000.00		10,200	\$1,000.00			\$600,000.00			\$1,494,583.33
12/14/2011													
1/11/2012													
12/12/2008													
11/28/2012	Northeast Bancorp, Lewiston, ME ¹¹	\$4,227,000.00	\$5,159,181.33	\$4,227,000.00		4,227	\$1,000.00			\$95,000.00	\$10.50		\$837,181.33
12/28/2012													
5/15/2009	Northern State Bank/First Commerce Bank, Chester, NJ ^{11,14,16}	\$1,341,000.00	\$2,987,782.33	\$1,230,000.00									\$349,782.33
12/18/2009													
3/28/2012						2,571	\$1,000.00			\$67,000.00			
2/20/2009	Northern States Financial Corporation, Waikagan, IL ¹⁶	\$17,211,000.00	\$6,442,172.50	\$6,023,850.00		20,079,500	\$0.30	(\$11,187,150.00)			\$0.59	584,084	\$418,322.50
4/30/2014													
11/14/2008													
6/17/2009	Northern Trust Corporation, Chicago, IL ¹¹	\$1,576,000,000.00	\$1,709,623,333.35	\$1,576,000,000.00		1,576,000	\$1,000.00			\$87,000,000.00	\$72.09		\$46,623,333.35
8/26/2009													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009	Northway Financial, Inc., Berlin, NH ^{3,14,4}	\$10,000,000.00	\$11,930,624.67	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$21.50		\$1,430,624.67
2/13/2009													
3/8/2013	Northwest Bancorporation, Inc., Spokane, WA ^{1,4}	\$10,500,000.00	\$11,891,847.50	\$2,000,000.00		2,000	\$1,032.11	\$64,220.00					\$575,429.50
3/11/2013				\$8,500,000.00		8,500	\$1,032.11	\$272,935.00		\$587,634.55			
4/9/2013					(\$108,371.55)								
2/13/2009	Northwest Commercial Bank, Lakewood, WA ^{1,14}	\$1,992,000.00	\$2,380,393.00	\$1,992,000.00		1,992	\$1,000.00			\$100,000.00			\$288,393.00
1/9/2013													
1/30/2009	Oak Ridge Financial Services, Inc., Oak Ridge, NC	\$7,700,000.00	\$8,592,336.00	\$7,095,550.00		7,700	\$921.50	(\$604,450.00)			\$11.40	163,830	\$1,444,854.00
10/31/2012					(\$70,955.50)					\$122,887.50			
1/11/2013													
2/6/2013													
12/5/2008													
8/11/2011	Oak Valley Bancorp, Oakdale, CA ⁵	\$13,500,000.00	\$15,871,250.00	\$13,500,000.00		13,500	\$1,000.00			\$560,000.00	\$10.40		\$1,811,250.00
9/28/2011													
1/16/2009	OceanFirst Financial Corp., Toms River, NJ ^{2,15}	\$38,263,000.00	\$40,521,918.61	\$38,263,000.00		38,263	\$1,000.00			\$430,797.00	\$20.03		\$1,828,121.61
12/30/2009													
2/3/2010													
1/30/2009	Ojai Community Bank, Ojai, CA ⁶	\$2,080,000.00	\$2,654,758.89	\$2,080,000.00		2,080	\$1,000.00			\$104,000.00	\$5.80		\$470,758.89
9/25/2013													
12/5/2008													
7/15/2009	Old Line Bancshares, Inc., Bowie, MD ¹	\$7,000,000.00	\$7,438,888.89	\$7,000,000.00		7,000	\$1,000.00			\$225,000.00	\$17.57		\$213,888.89
9/2/2009													
12/12/2008													
3/31/2009	Old National Bancorp, Evansville, IN ¹	\$100,000,000.00	\$102,713,888.89	\$100,000,000.00		100,000	\$1,000.00			\$1,200,000.00	\$13.56		\$1,513,888.89
5/8/2009													
1/16/2009													
3/11/2013				\$24,684,870.00		70,028	\$352.50	(\$45,343,130.00)					
3/26/2013				\$452,424.00		1,200	\$377.02	(\$747,576.00)					
3/27/2013	Old Second Bancorp, Inc., Aurora, IL	\$73,000,000.00	\$31,423,238.49	\$668,079.44		1,772	\$377.02	(\$1,103,920.56)			\$7.84		\$5,769,027.78
4/9/2013					(\$258,053.73)								
6/11/2013										\$106,891.00			
4/17/2009													
7/19/2013	Omega Capital Corp., Lakewood, CO ^{1,4}	\$2,816,000.00	\$3,403,603.15	\$1,239,000.00		1,239	\$1,142.90	\$177,053.10					\$50,310.50
7/22/2013				\$1,577,000.00		1,577	\$1,142.90	\$225,353.30		\$159,886.25			
9/12/2013					(\$25,000.00)								
5/8/2009	One Georgia Bank, Atlanta, GA ^{5,1,67}	\$5,500,000.00	\$0.00					(\$5,500,000.00)					
7/15/2011													
12/19/2008	One United Bank, Boston, MA ^{1,9}	\$12,063,000.00	\$93,823.33										\$93,823.33
6/5/2009	OneFinancial Corporation, Little Rock, AR ^{1,1,129}	\$17,300,000.00	\$7,662,990.59										\$3,782,990.59

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/24/2009													
10/18/2013	Oregon Bancorp, Inc., Salem, OR ⁶	\$3,216,000.00	\$4,116,801.92	\$100,000.00		100	\$1,000.00			\$9,459.13	\$11.39		\$787,354.72
10/21/2013				\$3,116,000.00		3,116	\$1,000.00			\$128,988.07			
1/6/2014					(\$25,000.00)								
5/1/2009	OSB Financial Services, Inc., Orange, TX ^{1,14,15}	\$6,100,000.00	\$7,662,314.53	\$6,100,000.00		6,100,000	\$1.00			\$305,000.00			\$1,257,314.53
10/5/2011													
11/21/2008	Pacific Capital Bancorp, Santa Barbara, CA ^{11,35}	\$180,634,000.00	\$168,483,804.20	\$14.75		1	\$29.50	(\$10.28)			\$6.22		\$2,107,396.67
2/23/2011													
11/30/2012				\$165,983,272.00		3,608,332	\$46.00	(\$14,650,702.97)		\$393,120.78			
12/19/2008													
11/19/2013	Pacific City Financial Corporation, Los Angeles, CA ⁸	\$16,200,000.00	\$21,003,597.96	\$16,200,000.00		16,200	\$1,215.17	\$3,485,754.00		\$1,156,636.50			\$358,065.00
1/6/2014					(\$196,857.54)								
12/23/2008	Pacific Coast Bankers' Bancshares, San Francisco, CA ^{14,45}	\$11,600,000.00	\$13,821,963.89	\$11,600,000.00		11,600	\$1,000.00			\$580,000.00			\$1,641,963.89
7/28/2011													
1/16/2009	Pacific Coast National Bancorp, San Clemente, CA ²⁸	\$4,120,000.00	\$18,087.94					(\$4,120,000.00)					\$18,087.94
2/11/2010													
12/23/2008													
2/10/2014	Pacific Commerce Bank, Los Angeles, CA ⁸	\$4,060,000.00	\$2,991,670.80	\$2,519,960.80		4,060	\$620.68	(\$1,540,039.20)		\$109,487.50	\$9.92		\$387,222.50
3/19/2014					(\$25,000.00)								
12/12/2008	Pacific International Bancorp/PBCN Bancorp, Inc., Seattle, WA ²	\$6,500,000.00	\$7,937,744.97	\$6,500,000.00		6,500	\$1,000.00				\$17.22	19,276	
2/15/2013													
3/6/2009													
8/7/2012				\$1,676,654.00		2,296	\$730.25	(\$619,346.00)		\$88,059.01			
8/9/2012	Park Bancorporation, Inc., Madison, WI ¹⁴	\$23,200,000.00	\$22,020,064.10	\$4,048,506.00		5,544	\$730.25	(\$1,495,494.00)		\$482,779.69			\$4,351,643.00
8/10/2012				\$11,216,640.00		15,360	\$730.25	(\$4,143,360.00)		\$325,200.40			
9/11/2012					(\$169,418.00)								
12/23/2008													
4/25/2012	Park National Corporation, Newark, OH ¹¹	\$100,000,000.00	\$119,536,844.44	\$100,000,000.00		100,000	\$1,000.00			\$2,842,400.00	\$90.48		\$16,694,444.44
5/2/2012													
1/30/2009													
11/28/2012				\$394,072.28		548	\$719.11	(\$153,927.72)					
11/29/2012	Park Bancorp, Inc., Sewell, NJ	\$16,288,000.00	\$16,365,554.76	\$11,318,791.40		15,740	\$719.11	(\$4,421,208.60)			\$12.48	438,906	\$3,119,531.72
1/11/2013					(\$117,128.64)								
6/12/2013										\$1,650,288.00			
12/23/2008													
1/3/2012	Perkvale Financial Corp/Perkval Bank, Monroeville, PA ⁶⁰	\$31,762,000.00	\$42,596,063.59	\$31,762,000.00		31,762	\$1,000.00				\$13.34	342,564	
5/27/2015										\$6,025,649.70			
2/6/2009	Pascack Bancorp, Inc. (Pascack Community Bank), Westwood, NJ ^{11,21}	\$3,756,000.00	\$4,497,312.67	\$3,756,000.00		3,756	\$1,000.00			\$188,000.00			\$553,312.67
10/19/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/19/2008	Patapasco Bancorp, Inc., Dundalk, MD ^{1,26}	\$6,000,000.00	\$9,260,824.26	\$6,000,000.00		6,000	\$1,000.00			\$300,000.00	\$13.24		\$2,960,824.26
9/11/2009													
9/11/2011	Pathfinder Bancorp, Inc., Oswego, NY ⁴⁴	\$6,771,000.00	\$7,976,328.84	\$6,771,000.00		6,771	\$1,000.00			\$537,633.00	\$12.90		\$867,695.84
2/1/2012													
3/27/2009													
6/24/2013	Pathway Bancorp, Caro, NE ^{3,14}	\$3,727,000.00	\$4,628,862.77	\$3,727,000.00	(\$25,000.00)	3,727	\$1,167.01	\$622,446.27		\$226,565.00			\$77,851.50
7/26/2013													
12/19/2008													
4/11/2014	Patriot Bancshares, Inc., Houston, TX ⁶	\$26,038,000.00	\$33,824,567.35	\$12,000,000.00		12,000	\$1,142.03	\$1,704,360.00		\$1,035,834.25			\$2,704,135.78
4/14/2014				\$14,038,000.00		14,038	\$1,142.03	\$1,993,817.14		\$645,781.95			
7/18/2014					(\$297,361.77)								
4/17/2009													
3/7/2012				\$250,000.00		250	\$1,000.00						
8/22/2012	Patterson Bancshares, Inc.	\$3,690,000.00	\$4,692,022.77	\$250,000.00		250	\$1,000.00						\$817,022.77
12/5/2012	Patterson, LA ^{13,14}			\$250,000.00		250	\$1,000.00						
5/8/2013				\$500,000.00		500	\$1,000.00						
6/5/2013				\$2,440,000.00		2,440	\$1,000.00			\$185,000.00			
1/9/2009													
1/6/2010	Peapack-Gladstone Financial Corporation, Gladstone, NJ ¹¹	\$28,685,000.00	\$32,075,739.67	\$7,172,000.00		7,172	\$1,000.00				\$20.62		\$3,280,739.67
3/2/2011				\$7,172,000.00		7,172	\$1,000.00						
1/11/2012				\$14,341,000.00		14,341	\$1,000.00						
4/4/2012										\$110,000.00			
4/17/2009	Penn Liberty Financial Corp., Wayne, PA ^{1,14,14}	\$9,960,000.00	\$11,745,689.33	\$9,960,000.00		9,960	\$1,000.00			\$498,000.00			\$1,287,689.33
9/1/2011													
1/30/2009													
2/2/2011	Peoples Bancorp Inc., Marietta, OH ¹¹	\$39,000,000.00	\$44,926,557.48	\$21,000,000.00		21,000	\$1,000.00				\$18.84		\$4,725,833.33
12/28/2011				\$18,000,000.00		18,000	\$1,000.00						
2/15/2012										\$1,200,724.15			
2/13/2009	Peoples Bancorp (WA), Lynden, WA ^{14,56}	\$18,000,000.00	\$21,325,250.00	\$18,000,000.00		18,000	\$1,000.00			\$900,000.00			\$2,425,250.00
8/3/2011													
12/23/2008													
7/3/2012	Peoples Bancorp of North Carolina, Inc., Newton, NC	\$25,054,000.00	\$27,877,966.16	\$23,384,401.44	(\$350,766.02)	25,054	\$933.36	(\$1,669,598.56)			\$19.34		\$4,419,330.74
8/8/2012										\$425,000.00			
4/24/2009	Peoples Bancorporation, Inc., Easley, SC ¹⁴	\$12,660,000.00	\$15,362,909.75	\$12,660,000.00		12,660	\$1,000.00			\$633,000.00			\$2,069,909.75
4/24/2012													
3/20/2009													
10/31/2012	Peoples Bancshares of TN, Inc., Madisonville, TN ¹⁴	\$3,900,000.00	\$3,809,874.42	\$2,944,500.00	(\$25,000.00)	3,900	\$755.00	(\$955,500.00)		\$122,225.00			\$768,149.42
1/11/2013													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/6/2009	PeoplesSouth Bancshares, Inc., Colquitt, GA ⁸	\$12,325,000.00	\$15,985,994.66	\$12,325,000.00		12,325	\$1,000.00			\$616,000.00			\$3,044,994.66
9/18/2013													
9/11/2009	PFSB Bancorporation, Inc., Pigeon Falls, WI ^{17,26}	\$1,500,000.00	\$1,730,162.66	\$1,500,000.00		1,500	\$1,000.00			\$71,000.00			\$159,162.66
8/25/2011													
2/6/2009	PGB Holdings, Inc., Chicago, IL ^{11,26}	\$3,000,000.00	\$3,227,916.67	\$3,000,000.00		3,000	\$1,000.00						\$227,916.67
8/13/2010													
1/23/2009	Pierce County Bancorp., Tacoma, WA ^{8,637}	\$6,800,000.00	\$207,947.78					(\$6,800,000.00)					\$207,947.78
11/5/2010													
3/6/2009	Pinnacle Bank Holding Company, Inc., Orange City, FL ^{8,69}	\$4,389,000.00	\$284,999.00									267,455	\$284,999.00
12/12/2008													
12/28/2011	Pinnacle Financial Partners, Inc., Nashville, TN ¹	\$95,000,000.00	\$111,918,194.45	\$23,750,000.00		23,750	\$1,000.00				\$51.36		\$16,163,194.45
6/20/2012													
7/18/2012										\$755,000.00			
12/19/2008	Plains Capital Corporation, Dallas, TX ^{10,44}	\$87,631,000.00	\$105,252,939.77	\$87,631,000.00		87,631	\$1,000.00			\$4,382,000.00			\$13,239,939.77
9/27/2011													
7/17/2009													
4/26/2013	Plato Holdings Inc., Saint Paul, MN ^{15,17}	\$2,500,000.00	\$3,103,618.40	\$120,000.00		120,000	\$1.00		\$180.00				\$534,285.93
4/29/2013										\$90,582.47			
5/31/2013					(\$25,000.00)								
1/30/2009													
4/29/2013	Plumas Bancorp., Quincy, CA	\$11,949,000.00	\$13,764,140.41	\$11,949,000.00		11,949	\$1,091.11		\$1,088,673.39	\$234,500.00	\$8.68		\$622,343.75
5/22/2013													
5/31/2013					(\$130,376.73)								
12/5/2008													
7/2/2014	Popular, Inc., San Juan, PR ²⁰	\$935,000,000.00	\$1,220,280,000.00	\$935,000,000.00		935,000	\$1,000.00			\$3,000,000.00	\$28.34		\$269,280,000.00
7/23/2014													
11/21/2008													
12/3/2014	Porter Bancorp Inc., Louisville, KY	\$35,000,000.00	\$8,233,333.33	\$2,693,800.00		26,938	\$100.00	(\$24,244,200.00)					\$4,783,333.33
12/4/2014											\$1.43	330,561	
1/9/2015													
4/3/2009					(\$50,000.00)								
6/29/2015	Prairie Star Bancshares, Inc., Olathe, KS ⁸	\$2,800,000.00	\$3,596,579.20	\$2,800,000.00		2,800	\$1,187.61		\$525,308.00	\$164,018.20			\$132,263.00
8/6/2015													
5/8/2009	Premier Bancorp, Inc., Wilmette, IL ^{11,16}	\$6,784,000.00	\$7,444,215.12	\$6,784,000.00		6,784,000	\$1.00						\$660,215.12
8/13/2010													
3/20/2009	Premier Bank Holding Company, Tallahassee, FL ^{8,22,29}	\$9,500,000.00	\$467,412.50					(\$9,500,000.00)					\$467,412.50
8/14/2012													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ⁶	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
10/2/2009													
8/8/2012				\$1,678,618.89		1,863	\$901.03	(\$184,381.11)					
8/9/2012	Premier Financial Bancorp, Inc., Huntington, WV	\$22,252,000.00	\$28,727,240.29	\$8,575,102.51		9,517	\$901.03	(\$941,897.49)			\$16.44		\$3,203,017.93
8/10/2012				\$9,795,998.16		10,872	\$901.03	(\$1,076,001.84)					
9/11/2012					(\$200,497.20)					\$5,675,000.00			
5/6/2015													
5/22/2009													
7/22/2013	Premier Financial Corp, Dubuque, IA ¹⁵	\$6,349,000.00	\$8,778,669.11	\$6,349,000.00		6,349,000	\$1.24	\$1,507,379.58		\$478,590.75			\$522,262.58
9/12/2013					(\$78,563.80)								
2/20/2009	Premier Service Bank, Riverside, CA ⁶	\$4,000,000.00	\$4,300,522.22	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00	\$21.25		\$100,522.22
1/31/2014													
2/13/2009	PremierWest Bancorp, Medford, OR ⁶	\$41,400,000.00	\$42,446,500.00	\$41,400,000.00		41,400	\$1,000.00						\$1,046,500.00
11/20/2009													
12/10/2012	Presidio Bank, San Francisco, CA ¹⁷	\$10,800,000.00	\$11,077,694.89	\$262,635.10		310	\$847.21	(\$47,364.90)		\$83,086.12	\$13.35		\$1,740,944.25
12/11/2012				\$8,887,232.90		10,490	\$847.21	(\$1,602,767.10)		\$195,295.20			
1/11/2013					(\$91,498.68)								
1/23/2009	Princeton National Bancorp, Inc., Princeton, IL ^{75, 97}	\$25,083,000.00	\$2,271,405.00					(\$25,083,000.00)			\$0.00		\$2,271,405.00
11/2/2012													
2/27/2009	Private Bancorporation, Inc., Minneapolis, MN ¹⁸	\$4,960,000.00											
12/29/2009		\$3,262,000.00	\$10,836,280.71										\$2,366,280.71
6/25/2014				\$8,222,000.00		8,222	\$1,000.00			\$248,000.00			
1/30/2009													
10/24/2012	PrivateBancorp, Inc., Chicago, IL ²	\$243,815,000.00	\$290,552,132.92	\$243,815,000.00		243,815	\$1,000.00				\$41.02		\$45,512,132.92
11/14/2012										\$1,225,000.00			
10/2/2009	Providence Bank, Rocky Mount, NC ^{17, 44}	\$4,000,000.00	\$4,596,311.80	\$4,000,000.00		4,000	\$1,000.00			\$175,000.00			\$421,311.80
9/15/2011													
11/14/2008													
8/21/2012	Provident Bancshares Corp./M&T Bank Corporation, Baltimore, MD ⁸	\$151,500,000.00	\$199,100,113.41	\$151,500,000.00		151,500	\$1,000.00		\$71.62				
3/20/2013									\$19,047,005.12				
3/25/2013													
3/13/2009	Provident Community Bancshares, Inc., Rock Hill, SC ⁹⁷	\$9,266,000.00	\$5,639,391.00	\$5,096,300.00		9,266	\$550.00	(\$4,169,700.00)			\$7.32	178,880	\$543,091.00
4/30/2014													
2/27/2009	PFSB Financial Corporation, Many, LA ^{11, 14}	\$9,270,000.00	\$10,536,802.00	\$9,270,000.00		9,270	\$1,000.00			\$464,000.00			\$802,802.00
9/29/2010													
1/16/2009	Puget Sound Bank, Bellevue, WA ^{3, 4, 44}	\$4,500,000.00	\$5,355,156.75	\$4,500,000.00		4,500	\$1,000.00			\$225,000.00	\$17.75		\$630,156.75
8/11/2011													
1/16/2009													
7/3/2012	Pulaski Financial Corp, Creve Coeur, MO	\$32,538,000.00	\$35,195,847.13	\$28,893,744.00	(\$433,406.16)	32,538	\$888.00	(\$3,644,256.00)			\$15.96		\$5,635,509.29
8/8/2012										\$1,100,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009													
9/15/2011	QCR Holdings, Inc., Moline, IL ²⁴	\$38,237,000.00	\$44,286,567.33	\$38,237,000.00		38,237	\$1,000.00			\$1,100,000.00	\$24.29		\$4,949,567.33
11/16/2011													
10/30/2009	Randolph Bank & Trust Company, Asheboro, NC ²	\$6,229,000.00	\$7,190,593.33	\$6,229,000.00		6,229	\$1,000.00			\$311,000.00	\$11.50		\$650,593.33
9/30/2013													
6/19/2009	RCB Financial Corporation, Rome, GA ^{3,7}	\$8,900,000.00	\$9,139,863.61	\$8,073,279.00	(\$80,732.79)	8,900	\$907.11	(\$826,721.00)		\$253,383.25			\$893,934.15
9/25/2013													
10/29/2013													
1/16/2009	Redwood Capital Bancorp, Eureka, CA ^{3,14,44}	\$3,800,000.00	\$4,510,626.39	\$3,800,000.00		3,800	\$1,000.00			\$190,000.00	\$11.50		\$520,626.39
7/21/2011													
1/9/2009	Redwood Financial Inc., Redwood Falls, MN ^{15,44}	\$2,995,000.00	\$3,570,810.92	\$2,995,000.00		2,995	\$1,000.00			\$150,000.00	\$36.50		\$425,810.92
8/18/2011													
3/6/2009	Regent Bancorp, Inc., Davie, FL ^{8,14}	\$9,982,000.00	\$8,755,019.00	\$7,970,737.50		1,449,225	\$6.50	(\$2,011,262.50)					\$784,281.50
10/17/2014													
2/27/2009	Regent Capital Corporation/Regent Bank, Nowata, OK ^{3,14,44}	\$2,655,000.00	\$3,135,328.00	\$2,655,000.00		2,655	\$1,000.00			\$133,000.00			\$347,328.00
7/21/2011													
10/23/2009	Regents Bancshares, Inc., Vancouver, WA ^{3,7,62}	\$12,700,000.00	\$14,594,338.99	\$12,700,000.00		12,700	\$1,000.00			\$381,000.00			\$1,513,338.99
1/26/2012													
2/13/2009													
11/8/2012													
11/9/2012	Regional Bankshares, Inc., Hartsville, SC ^{3,14}	\$1,500,000.00	\$1,718,159.50	\$1,140,525.00		1,233	\$925.00	(\$92,475.00)		\$50,000.00			\$305,659.50
1/11/2013													
3/26/2013													
11/14/2008	Regions Financial Corporation, Birmingham, AL ¹¹	\$3,500,000.00	\$4,138,055,555.55	\$3,500,000.00		3,500,000	\$1,000.00			\$45,000,000.00	\$9.60		\$693,055,555.55
4/4/2012													
5/2/2012													
2/13/2009	Reliance Bancshares, Inc., Frontenac, MO ⁹	\$40,000,000.00	\$45,820,950.80	\$40,000,000.00	(\$401,960.00)	40,000	\$1,004.90	\$196,000.00		\$2,199,799.80	\$1.42		\$3,827,111.00
9/25/2013													
10/29/2013													
2/27/2009	Ridgestone Financial Services, Inc., Brookfield, WI ¹⁴	\$10,900,000.00	\$9,630,106.93	\$8,966,340.00		10,900	\$822.60	(\$1,933,660.00)		\$476,206.83			\$277,223.50
2/20/2013													
3/26/2013													
1/9/2009	Rising Sun Bancorp, Rising Sun, MD ^{3,14}	\$5,983,000.00	\$195,637.00					(\$5,983,000.00)					\$195,637.00
10/17/2014													
6/12/2009	River Valley Bancorporation, Inc., Wausau, WI ^{1,14,15}	\$15,000,000.00	\$19,928,275.00	\$10,500,000.00		10,500,000	\$1.00			\$750,000.00	\$35.46		\$4,178,275.00
6/6/2012													
5/15/2013													
5/15/2009	Riverside Bancshares, Inc., Little Rock, AR ⁵	\$1,100,000.00	\$1,622,708.57	\$1,100,000.00		1,100,000	\$1.00			\$55,000.00			\$467,708.57
5/14/2014													
1/30/2009	Rogers Bancshares, Inc., Little Rock, AR ^{5,9,37}	\$25,000,000.00	\$738,021.00					(\$25,000,000.00)					\$738,021.00
7/5/2013													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/20/2009													
7/1/2014	Royal Bancshares of Pennsylvania, Inc., Harberth, PA	\$30,407,000.00	\$36,696,518.83	\$9,000,000.00		9,000	\$1,207.11		\$1,863,990.00		\$2.09	1,368,041	\$358,971.00
7/2/2014				\$21,407,000.00		21,407	\$1,207.11		\$4,433,603.77				
9/26/2014					(\$367,045.94)								
1/16/2009													
12/7/2011	S&I Bancorp, Indiana, PA ¹	\$108,676,000.00	\$124,916,099.34	\$108,676,000.00		108,676	\$1,000.00			\$527,361.00	\$30.82		\$15,712,738.34
6/11/2013													
12/23/2008	Sargon National Bank, Westminster, CA ⁸	\$1,549,000.00	\$0.00								\$0.07		
3/13/2009													
8/25/2011	Salisbury Bancorp, Inc., Lakeville, CT ¹⁴	\$8,816,000.00	\$10,100,960.44	\$8,816,000.00		8,816	\$1,000.00			\$205,000.00	\$33.48		\$1,079,960.44
11/2/2011													
12/5/2008													
7/21/2010	Sandy Spring Bancorp, Inc., Olney, MD ^{14,4}	\$83,094,000.00	\$95,137,868.33	\$41,547,000.00		41,547	\$1,000.00				\$26.96		\$7,593,868.33
12/15/2010				\$41,547,000.00		41,547	\$1,000.00			\$4,450,000.00			
2/23/2011													
2/13/2009													
3/8/2013	Santa Clara Valley Bank, N.A., Santa Paula, CA ^{8,14}	\$2,900,000.00	\$2,697,208.51	\$2,465,029.00		2,900	\$850.01	(\$434,971.00)		\$98,251.45	\$17.65		\$158,928.06
4/9/2013					(\$25,000.00)								
12/19/2008	Santa Lucia Bancorp, Ascadero, CA	\$4,000,000.00	\$3,131,111.11	\$2,800,000.00		4,000	\$700.00	(\$1,200,000.00)			\$8.01		\$331,111.11
10/21/2011													
3/27/2009	SBT Bancorp, Inc., Simsbury, CT ^{8,14,4}	\$4,000,000.00	\$4,717,144.78	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$517,144.78
8/11/2011													
1/16/2009	SCBT Financial Corporation, Columbia, SC ¹	\$64,779,000.00	\$67,294,638.84	\$64,779,000.00		64,779	\$1,000.00			\$1,400,000.00			\$1,115,638.84
5/20/2009													
6/24/2009													
12/19/2008	Seacoast Banking Corporation of Florida, Stuart, FL	\$50,000,000.00	\$49,045,470.38	\$41,020,000.00	(\$615,300.00)	2,000	\$20,510.00	(\$8,980,000.00)			\$14.98		\$8,585,770.38
4/3/2012													
5/30/2012										\$55,000.00			
12/23/2008	Seacoast Commerce Bank, Chula Vista, CA ^{8,14,4}	\$1,800,000.00	\$2,153,780.00	\$1,800,000.00		1,800	\$1,000.00			\$90,000.00	\$17.19		\$263,780.00
9/1/2011													
2/13/2009													
12/10/2012	Security Bancshares of Pulaski County, Inc., Waynesville, MO ^{8,14}	\$2,152,000.00	\$1,983,756.24	\$1,315,959.00		252	\$692.61	(\$77,462.28)					\$445,072.72
12/11/2012						1,900	\$692.61	(\$584,041.00)		\$69,186.80			
1/11/2013					(\$14,904.97)								
3/26/2013					(\$10,095.03)								
1/9/2009	Security Business Bancorp, San Diego, CA ^{8,14,4}	\$5,803,000.00	\$6,888,017.56	\$5,803,000.00		5,803	\$1,000.00			\$290,000.00			\$795,017.86
7/14/2011													
1/9/2009	Security California Bancorp, Riverside, CA ^{8,14,4}	\$6,815,000.00	\$8,152,698.33	\$6,815,000.00		6,815	\$1,000.00			\$341,000.00	\$20.50		\$996,698.33
9/15/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
6/26/2009	Security Capital Corporation, Batesville, MS ^{1,13,4,8,11}	\$17,388,000.00	\$19,063,111.00	\$17,388,000.00		17,388	\$1,000.00			\$522,000.00			\$1,153,111.00
12/19/2008	Security Federal Corporation, Aiken, SC ^{1,36}	\$18,000,000.00	\$19,650,000.00	\$18,000,000.00		18,000	\$1,000.00			\$50,000.00	\$21.25		\$1,600,000.00
2/20/2009	Security State Bancshares, Inc., Charleston, MO ^{1,4,44}	\$12,500,000.00	\$14,888,679.86	\$12,500,000.00		12,500	\$1,000.00			\$625,000.00			\$1,763,679.86
9/29/2010	Security State Bank Holding Company, Jamestown, ND ^{1,415}	\$10,750,000.00	\$14,543,635.13	\$10,750,000.00	(\$125,346.08)	10,750,000	\$1.17	\$1,784,607.50		\$720,368.55			\$1,414,005.16
11/21/2008	Severn Bancorp, Inc., Annapolis, MD	\$23,393,000.00	\$26,915,463.85	\$23,367,267.70	(\$233,672.68)	23,393	\$998.90	(\$25,732.30)			\$5.75	556,976	\$3,781,868.83
1/9/2009	Shore Bancshares, Inc., Easton, MD ¹	\$25,000,000.00	\$25,358,333.33	\$25,000,000.00		25,000	\$1,000.00			\$25,000.00	\$10.88	172,970	\$333,333.33
4/15/2009	Signature Bancshares, Inc., Dallas, TX ^{1,4,415}	\$1,700,000.00	\$1,994,587.59	\$1,700,000.00		1,700,000	\$1.00			\$85,000.00			\$209,587.59
12/15/2010	Signature Bank, New York, NY ¹¹	\$120,000,000.00	\$132,967,606.41	\$120,000,000.00		120,000	\$1,000.00			\$11,150,939.74	\$153.37		\$1,816,666.67
3/31/2009	Somerset Hills Bancorp, Bernardsville, NJ ¹¹	\$7,414,000.00	\$7,816,685.55	\$7,414,000.00		7,414	\$1,000.00			\$275,000.00	\$11.79		\$127,685.55
6/24/2009	Sonoma Valley Bancorp, Sonoma, CA ^{3,2,27}	\$8,653,000.00	\$347,164.00					(\$8,653,000.00)					\$347,164.00
1/9/2009	Sound Banking Company, Morehead City, NC ^{1,4}	\$3,070,000.00	\$3,575,224.44	\$2,832,412.70		3,070	\$922.61	(\$237,587.30)		\$124,412.34	\$7.25		\$643,399.40
11/13/2012	South Financial Group, Inc./Carolina First Bank, Greenville, SC	\$347,000,000.00	\$146,965,329.86	\$130,179,218.75	(\$25,000.00)	130,179	\$1,000.00	(\$216,820,781.25)		\$400,000.00			\$16,386,111.11
7/17/2009	SouthCrest Financial Group, Inc., Fayetteville, GA ^{1,4}	\$12,900,000.00	\$13,109,014.25	\$1,814,620.00		2,000	\$907.31	(\$185,380.00)			\$7.50		\$933,494.05
3/11/2013			\$9,889,679.00	\$9,889,679.00		10,900	\$907.31	(\$1,010,321.00)		\$588,264.19			
4/9/2013					(\$117,042.99)								
1/16/2009	Southern Bancorp, Inc., Arkadelphia, AR ^{1,1,26}	\$11,000,000.00	\$11,855,555.56	\$11,000,000.00		11,000	\$1,000.00						\$855,555.56
8/6/2010													
12/5/2008	Southern Community Financial Corp., Winston-Salem, NC	\$42,750,000.00	\$51,088,046.14	\$42,750,000.00		42,750	\$1,000.00						\$8,335,046.14
10/1/2012													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/27/2009													
7/3/2012	Southern First Bancshares, Inc., Greenville, SC	\$17,299,000.00	\$19,401,361.89	\$15,638,296.00	(\$234,574.44)	17,299	\$904.00	(\$1,660,704.00)		\$1,100,000.00	\$31.98		\$2,897,640.33
7/25/2012													
5/15/2009	Southern Heritage Bancshares, Inc., Cleveland, TN ^{15,16}	\$4,862,000.00	\$5,718,111.14	\$4,862,000.00		4,862	\$1,000.00			\$243,000.00			\$613,111.14
9/8/2011													
1/23/2009	Southern Illinois Bancorp, Inc., Carmi, IL ^{15,16}	\$5,000,000.00	\$5,955,472.22	\$5,000,000.00		5,000	\$1,000.00			\$250,000.00			\$705,472.22
8/25/2011													
12/9/2008													
7/21/2011	Southern Missouri Bancorp, Inc., Poplar Bluff, MO ⁴	\$9,550,000.00	\$13,504,763.89	\$9,550,000.00		9,550	\$1,000.00			\$2,700,000.00	\$23.90		\$1,254,763.89
5/13/2015													
6/12/2009	SouthFirst Bancshares, Inc., Sylacauga, AL ¹	\$2,760,000.00	\$3,202,464.28	\$2,722,050.00	(\$25,000.00)	2,760	\$986.25	(\$37,950.00)		\$140,617.94	\$3.50		\$364,796.34
6/29/2015													
8/6/2015													
12/5/2008													
8/8/2012	Southwest Bancorp, Inc., Stillwater, OK ¹¹	\$70,000,000.00	\$85,247,569.91	\$70,000,000.00		70,000	\$1,000.00			\$2,287,197.00	\$17.48		\$12,960,372.91
5/29/2013													
3/13/2009	Sovereign Bancshares, Inc., Dallas, TX ^{15,16}	\$18,215,000.00	\$21,632,668.61	\$18,215,000.00		18,215	\$1,000.00			\$911,000.00			\$2,506,668.61
9/22/2011													
3/27/2009	Spirit BankCorp, Inc., Bristol, OK ⁸	\$30,000,000.00	\$11,803,691.75	\$9,000,000.00	(\$90,000.00)	30,000	\$300.00	(\$21,000,000.00)		\$631,941.75			\$2,261,750.00
10/21/2013													
1/6/2014													
3/13/2009	St. Johns Bancshares, Inc., St. Louis, MO ⁹	\$3,000,000.00	\$1,270,908.00										\$1,270,908.00
4/24/2009	Standard Bancshares, Inc., Hickory Hills, IL ^{15,16}	\$60,000,000.00	\$75,757,163.03	\$60,000,000.00		12,903,226	\$4.65		\$3,000,000.00				\$12,757,163.03
2/22/2013													
12/5/2008													
12/14/2011	State Bancorp, Inc./Valley National Bancorp, Jericho, NY ^{11,16}	\$36,842,000.00	\$42,514,919.19	\$36,842,000.00		36,842	\$1,000.00			\$100,566.69			
5/27/2015													
9/4/2009	State Bank of Bartley, Bartley, NE ^{13,17,18}	\$1,697,000.00	\$2,030,299.18	\$1,697,000.00		1,697,000	\$1.00			\$51,000.00			\$282,299.18
9/22/2011													
1/16/2009													
8/12/2009	State Bankshares, Inc., Fargo, ND ^{13,17}	\$50,000,000.00	\$58,008,472.23	\$12,500,000.00		12,500	\$1,000.00			\$2,500,000.00			\$5,508,472.23
6/29/2011													
2/13/2009	State Capital Corporation, Greenwood, MS ^{11,16}	\$15,000,000.00	\$17,080,708.67	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00			\$1,330,708.67
9/29/2010													
10/28/2008													
6/17/2009	State Street Corporation, Boston, MA ^{13,16}	\$2,000,000,000.00	\$2,123,611,111.12	\$2,000,000,000.00		20,000	\$100,000.00			\$60,000,000.00	\$66.36		\$63,611,111.12
7/8/2009													
6/26/2009	Stearns Financial Services, Inc., St. Cloud, MN ^{11,15,15}	\$24,900,000.00	\$31,495,442.29	\$24,900,000.00		24,900,000	\$1.00			\$1,245,000.00			\$5,350,442.29
1/18/2012													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
9/25/2009	Steele Street Bank Corporation, Denver, CO ^{15,17,45}	\$11,019,000.00	\$13,078,672.60	\$11,019,000.00		11,019,000	\$1.00		\$331,000.00				\$1,728,672.60
12/19/2008													
4/13/2011	StellarOne Corporation, Charlottesville, VA ¹¹	\$30,000,000.00	\$37,191,875.00	\$7,500,000.00		7,500	\$1,000.00				\$25.24		\$4,271,875.00
12/28/2011				\$22,500,000.00		22,500	\$1,000.00			\$2,920,000.00			
12/18/2013													
12/23/2008													
4/27/2011	Stedding Bancorp, New York, NY ¹	\$42,000,000.00	\$47,869,108.33	\$42,000,000.00		42,000	\$1,000.00		\$945,775.00		\$16.22		\$4,923,333.33
5/18/2011													
12/12/2008													
5/5/2009	Stedding Bancshares, Inc., Houston, TX ¹	\$125,198,000.00	\$130,542,485.91	\$125,198,000.00		125,198	\$1,000.00			\$2,857,914.52			\$2,486,571.39
6/15/2010													
12/5/2008													
8/20/2012	Stedding Financial Corporation, Spokane, WA ¹¹	\$303,000,000.00	\$121,757,209.63	\$114,772,740.00	(\$1,434,659.25)	5,738,637	\$20.00	(\$188,227,260.00)		\$825,000.00	\$15.90		\$7,594,128.88
9/19/2012													
1/30/2009	Stewardship Financial Corporation, Midland Park, NJ ¹⁴	\$10,000,000.00	\$11,400,453.22	\$10,000,000.00		10,000	\$1,000.00			\$107,398.00	\$6.03		\$1,293,055.22
9/1/2011													
10/26/2011													
2/6/2009													
1/12/2011	Stockmens Financial Corporation, Rapid City, SD ^{11,14}	\$15,568,000.00	\$18,101,553.84	\$4,000,000.00		4,000	\$1,000.00			\$778,000.00			\$1,755,553.84
3/16/2011													
1/23/2009													
3/26/2013	Stonebridge Financial Corp., West Chester, PA ¹⁴	\$10,973,000.00	\$2,652,816.96	\$1,796,209.03		10,351	\$173.53	(\$8,554,790.97)		\$130,704.17			\$634,609.11
3/27/2013				\$107,935.66		622	\$173.53	(\$514,064.34)		\$8,358.99			
4/9/2013					(\$25,000.00)								
6/19/2009	Suburban Illinois Bancorp, Inc., Elmhurst, IL ^{15,23}	\$15,000,000.00	\$24,929,429.70	\$15,000,000.00		15,000,000	\$1.00			\$750,000.00			\$9,179,429.70
7/16/2015													
12/19/2008													
8/4/2011	Summit State Bank, Santa Rosa, CA ¹⁴	\$8,500,000.00	\$9,930,625.00	\$8,500,000.00		8,500	\$1,000.00			\$315,000.00	\$13.76		\$1,115,625.00
9/14/2011													
1/9/2009													
4/8/2009	Sun Bancorp, Inc., Vineland, NJ ¹¹	\$89,310,000.00	\$92,513,970.83	\$89,310,000.00		89,310	\$1,000.00			\$2,100,000.00	\$20.64		\$1,103,970.83
5/27/2009													
11/14/2008		\$3,500,000,000.00											
12/31/2008		\$1,350,000,000.00											
3/30/2011	SunTrust Banks, Inc., Atlanta, GA ¹¹		\$5,448,052,772.51	\$4,850,000,000.00		48,500	\$100,000.00				\$42.84		\$667,986,111.11
9/28/2011										\$30,066,661.40			
12/5/2008	Superior Bancorp Inc., Birmingham, AL ^{14,15,17}	\$69,000,000.00	\$4,983,333.33					(\$69,000,000.00)					\$4,983,333.33
4/15/2011													
1/9/2009	Surrey Bancorp, Mount Airy, NC ^{11,14}	\$2,000,000.00	\$2,314,972.22	\$2,000,000.00		2,000	\$1,000.00			\$100,000.00	\$11.40		\$214,972.22
12/29/2010													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008													
4/21/2010	Susquehanna Bancshares, Inc., Lintz, PA ¹	\$300,000,000.00	\$328,991,401.58	\$200,000,000.00		200,000	\$1,000.00				37.81		\$23,722,222.22
12/22/2010				\$100,000,000.00		100,000	\$1,000.00			\$5,269,179.36			
1/19/2011													
4/10/2009	SV Financial, Inc., Sterling, IL ^{8,11,14}	\$4,000,000.00	\$4,721,382.89	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$521,382.89
8/31/2011													
12/12/2008													
12/23/2009	SVB Financial Group, Santa Clara, CA ^{12,16}	\$235,000,000.00	\$253,929,027.78	\$235,000,000.00		235,000	\$1,000.00			\$6,820,000.00	\$118.90		\$12,109,027.78
6/16/2010													
5/8/2009	Sword Financial Corporation, Horizon, WI ^{13,14,24}	\$13,644,000.00	\$17,019,233.91	\$13,644,000.00		13,644,000	\$1.00			\$682,000.00			\$2,693,233.91
9/15/2011													
12/19/2008	Synovus Financial Corp., Columbus, GA ¹	\$967,870,000.00	\$1,190,614,526.39	\$967,870,000.00		967,870	\$1,000.00				\$32.38	2,215,820	\$222,744,526.39
7/26/2013													
1/16/2009	Syngma Bancorp., Boise, ID ^{8,10}	\$8,000,000.00	\$253,122.22					(\$8,000,000.00)					\$253,122.22
1/31/2014													
11/21/2008													
6/19/2012	Taylor Capital Group, Rosemont, IL	\$104,823,000.00	\$120,845,170.80	\$93,659,350.50	(\$1,404,890.26)	104,823	\$693.50	(\$11,163,649.50)		\$9,839,273.00	\$32.37		\$18,751,437.56
7/18/2012													
8/28/2009	TCB Corporation/Country Bank, Greenwood, SC ^{15,17,45}	\$9,720,000.00	\$11,611,381.34	\$9,720,000.00		9,720,000	\$1.00			\$292,000.00			\$1,599,381.34
9/8/2011													
1/16/2009	TCB Holding Company, Texas Community Bank, The Woodlands, TX ^{8,9,10}	\$11,730,000.00	\$690,832.08					(\$11,730,000.00)					\$690,832.08
12/13/2013													
11/14/2008													
4/22/2009	TFC Financial Corporation, Wayata, MN ¹	\$361,172,000.00	\$378,547,699.45	\$361,172,000.00		361,172	\$1,000.00			\$9,449,980.56	\$14.12		\$7,925,718.89
12/21/2009													
12/23/2008	TONB Financial Corp., Dayton, OH ^{11,14}	\$2,000,000.00	\$2,384,611.11	\$2,000,000.00		2,000	\$1,000.00			\$100,000.00			\$284,611.11
8/3/2011													
12/19/2008	Tennessee Commerce Bancorp, Inc., Franklin, TN ^{6,37}	\$30,000,000.00	\$3,233,333.33					(\$30,000,000.00)					\$3,233,333.33
1/27/2012													
12/23/2008													
4/26/2013	Tennessee Valley Financial Holdings, Inc., Oak Ridge, TN ¹⁴	\$3,000,000.00	\$3,331,713.17	\$298,000.00		298	\$1,022.11		\$6,588.78	\$19,218.87			\$146,241.67
4/29/2013				\$2,702,000.00		2,702	\$1,022.11		\$59,741.22	\$124,922.63			
5/31/2013					(\$25,000.00)								
1/16/2009													
5/13/2009	Texas Capital Bancshares, Inc., Dallas, TX ¹	\$75,000,000.00	\$82,777,816.21	\$75,000,000.00		75,000	\$1,000.00			\$6,559,066.21	\$49.42		\$1,218,750.00
3/17/2010													
1/9/2009	Texas National Bancorporation, Jacksonville, TX ^{6,11,14}	\$3,981,000.00	\$4,475,307.67	\$3,981,000.00		3,981	\$1,000.00			\$199,000.00			\$295,307.67
5/19/2010													
8/7/2009	The ANB Corporation, Terrell, TX ^{1,44}	\$20,000,000.00	\$23,234,499.98	\$20,000,000.00		20,000	\$1,000.00			\$1,000,000.00			\$2,234,499.98
8/25/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁶	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008													
3/10/2010	The Bancorp, Inc., Wilmington, DE ^{1,6}	\$45,220,000.00	\$52,787,673.44	\$45,220,000.00		45,220	\$1,000.00			\$4,753,984.55	\$6.37		\$2,813,688.89
9/8/2010													
2/6/2009	The Bank of Currituck, Moyock, NC ⁵	\$4,021,000.00	\$1,912,684.00	\$1,742,850.00		4,021	\$433.44	(\$2,278,150.00)					\$169,834.00
12/3/2010													
2/13/2009													
12/22/2010	The Bank of Kentucky Financial Corporation, Crestview Hills, KY ¹¹	\$34,000,000.00	\$40,091,342.55	\$17,000,000.00		17,000	\$1,000.00				\$37.81	276,078	\$3,940,694.00
11/23/2011													
5/29/2013										\$2,150,648.55			
1/16/2009													
12/10/2012	The Baraboo Bancorporation, Inc., Baraboo, WI ^{8,14}	\$20,749,000.00	\$18,023,831.85	\$1,956,900.00		3,000	\$652.30	(\$1,043,100.00)		\$403,161.92	\$1.95		\$3,766,126.61
12/11/2012										\$455,316.35			
1/11/2013					(\$135,345.73)								
12/19/2008	The Connecticut Bank and Trust Company, Hartford, CT	\$5,448,000.00	\$6,902,866.33	\$5,448,000.00		5,448	\$1,000.00			\$792,783.00	\$29.11		\$662,083.33
4/19/2012													
12/19/2008	The Elmira Savings Bank, FSB, Elmira, NY ¹⁴	\$9,090,000.00	\$11,795,867.07	\$9,090,000.00		9,090	\$1,000.00			\$1,486,292.07	\$19.88		\$1,219,575.00
8/25/2011													
5/6/2015													
1/9/2009													
8/24/2011													
3/27/2013	The First Bancorp, Inc., Damariscotta, ME ¹¹	\$25,000,000.00	\$29,722,063.78	\$2,500,000.00		2,500	\$1,000.00				\$20.47		\$4,332,986.11
5/8/2013													
5/28/2015										\$389,077.67			
2/6/2009													
9/29/2010	The First Bancshares, Inc., Hattiesburg, MS ^{11,15}	\$5,000,000.00	\$5,714,215.56	\$5,000,000.00		5,000	\$1,000.00						\$411,805.56
5/13/2015										\$302,410.00			
2/27/2009	The First State Bank of Mobeetie, Mobeetie, TX ^{11,14}	\$731,000.00	\$813,086.56	\$731,000.00		731	\$1,000.00			\$37,000.00			\$45,086.56
4/14/2010													
2/6/2009	The Freepoint State Bank, Harper, KS ^{11,14}	\$301,000.00	\$379,458.89	\$301,000.00		301	\$1,000.00			\$15,000.00			\$63,458.89
12/19/2012													
6/26/2009													
3/31/2010	The Hartford Financial Services Group, Inc., Hartford CT ¹¹	\$3,400,000.00	\$4,236,125,671.00	\$3,400,000.00		3,400,000	\$1,000.00			\$706,264,559.89			\$129,861,111.11
9/27/2010													
5/22/2009	The Landrum Company, Columbia, MO ^{8,14,4}	\$15,000,000.00	\$17,580,291.55	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00			\$1,830,291.55
8/18/2011													
12/23/2008													
10/31/2012	The Little Bank, Incorporated, Kingston, NC ^{8,14}	\$7,500,000.00	\$9,232,652.17	\$7,359,000.00		7,500	\$981.20	(\$1,411,000.00)		\$371,250.00			\$1,575,992.17
1/11/2013					(\$73,590.00)								
12/31/2008													
2/10/2010	The PNC Financial Services Group Inc., Pittsburgh, PA ¹¹	\$7,579,200,000.00	\$8,320,638,950.83	\$7,579,200,000.00		75,792	\$100,000.00				\$95.31		\$421,066,666.67
5/5/2010										\$320,372,284.16			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/20/2009	The Private Bank of California, Los Angeles, CA ^{1,144}	\$5,450,000.00	\$6,474,752.14	\$5,450,000.00		5,450	\$1,000.00			\$273,000.00			\$751,752.14
1/9/2009													
3/8/2013	The Queensborough Company, Louisville, GA ^{1,1}	\$12,000,000.00	\$13,065,246.00	\$244,225.00		250	\$976.90	(\$5,775.00)		\$4,806.45			\$882,900.00
3/11/2013				\$11,478,575.00		11,750	\$976.90	(\$271,425.00)		\$571,967.55			
4/9/2013					(\$117,228.00)								
2/27/2009	The Victory Bancorp, Inc., Jimerick, PA ^{1,157,174}	\$541,000.00	\$2,322,183.20			2,046	\$1,000.00			\$61,000.00			\$215,183.20
12/11/2009		\$1,505,000.00											
9/22/2011				\$2,046,000.00									
1/23/2009	Three Shores Bancorp, Inc., National Bank & Trust, Orlando, FL ^{2,1}	\$5,677,000.00	\$6,449,130.64	\$1,165,528.32		1,312	\$888.36	(\$146,471.68)					\$1,174,058.48
11/8/2012				\$3,877,691.40		4,365	\$888.36	(\$487,308.60)		\$282,284.64			
11/9/2012					(\$50,432.20)								
1/11/2013													
12/5/2008	TIB Financial Corp, Naples, FL	\$37,000,000.00	\$13,444,359.59	\$12,119,637.37		12,120	\$1,000.00	(\$24,880,362.63)		\$40,000.00	\$31.98		\$1,284,722.22
9/30/2010													
12/19/2008	Tidelands Bancshares, Inc., Mount Pleasant, SC	\$14,448,000.00	\$1,195,973.33									571,821	\$1,195,973.33
4/17/2009	Tifton Banking Company, Tifton, GA ^{1,17,19}	\$3,800,000.00	\$223,208.00					(\$3,800,000.00)			\$12.41		\$223,208.00
11/12/2010													
12/23/2008													
11/8/2012				\$3,290,437.50		3,815	\$862.50	(\$524,562.50)					
11/9/2012				\$1,580,962.50		1,833	\$862.50	(\$252,037.50)					\$3,346,628.65
11/13/2012	Timberland Bancorp, Inc., Hoquiam, WA	\$16,641,000.00	\$18,857,818.52	\$9,481,462.50		10,993	\$862.50	(\$1,511,537.50)					
1/11/2013					(\$143,528.63)					\$1,301,856.00			
6/11/2013													
4/3/2009	Titonka Bancshares, Inc., Titonka, IA ^{1,11,14}	\$2,117,000.00	\$2,569,490.36	\$2,117,000.00		2,117	\$1,000.00			\$106,000.00			\$346,490.36
4/4/2012													
2/6/2009	Toold Bancshares, Inc., Hopkinsville, KY ⁸	\$4,000,000.00	\$5,210,672.22	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$1,010,672.22
9/25/2013													
12/12/2008													
9/22/2011	TowheeBank, Portsmouth, VA ^{4,5}	\$76,458,000.00	\$68,577,166.67	\$76,458,000.00		76,458	\$1,000.00			\$1,500,000.00	\$20.87		\$10,619,166.67
5/15/2013													
1/16/2009													
2/15/2011	Treaty Oak Bancorp, Inc., Austin, TX ⁸	\$3,268,000.00	\$2,412,702.03	\$500,000.00		3,118	\$160.36	(\$2,618,000.00)				3,098,341	\$192,415.03
12/21/2012				\$150,000.00		150,000	\$1.00						
8/6/2015										\$1,570,287.00			
3/27/2009	Triad Bancorp, Inc., Frontenac, MO ^{1,144}	\$3,700,000.00	\$4,386,324.64	\$3,700,000.00		3,700	\$1,000.00			\$185,000.00			\$501,324.64
9/22/2011													
12/19/2008	TriCounty Financial Corporation, Waldorf, MD ^{1,14,44}	\$15,540,000.00	\$18,653,115.75	\$15,540,000.00		15,540	\$1,000.00			\$777,000.00			\$2,336,115.75
9/22/2011													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/27/2009													
8/7/2012	Trinity Capital Corporation, Los Alamitos, NM ^{8,14}	\$35,539,000.00	\$34,644,476.74	\$2,639,379.50		3,518	\$750.25	(\$878,620.50)		\$163,062.90			\$6,592,186.06
8/9/2012				\$7,038,845.50		9,382	\$750.25	(\$2,343,154.50)		\$1,300,776.05			
8/10/2012				\$16,984,909.75		22,639	\$750.25	(\$5,654,090.25)		\$191,948.33			
9/11/2012					(\$266,631.39)								
4/3/2009	Tri-State Bank of Memphis, Memphis, TN ^{9,11}	\$2,795,000.00	\$2,985,215.11	\$2,795,000.00		2,795	\$1,000.00						\$190,215.11
8/13/2010													
2/27/2009	TriState Capital Holdings, Inc., Pittsburgh, PA ^{3,11}	\$23,000,000.00	\$28,642,402.33	\$23,000,000.00		23,000	\$1,000.00			\$1,150,000.00			\$4,492,402.33
9/26/2012													
4/3/2009		\$2,765,000.00											
12/22/2009	TriSummit Bank, Kingsport, TN ^{14,18}	\$4,237,000.00	\$6,496,417.16	\$5,251,500.00		7,002	\$750.00	(\$1,750,500.00)		\$124,665.75			\$1,172,766.41
11/29/2012													
1/11/2013					(\$52,515.00)								
11/21/2008													
12/9/2009	Trustmark Corporation, Jackson, MS ¹¹	\$215,000,000.00	\$236,287,500.00	\$215,000,000.00		215,000	\$1,000.00			\$10,000,000.00	\$23.04		\$11,287,500.00
12/30/2009													
5/29/2009	Two Rivers Financial Group, Burlington, IA ^{15,14}	\$12,000,000.00	\$14,075,133.27	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00	\$23.75		\$1,475,133.27
9/1/2011													
11/14/2008	U.S. Bancorp, Minneapolis, MN ¹¹	\$6,599,000,000.00	\$6,933,220,416.67	\$6,599,000,000.00		6,599,000	\$1,000.00			\$139,000,000.00	\$42.67		\$195,220,416.67
7/15/2009													
8/7/2009	U.S. Century Bank, Miami, FL ^{8,122}	\$50,236,000.00	\$13,070,409.40	\$11,738,143.76		50,236	\$233.66	(\$38,497,856.24)		\$586,953.92			\$745,311.72
3/17/2015													
1/30/2009	UBT Bancshares, Inc., Maysville, KS ^{14,44}	\$8,950,000.00	\$10,634,911.78	\$8,950,000.00		8,950	\$1,000.00			\$450,000.00			\$1,234,911.78
8/11/2011													
11/14/2008	UCBH Holdings, Inc., San Francisco, CA ²⁹⁷	\$298,737,000.00	\$7,509,920.07					(\$298,737,000.00)					\$7,509,920.07
11/6/2009													
2/17/2010	Umqua Holdings Corp., Portland, OR ^{2,16}	\$214,181,000.00	\$232,156,554.58	\$214,181,000.00		214,181	\$1,000.00				\$15.90		\$13,475,554.58
3/31/2010										\$4,500,000.00			
5/1/2009	Union Bank & Trust Company, Oxford, NC ^{8,13,18,44,45}	\$3,194,000.00	\$7,031,291.65	\$6,191,000.00		6,191	\$1,000.00			\$160,000.00			\$680,291.65
12/18/2009		\$2,997,000.00											
9/22/2011													
12/29/2009	Union Financial Corporation, Albuquerque, NM ^{3,11,17}	\$2,179,000.00	\$2,639,873.33	\$600,000.00		600	\$1,000.00						\$395,873.33
7/25/2012													
10/2/2013										\$65,000.00			
12/19/2008	Union First Market Bankshares Corporation, Bowling Green, WA ^{1,16,25}	\$59,000,000.00	\$62,145,972.22	\$59,000,000.00		59,000	\$1,000.00				\$25.24		\$7,935,831.57
11/18/2009													
12/23/2009										\$450,000.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ¹	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/20/2009													
7/2/2014	United American Bank, San Mateo, CA ⁸	\$8,700,000.00	\$3,432,657.85	\$3,319,050.00		8,700	\$381.50	(\$5,380,950.00)		\$138,607.85			
9/26/2014				(\$25,000.00)									
1/16/2009													
6/19/2012	United Bancorp, Inc., Tecumseh, MI	\$20,600,000.00	\$20,315,924.72	\$17,005,300.00	(\$255,079.50)	20,600	\$825.50	(\$3,594,700.00)		\$38,000.00	\$9.99		\$3,527,704.22
7/18/2012													
12/23/2008													
9/3/2010	United Bancorporation of Alabama, Inc., Annire, AL ^{1,15A}	\$10,300,000.00	\$11,182,763.89	\$10,300,000.00		10,300	\$1,000.00			\$10,125.00			\$872,638.89
5/13/2015													
5/22/2009	United Bank Corporation, Barnesville, GA ^{1,14,15}	\$14,400,000.00	\$18,882,079.62	\$14,400,000.00		14,400,000	\$1.00			\$720,000.00			\$3,762,079.62
7/3/2012													
12/5/2008													
3/26/2013						1,576	\$962.50	(\$59,100.00)					
3/27/2013	United Community Banks, Inc., Blairsville, GA	\$180,000,000.00	\$210,367,527.00	\$12,587,575.00		13,078	\$962.50	(\$490,425.00)			\$19.49		\$38,843,350.00
3/28/2013						165,346	\$962.50	(\$6,200,475.00)					
4/9/2013					(\$1,732,500.00)								
6/10/2013										\$6,677.00			
1/16/2009													
12/15/2010	United Financial Banking Companies, Inc., Vienna, VA ^{8,14,4}	\$5,658,000.00	\$6,649,963.92	\$3,000,000.00		3,000	\$1,000.00			\$283,000.00	\$22.75		\$708,963.92
9/15/2011						2,658	\$1,000.00						
12/5/2008													
5/15/2013	Unity Bancorp, Inc., Clinton, NJ ¹	\$20,649,000.00	\$28,013,814.50	\$10,324,000.00		10,324	\$1,000.00				\$12.47		\$4,657,500.50
7/3/2013						10,325	\$1,000.00						
8/28/2013										\$2,707,314.00			
5/22/2009													
8/8/2013	Universal Bancorp, Bloomfield, IN ¹	\$9,900,000.00	\$12,066,688.65	\$237,527.50		250	\$950.11	(\$12,472.50)					\$2,278,066.92
8/12/2013						9,650	\$950.11	(\$481,438.50)		\$476,573.62			
9/12/2013					(\$94,060.89)								
6/19/2009	University Financial Corp, Inc., St. Paul, MN ^{1,15}	\$11,926,000.00	\$12,948,886.40	\$11,926,000.00		11,926,000	\$1.00						\$1,022,886.40
7/30/2010													
2/6/2009	US Metro Bank, Garden Grove, CA ⁸	\$2,861,000.00	\$432,678.00								\$2.50		\$432,678.00
12/23/2008													
4/3/2013	Uwharrie Capital Corp, Albemarle, NC ^{8,11}	\$10,000,000.00	\$12,916,040.83	\$7,742,000.00		7,742	\$1,000.00				\$4.15		\$2,416,040.83
10/16/2013						2,258	\$1,000.00			\$500,000.00			
1/30/2009	Valley Commerce Bancorp, Visalia, CA ^{1,14}	\$7,700,000.00	\$9,403,400.50	\$7,700,000.00		7,700	\$1,000.00			\$385,000.00	\$15.60		\$1,318,400.50
3/21/2012													
1/9/2009													
10/21/2013	Valley Community Bank, Pleasanton, CA ⁸	\$5,500,000.00	\$2,947,090.75	\$2,296,800.00		5,500	\$417.60	(\$3,203,200.00)		\$45,815.25	\$13.25		\$629,475.50
1/6/2014					(\$25,000.00)								

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ⁶	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008													
11/14/2012				\$1,600,000.00		1,600	\$1,000.00						
2/20/2013				\$1,600,000.00		1,600	\$1,000.00						
5/15/2013	Valley Financial Corporation, Roanoke, VA ¹¹	\$16,019,000.00	\$21,311,670.48	\$1,600,000.00		1,600	\$1,000.00						\$3,744,778.90
8/14/2013				\$1,600,000.00		1,600	\$1,000.00						
10/16/2013				\$9,619,000.00		9,619	\$1,000.00						
11/13/2013										\$1,547,891.58			
12/18/2009	Valley Financial Group, LLC, 1st State Bank, Saginaw, MI ^{11,14}	\$1,300,000.00	\$1,489,774.73	\$1,300,000.00		1,300	\$1,000.00			\$65,000.00		488,847	\$124,774.73
9/22/2011													
11/14/2008													
6/3/2009				\$75,000,000.00		75,000	\$1,000.00						
9/23/2009	Valley National Bancorp, Wayne, NJ ¹¹	\$300,000,000.00	\$318,400,781.94	\$125,000,000.00		125,000	\$1,000.00				\$9.85		\$18,551,519.17
12/23/2009				\$100,000,000.00		100,000	\$1,000.00			\$5,421,615.27			
5/24/2010													
6/26/2009	Vertex Holdings, Inc. Fidelity Resources Company, Dallas, TX ^{41,44}	\$3,000,000.00	\$3,503,795.81	\$3,000,000.00		3,000	\$1,000.00			\$150,000.00			\$353,795.81
8/25/2011													
5/1/2009	Village Bank and Trust Financial Corp, Midlothian, VA	\$14,738,000.00	\$6,933,870.05	\$5,672,361.44	(\$56,723.61)	14,738	\$384.88	(\$9,065,638.56)			\$19.00	31,189	\$1,318,232.22
11/19/2013													
1/6/2014													
12/12/2008													
12/11/2012	Virginia Commerce Bancorp, Arlington, VA ¹¹	\$71,000,000.00	\$118,453,138.89	\$71,000,000.00		71,000	\$1,000.00				\$36.99		\$14,190,138.89
1/31/2014										\$33,263,000.00			
6/12/2009													
8/8/2013	Virginia Company Bank, Newport News, VA ¹⁷	\$4,700,000.00	\$3,694,442.50	\$325,353.86		533	\$610.42	(\$207,646.14)					\$786,987.25
8/12/2013				\$2,543,620.14		4,167	\$610.42	(\$1,623,379.86)		\$63,481.25			
9/12/2013					(\$25,000.00)								
4/24/2009													
12/28/2012	Vision Bank - Texas, Richardson, TX ^{11,14}	\$1,500,000.00	\$1,898,258.59	\$787,500.00		788	\$1,000.00						\$323,258.59
7/10/2013				\$712,500.00		713	\$1,000.00			\$75,000.00			
12/19/2008	WST Financial Corp., Wyomissing, PA	\$25,000,000.00	\$30,710,646.53	\$25,000,000.00		25,000	\$1,000.00			\$1,189,813.00	\$56.16		\$4,520,833.33
8/1/2012													
1/30/2009	W.T.B. Financial Corporation, Spokane, WA ^{11,46}	\$110,000,000.00	\$131,236,874.33	\$110,000,000.00		110,000	\$1,000.00			\$5,500,000.00			\$15,736,874.33
9/15/2011													
12/11/2009													
4/4/2012	Wachusett Financial Services, Inc., Clinton, MA ^{11,17}	\$12,000,000.00	\$14,731,826.23	\$3,000,000.00		3,000	\$1,000.00						\$2,253,826.23
1/30/2013				\$4,000,000.00		4,000	\$1,000.00						
4/23/2014				\$5,000,000.00		5,000	\$1,000.00			\$478,000.00			
12/19/2008													
11/24/2009	Wainwright Bank & Trust Company, Boston, MA ¹¹	\$22,000,000.00	\$23,592,311.11	\$22,000,000.00		22,000	\$1,000.00						\$1,023,611.11
12/16/2009										\$568,700.00			

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ⁶	Capital Repayment / Disposition / Auction ¹⁵	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/16/2009	Washington Banking Company, Oak Harbor, WA ^{1,16}	\$26,380,000.00	\$30,628,344.45	\$26,380,000.00		26,380	\$1,000.00			\$1,625,000.00	\$18.84		\$2,623,344.45
1/12/2011													
3/2/2011													
11/14/2008	Washington Federal, Inc., Seattle, WA ¹¹	\$200,000,000.00	\$220,749,985.18	\$200,000,000.00		200,000	\$1,000.00			\$15,388,874.07	\$23.83		\$5,361,111.11
3/15/2010													
1/30/2009	WashingtonFirst Bankshares, Inc., Reston, VA ^{16,17,18}	\$6,633,000.00	\$15,317,317.86	\$13,475,000.00		13,475	\$1,000.00			\$332,000.00			\$1,510,317.86
10/30/2009		\$6,842,000.00											
8/4/2011													
6/26/2009													
2/6/2013	Waikesho Bankshares, Inc., Waikesho, WI ¹⁷	\$5,625,000.00	\$6,398,893.44	\$92,690.00		100	\$926.90	(\$7,310.00)		\$147,194.69			\$1,071,379.72
2/7/2013													
2/8/2013													
3/26/2013					(\$52,138.13)	313	\$926.90	(\$22,880.30)					
11/21/2008													
3/3/2010	Webster Financial Corporation, Waterbury, CT ¹¹	\$400,000,000.00	\$457,333,286.51	\$100,000,000.00		100,000	\$1,000.00				\$37.19		\$36,944,444.45
10/13/2010													
12/29/2010						200,000	\$1,000.00			\$20,388,842.06			
6/8/2011													
10/28/2008													
12/23/2009	Wells Fargo & Co., Minneapolis, MN ¹¹	\$25,000,000,000.00	\$27,281,347,113.95	\$25,000,000,000.00		25,000	\$1,000,000.00				\$64.36		\$1,440,972,222.22
5/26/2010										\$840,374,891.73			
12/5/2008													
9/9/2009	Westbank, Inc., Wheeling, WV ¹¹	\$75,000,000.00	\$78,804,166.67	\$75,000,000.00		75,000	\$1,000.00			\$950,000.00	\$30.02		\$4,242,500.00
12/23/2009													
12/31/2008													
6/29/2011	West Bancorporation, Inc., West Des Moines, IA ¹¹	\$36,000,000.00	\$41,195,000.00	\$36,000,000.00		36,000	\$1,000.00			\$700,000.00	\$19.75		\$4,495,000.00
8/31/2011													
2/13/2009													
9/2/2009	Westamerica Bancorporation, San Rafael, CA ¹¹	\$83,726,000.00	\$87,360,236.61	\$41,863,000.00		41,863	\$1,000.00					246,698	\$2,755,980.61
11/18/2009						41,863	\$1,000.00						
11/21/2011										\$878,256.00			
11/21/2008													
9/27/2011	Western Alliance Bancorporation, Las Vegas, NV ⁴	\$140,000,000.00	\$160,365,000.00	\$140,000,000.00		140,000	\$1,000.00				\$46.75		\$19,950,000.00
11/23/2011										\$415,000.00			
12/23/2008	Western Community Bankshares, Inc., Palm Desert, CA ^{11,17}	\$7,290,000.00	\$554,083.00					(\$7,290,000.00)					\$554,083.00
11/7/2014													

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CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back ²	Capital Repayment / Disposition / Auction ^{1,5}	Auction Fee ⁴	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain ⁵	Warrant Sales	Stock Price as of 12/31/2015	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008		\$6,855,000.00											
12/29/2009		\$4,567,000.00											
11/8/2012	Western Illinois Bancshares Inc., Morton, IL ^{8,14,18}		\$13,053,910.87	\$1,050,524.72		1,117	\$940.49	(\$66,475.28)					\$2,102,189.13
11/9/2012				\$9,673,015.37		10,305	\$938.67	(\$631,984.63)		\$335,417.06			
1/11/2013					(\$107,235.41)								
5/15/2009	Western Reserve Bancorp. Inc. Medina, OH ^{8,11,28}	\$4,700,000.00	\$5,842,197.92	\$4,700,000.00		4,700	\$1,000.00			\$235,000.00	\$8.40		\$907,197.92
2/20/2009													
7/1/2014	White River Bancshares Company, Fayetteville, AR ⁸	\$16,800,000.00	\$20,275,427.10	\$1,300,000.00		1,300	\$1,063.21	\$82,173.00					\$1,589,583.00
7/2/2014				\$15,500,000.00		15,500	\$1,063.21	\$979,755.00		\$1,002,535.38			
9/26/2014					(\$178,619.28)								
12/19/2008	Whitney Holding Corporation, New Orleans, LA	\$300,000,000.00	\$343,733,333.33	\$300,000,000.00		300,000	\$1,000.00			\$6,900,000.00			\$36,833,333.33
6/3/2011													
12/12/2008	Winington Trust Corporation/M&T Bank Corporation, Wilmington, DE ¹¹	\$330,000,000.00	\$369,920,833.33	\$330,000,000.00		330,000	\$1,000.00					95,383	
5/13/2011													
12/12/2008	Wilshire Bancorp, Inc., Los Angeles, CA	\$62,158,000.00	\$68,809,170.62	\$58,646,694.58	(\$879,700.42)	62,158	\$943.51	(\$351,305.42)		\$760,000.00	\$11.55		\$10,282,176.36
4/3/2012													
6/20/2012													
12/19/2008	Wittrust Financial Corporation, Lake Forest, IL ¹¹	\$250,000,000.00	\$300,704,730.81	\$250,000,000.00		250,000	\$1,000.00			\$25,600,564.15	\$48.52		\$25,104,166.66
12/22/2010													
2/14/2011													
5/15/2009	Worthington Financial Holdings, Inc., Huntsville, AL ^{8,14}	\$2,720,000.00	\$2,780,391.21	\$2,343,851.20		2,720	\$861.71	(\$376,148.80)		\$90,940.00			\$370,600.00
6/24/2013													
7/26/2013					(\$24,999.99)								
1/23/2009	WSFS Financial Corporation, Wilmington, DE	\$52,625,000.00	\$57,640,856.64	\$48,157,663.75	(\$722,364.96)	52,625	\$915.11	(\$4,467,336.25)		\$1,800,000.00	\$32.36		\$8,405,557.85
4/3/2012													
9/12/2012													
1/16/2009		\$36,000,000.00										128,663	
7/24/2009		\$13,312,000.00										91,178	
9/18/2012	Yedin Valley Financial Corporation, Elkin, NC		\$52,383,419.85	\$44,149,056.00	(\$662,235.84)	49,312	\$895.30	(\$5,162,944.00)			25.17		\$8,820,922.69
6/10/2013										\$55,677.00			
6/11/2013										\$20,000.00			
4/24/2009	York Traditions Bank, York, PA ^{8,14,18}	\$4,871,000.00	\$5,705,022.14	\$4,871,000.00		4,871	\$1,000.00			\$244,000.00			\$590,022.14
7/14/2011													
11/14/2008													
3/28/2012	Zions Bancorporation, Salt Lake City, UT ¹¹	\$1,400,000,000.00	\$1,661,027,529.62	\$700,000,000.00		700,000	\$1,000.00				27.30		\$253,361,111.11
9/26/2012				\$700,000,000.00		700,000	\$1,000.00			\$7,666,418.51			
12/5/2012													
Total		\$204,894,726,320.00	\$226,651,633,763.56	\$199,567,052,334.37	(\$38,027,858.19)			(\$5,069,497,481.92)	\$6,906,966,060.44	\$8,065,339,497.60			

CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numeric notes were taken verbatim from Treasury's 12/23/2015, Transactions Report. All amounts and totals reflect cumulative receipts from inception through 12/31/2015.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016.

*Investment Status Definition Key

Full investment outstanding – Treasury's full investment is still outstanding

Redeemed – institution has repaid Treasury's investment

Sold – by auction, an offering, or through a restructuring

Exited bankruptcy/receivership – Treasury has no outstanding investment

Currently not collectible – investment is currently not collectible; therefore there is no outstanding investment and a corresponding (Realized Loss) / (Write-off)

In full – all of Treasury's investment amount

In part – part of the investment is no longer held by Treasury, but some remains

Warrants outstanding – Treasury's warrant to purchase additional stock is still outstanding, including any exercised warrants

Warrants not outstanding – Treasury has disposed of its warrant to purchase additional stock through various means as described in the Warrant Report (such as sale back to company and auctions) or Treasury did not receive a warrant to purchase additional stock.

- 1 All pricing is at par.
- 2 Total Cash Back includes net capital repayments, interest and dividends, warrant proceeds, and other income (less expenses).
- 3 Capital Repayments includes gross capital repayments, gross auction proceeds, exchanges into CDO, and SBLF fundings.
- 4 Includes: (i) placement fees in private auctions of a CPP issuer's securities where Treasury pays placement fees to the placement agents in an amount equal to a minimum of \$50,000 (per issuer) or 1.00% of gross aggregate proceeds for each security and (ii) unreimbursed underwriting fees in public offerings. Placement fees in private auctions are paid approximately one month after settlement.
- 5 Net proceeds from sales and auctions can be calculated by adding the "Amount" and "Fee" columns under the "Capital Repayment" / "Disposition" / "Auction" plus any amount in the "Gain" column. Note that "fee" is a negative number.
- 6 This transaction was included in previous Transaction Reports with Merrill Lynch & Co., Inc. listed as the qualifying institution and a 10/28/2008 transaction date, footnoted to indicate that settlement was deferred pending merger. The purchase of Merrill Lynch by Bank of America was completed on 1/1/2009, and this transaction under the CPP was funded on 1/9/2009.
- 7 The warrant disposition proceeds amount are stated pro rata in respect of the CPP investments in Bank of America Corporation that occurred on 10/28/2008 and 1/9/2009. The total net disposition proceeds from CPP warrants on 3/3/2010 was \$305,913,040, consisting of \$183,547,824 and \$122,365,216. Proceeds from the disposition of TIP warrants on 3/3/2010 appear on a following page of this report.
- 8 Privately-held qualified financial institution; Treasury received a warrant to purchase additional shares of preferred stock (unless the institution is a CDFI), which it exercised immediately.
- 9 To promote community development financial institutions (CDFIs), Treasury does not require warrants as part of its investment in certified CDFIs when the size of the investment is \$50 million or less.
- 10 Treasury cancelled the warrants received from this institution due to its designation as a CDFI.
- 11 Redemption pursuant to Title VII, Section 7001(g) of the American Recovery and Reinvestment Act of 2009.
- 12 This amount does not include accrued and unpaid dividends, which must be paid at the time of capital repayment.
- 13 The proceeds associated with the disposition of this investment do not include accrued and unpaid dividends.
- 14 Subchapter S corporation; Treasury received a warrant to purchase additional subordinated debentures (unless the institution is a CDFI), which it exercised immediately.
- 15 In its qualified equity offering, this institution raised more capital than Treasury's original investment, therefore, the number of Treasury's shares underlying the warrant was reduced by half.
- 16 This institution participated in the expansion of CPP for small banks.
- 17 Treasury made three separate investments in Citigroup Inc. (Citigroup) under the CPP. Targeted Investment Program (TIP), and Asset Guarantee Program (AGP) for a total of \$49 billion. On 6/9/2009, Treasury entered into an agreement with Citigroup to exchange up to \$25 billion of Treasury's investment in Fixed Rate Cumulative Perpetual Preferred Stock, Series H (CPP Shares) "dollar for dollar" in Citigroup's Private and Public Exchange Offerings. On 7/23/2009 and 7/30/2009, Treasury exchanged a total of \$25 billion of the CPP shares for Series M Common Stock Equivalent ("Series M") and a warrant to purchase shares of Series M. On 9/11/2009, Series M automatically converted to 7,692,307,692 shares of common stock and the associated warrant terminated on receipt of certain shareholder approvals.
- 18 On 8/24/2009, Treasury exchanged its Series C preferred stock issued by Popular, Inc. for a like amount of non tax-deductible trust preferred securities issued by Popular, Inc. administered trustee for Popular, Inc. Popular, Inc. paid a \$13 million exchange fee in connection with this transaction.
- 19 This institution converted to a bank holding company structure and Treasury exchanged its Series A preferred stock for a like amount of securities that comply with the CPP terms applicable to bank holding companies. The institution in which Treasury's original investment was made is shown in parentheses.
- 20 As of the date of this report, this institution is in bankruptcy proceedings.
- 21 On 12/10/2009, the bankruptcy reorganization plan of CIT Group Inc. became effective and Treasury's preferred stock and warrant investment were extinguished and replaced by contingent value rights (CVRs). On 2/8/2010, the CVRs expired without value as the terms and conditions for distribution of common shares to holders of CVRs were not met.
- 22 On 12/11/2009, Treasury exchanged its Series A preferred stock issued by Superior Bancorp, Inc. for a like amount of non tax-deductible Trust Preferred Securities issued by Superior Bancorp, Inc. On 2/6/2009, CVRs were exchanged for a like amount of securities of the acquirer in a single series but with a blended dividend rate equivalent to those of Treasury's original investment.
- 23 On 2/11/2010, Pacific Coast National Bancorp dismissed its bankruptcy proceedings with no recovery to any creditors or investors, including Treasury, and the investment was extinguished.
- 24 Subject to the fulfillment by MBH of the conditions related to its capital plan, the MCP may be converted to common stock.
- 25 Treasury received Citigroup common stock pursuant to the June 2009 Exchange Agreement between Treasury and Citigroup which provided for the exchange into common shares of the preferred stock that Treasury purchased in connection with Citigroup's participation in the Capital Purchase Program (see note 11). On April 26, 2010, Treasury gave Morgan Stanley & Co. Incorporated (Morgan Stanley) discretionary authority as its sales agent to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on June 30, 2010 (or on completion of the sale). Completion of the sale under this authority occurred on May 26, 2010. On May 26, 2010, Treasury again gave Morgan Stanley discretionary authority as its sales agent to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on June 30, 2010 (or on completion of the sale). Completion of the sale under this authority occurred on June 30, 2010. On July 23, 2010, Treasury again gave Morgan Stanley discretionary authority as its sales agent to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on September 30, 2010 (or on completion of the sale). Completion of the sale under this authority occurred on September 30, 2010. On October 19, 2010, Treasury gave Morgan Stanley discretionary authority, as its sales agent, to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on December 31, 2010 (or upon completion of the sale), which plan was terminated on December 6, 2010. All such sales were generally made at the market price. On December 6, 2010, Treasury commenced an underwritten public offering of its remaining 2,417,407,607 shares. See "Capital Purchase Program - Citigroup, Inc.", Common Stock Disposition, following page for the actual number of shares sold by Morgan Stanley, the weighted average price per share and the total proceeds to Treasury from all such sales during those periods.
- 26 On 8/26/2010, Treasury completed the exchange of its \$303,000,000 of preferred stock in Sterling Financial Corporation (Sterling) for a like amount of mandatorily convertible preferred Stock (MCP), pursuant to the terms of the exchange agreement between Treasury and Sterling entered into on 4/29/2010. Since Sterling also fulfilled the conversion conditions set forth in the Certificate of Designations for the MCP, including those related to its capital plan, Treasury's \$303,000,000 of MCP was subsequently, as of 8/26/2010, converted into 378,750,000 shares of common stock.
- 27 On 8/20/2010, Sonoma Valley Bank, Sonoma, CA, the banking subsidiary of Sonoma Valley Bancorp, was closed by the California Department of Financial Institutions, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
- 28 On 8/20/2010, Treasury completed the exchange of its \$400,000,000 of preferred stock in First BancCorp for \$424,174,000 of mandatorily convertible preferred Stock (MCP), which is equivalent to the initial investment amount of \$400,000,000, plus \$24,174,000 of capitalized previously accrued and unpaid dividends. On 10/7/2010, Treasury completed the exchange of its \$400,000,000 of preferred stock in First BancCorp for \$424,174,000 of mandatorily convertible preferred Stock (MCP), which is equivalent to the initial investment amount of \$400,000,000, plus \$24,174,000 of capitalized previously accrued and unpaid dividends. On 10/7/2010, Treasury completed the exchange of its \$400,000,000 of preferred stock in First BancCorp for \$424,174,000 of mandatorily convertible preferred Stock (MCP), which is equivalent to the initial investment amount of \$400,000,000, plus \$24,174,000 of capitalized previously accrued and unpaid dividends.
- 29 On 8/31/2010, Treasury completed the exchange of its \$180,634,000 of preferred stock in Pacific Capital for \$195,045,000 of mandatorily convertible preferred Stock (MCP), which is equivalent to the initial investment amount of \$180,634,000, plus \$14,411,000 of capitalized previously accrued and unpaid dividends. On 9/27/2010, following the completion of the conversion conditions set forth in the Certificate of Designations for the MCP, all of Treasury's MCP was converted into 360,833,250 shares of common stock of Pacific Capital. Following a reverse stock split effective 12/28/2010, Treasury held 3,608,332 shares of Pacific Capital common stock. Effective 11/30/2012, Pacific Capital merged with and into UnionBankCalifornia Corporation and each outstanding share of common stock of the Company was converted into the right to receive \$46,000 per share in cash, and Treasury received \$165,983,272 in respect of its common stock and \$393,121 in respect of its warrant.
- 30 This institution qualified to participate in the Community Development Capital Initiative (CDI), and has completed an exchange of its Capital Purchase Program investment for an investment under the terms of the CDI program. See "Community Development Capital Initiative" below.
- 31 At the time of this institution's exchange into the CDI program, the warrant preferred stock was included in Treasury's CDO investment. Therefore this disposition amount does not represent cash proceeds to Treasury.
- 32 On 9/30/2010, Treasury completed the exchange of its \$80,347,000 of preferred stock in Hampton Roads Bankshares, Inc. (Hampton) for a like amount of mandatorily convertible preferred Stock (MCP), pursuant to the terms of the exchange agreement between Treasury and Hampton entered into on 8/12/2010. Since Hampton fulfilled the conversion conditions set forth in the Certificate of Designations for the MCP, Treasury's \$80,347,000 of MCP was subsequently converted into 52,225,550 shares of common stock.
- 33 Treasury also entered into an agreement on 1/28/2011 with North American Financial Holdings, Inc. for the sale of all preferred stock and warrants issued by Capital Bank Corporation to Treasury for an aggregate purchase price of \$41,279,000. Since the conditions to closing of the sale were satisfied, the closing of the sale also occurred on 1/28/2011.
- 34 On 2/18/2011, Treasury completed the exchange of its \$135,000,000 of preferred stock (including accrued and unpaid dividends thereon) in Central Pacific Financial Corp. for not less than 5,620,117 shares of common stock, pursuant to an exchange agreement dated 2/17/2011.
- 35 As a result of the acquisition of Fidelity Resources Company (the acquired company) by Vertex Holdings, Inc. (the acquirer), the preferred stock and exercised warrants issued by the acquired company on 6/26/2009 were exchanged for a like amount of securities of the acquirer, pursuant to the terms of an agreement among Treasury, the acquired company and the acquirer entered into on 3/23/2011.
- 36 As a result of the acquisition of NC Bancorp, Inc. (the acquired company) by Metropolitan Bank Group, Inc. for \$81,892,000 of its preferred stock in NC Bancorp, Inc. and \$71,526,000 of its preferred stock in NC Bancorp, Inc. for \$81,892,000 of a new series of preferred stock in Metropolitan Bank Group, Inc., which is equivalent to the combined initial investment of \$78,406,000 plus \$3,486,000 of capitalized previously accrued and unpaid dividends, pursuant to the terms of an agreement among Treasury, the acquired company and the acquirer entered into on 3/30/2011. Exercised warrants were also exchanged at the time of the agreement.

Continued on next page

CPP TRANSACTIONS DETAIL, AS OF 12/31/2015 (CONTINUED)

- ¹⁰ As a result of a reincorporation merger of Community Bankers Trust Corporation, a Delaware corporation (CBTC Delaware) into Community Bankers Trust Corporation, a Virginia corporation (CBTC Virginia), the outstanding preferred stock and warrant issued by CBTC Delaware were exchanged for a like amount of securities issued by CBTC Virginia, pursuant to the terms of an agreement among Treasury, CBTC Delaware and CBTC Virginia entered into on 1/1/2014.
- ¹⁰ On 10/15/2013, Treasury entered into a securities purchase agreement with First-Citizens Bank & Trust Company (CBTC) and 1st Financial Services Corporation (FSC) pursuant to which Treasury agreed to sell to CBTC the CPP preferred stock and warrant issued by FSC, subject to the conditions specified in such agreement. The sale was completed on 12/31/2013.
- ¹⁰ On 4/31/2014, Syringa Bank, Boise, Idaho, the banking subsidiary of Syringa Bancorp, Inc., which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
- ¹⁰ On 4/1/2014, Syringa Bank, Boise, Idaho, the banking subsidiary of Syringa Bancorp, Inc., Treasury received \$2,370,908.26 for the warrants that had been issued to Treasury by Alaska Pacific Bancshares, Inc.
- ¹⁰ On 4/18/2014, Treasury entered into an agreement with Bank of the Carolinas Corporation ("BOCAR") pursuant to which Treasury agreed to sell its CPP preferred stock and warrant back to BOCAR at a discount subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 7/16/2014.
- ¹⁰ On 4/24/2014, Treasury sold all of its preferred stock issued by Bankers' Bank of the West Bancorp, Inc. (BBW) to private investors for total proceeds of \$13.5 million, pursuant to securities purchase agreements dated as of April 21, 2014. BBW paid all accrued and unpaid dividends on the preferred stock as of April 24, 2014.
- ¹⁰ On 5/23/2014, Treasury entered into a securities purchase agreement with Provident Community Bankshares, Inc. (PCBS) and Park Sterling Corporation (Park Sterling) pursuant to which Treasury agreed to sell to Park Sterling the CPP preferred stock and warrant issued by PCBS, subject to the conditions specified in such agreement. The sale was completed on 4/30/2014.
- ¹⁰ On 4/24/2014, Idaho Bancorp filed for Chapter 11 protection in the U.S. Bankruptcy Court for the District of Idaho. On 11/25/2014, the bankruptcy court for the District of Idaho confirmed Idaho Bancorp's amended plan of reorganization. On 8/5/2015 and 9/29/2015, UST received net distributions of \$427,844.29 and \$3,522.87, respectively, from Idaho Bancorp (after payment to the Department of Justice of a 3% litigation fee).
- ¹⁰ On 6/30/2014, Treasury completed the exchange of its Northern States Financial Corporation preferred stock for common stock, pursuant to an exchange agreement, dated as of 4/29/2014, with Northern States Financial Corporation, and immediately sold the resulting Northern States Financial Corporation common stock, pursuant to securities purchase agreements, each dated as of 4/29/2014, with Blue Pine Financial Opportunities Fund II LP, E.F. SECUR Fund, Series LLC, Endeavour Regional Bank Opportunities Fund II LP, Hot Creek Investors, L.P., JCS Partners, LP, and PRB Investors, LP.
- ¹¹ On 5/23/2014, Treasury completed the sale of its CommunityOne Bancorp common stock in an underwritten public offering.
- ¹¹ On 5/20/2014, Treasury entered into a securities purchase agreement with Highlands Independent Bancshares, Inc. ("Highlands") and HCBF Holding Company, Inc. ("HCBF") pursuant to which Treasury agreed to sell to HCBF the CPP preferred stock issued by Highlands, subject to the conditions specified in such agreement. The sale was completed on 10/24/2014.
- ¹² On 6/30/2014, BCB Holding Company, Inc. (the "institution") repurchased their preferred and warrant preferred shares from Treasury and funds were wired from the Institution to the Bank of New York Mellon (BNYM) for the benefit of Treasury. The repurchase was finalized after the close of business on 6/30/2014 and the funds were subsequently transferred from BNYM to Treasury on 7/1/2014.
- ¹³ On 8/28/2014, Treasury entered into an agreement with Central Bancorp, Inc. and Hammi Financial Corporation, in connection with a merger, pursuant to which Treasury agreed to sell its Central Bancorp, Inc. CPP preferred stock (including warrant preferred stock) to Hammi Financial Corporation for (i) \$23,625,000, plus (ii) all accrued and unpaid dividends, subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 8/29/2014.
- ¹⁴ On 10/17/2014, Treasury completed the exchange of its Regent Bancorp, Inc. preferred stock and warrant preferred stock for common stock, pursuant to an exchange agreement, dated as of 10/16/2014, with Regent Bancorp, Inc., and immediately sold the resulting Regent Bancorp, Inc. common stock to purchasers pursuant to securities purchase agreements dated as of 10/16/2014.
- ¹⁵ On 10/30/2014, Treasury entered into an agreement with Columbia Banking System, Inc. (Columbia) pursuant to which Treasury agreed to sell its warrant in Intermountain Community Bancorp to Columbia subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 10/31/2014.
- ¹⁶ The subsidiary bank of Rising Sun Bancorp, NBR Financial, was closed by the Maryland Office of the Commissioner of Financial Regulation, and the FDIC was named receiver on Friday, 10/17/2014.
- ¹⁷ The subsidiary bank of Western Community Bancshares, Inc., Frontier Bank, was closed by the Office of the Comptroller of the Currency, and the FDIC was named receiver on Friday, 11/7/2014.
- ¹⁸ On 9/8/2014, Treasury gave Credit Suisse Securities (USA) LLC discretionary authority, as its sales agent, to sell subject to certain parameters shares of common stock from time to time during the period ending on 12/7/2014. Completion of the sale under this authority occurred on December 5, 2014.
- ¹⁹ On 12/10/2014, Treasury sold all of its preferred stock issued by NCAI Bancorp to purchasers for total proceeds of \$3.9 million, pursuant to a securities purchase agreement dated as of November 25, 2014.
- ¹⁹ As a result of the merger of Farmers & Merchants Bancshares, Inc. into Allegiance Bancshares, Inc., the outstanding preferred stock and warrant preferred stock issued by Farmers & Merchants Bancshares, Inc., was exchanged for a like amount of securities issued by Allegiance Bancshares, Inc., pursuant to the terms of an agreement among Treasury, Farmers & Merchants Bancshares, Inc. and Allegiance Bancshares, Inc., entered into on 1/1/2015.
- ²⁰ On 12/11/2014, Treasury gave Credit Suisse Securities (USA) LLC discretionary authority, as its sales agent, to sell subject to certain parameters shares of common stock from time to time during the period ending on 3/8/2015. Completion of the sale under this authority occurred on 3/6/2015.
- ²¹ On 3/17/2015, Treasury sold all of its preferred stock issued by U.S. Century Bank to purchasers for total proceeds of \$12.3 million, pursuant to a securities purchase agreement dated as of March 17, 2015.
- ²² On 7/15/2015, Treasury entered into an agreement with Suburban Illinois Bancorp, Inc. (Suburban), pursuant to which Treasury agreed to sell its CPP senior subordinated securities to Suburban for (i) \$15,750,000, plus (ii) all accrued and unpaid dividends through 4/1/2015 subject to the conditions specified in such agreement. This transaction was in conjunction with a merger between Suburban and Wintrust Financial Corporation. The sale was completed on 7/16/2015.
- ²³ On 8/4/2015, Treasury entered into an agreement with City National Bancshares Corporation (the "Company") pursuant to which Treasury agreed to sell its CPP preferred stock back to the Company at a discount subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 8/7/2015.
- ²⁴ On 3/4/2015, Treasury completed the sale to Community Bancorp LLC ("CBC") of all Preferred Stock and Warrants issued by Cadence Financial Corporation ("Cadence") to Treasury for an aggregate purchase price of \$39,014,062.50, pursuant to the terms of the agreement between Treasury and CBC entered into on 10/29/2010.
- ²⁵ On 8/27/2015, Treasury entered into an agreement with Palapasco Bancorp, Inc. and Howard Bancorp, Inc., in connection with a merger pursuant to which Treasury agreed to sell its Palapasco Bancorp, Inc. CPP preferred stock (including warrant preferred stock) to Howard Bancorp, Inc. for (i) \$6,300,000, plus (ii) all accrued and unpaid dividends, subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 8/28/2015.
- ²⁷ On 9/18/2015, Treasury entered into an agreement with Goldwater Bank, N.A. and Kent Wiechert, pursuant to which Treasury agreed to sell all of its CPP preferred stock issued by Goldwater Bank, N.A. to Wiechert for total proceeds of \$1,348,000 subject to the satisfaction of conditions specified in the agreement. The sale was completed on 9/21/2015.
- ²⁸ On 10/2/2015, Treasury completed the exchange of its Capital Commerce Bancorp, Inc. preferred stock and warrant preferred stock for common stock pursuant to an exchange agreement of the same date with Capital Commerce Bancorp, Inc. The consideration for that exchange included accrued and unpaid dividends through June 30, 2015. As part of the exchange transaction, Treasury immediately sold the resulting Capital Commerce Bancorp, Inc. common stock to purchasers pursuant to securities purchase agreements, each dated as of 10/2/2015, with the purchaser parties thereto.
- ²⁹ On 11/3/2015, Treasury received \$3.88 million from the Department of Justice as a payment related to the United States \$4.00 million False Claims Act action against the estate and trusts of the late Layton P. Stuart, former owner, president, and Chief Executive Officer of One Financial Corporation.
- ³⁰ On 12/23/2015, Treasury completed the exchange of its CalWest Bancorp preferred stock and warrant preferred stock for common stock pursuant to an exchange agreement of the same date with CalWest Bancorp. As part of that transaction, Treasury immediately sold the resulting CalWest Bancorp common stock to purchasers pursuant to securities purchase agreements, each dated as of 12/23/2015, with the purchaser parties thereto.

Sources: Treasury, Transactions Report, 12/23/2015; Dividends and Interest Report, 1/11/2016; Treasury, response SIGTARP data call, 1/4/2016; Yahoo! Finance, finance.yahoo.com, accessed 1/4/2016

TABLE C.2
CPP - CITIGROUP, INC. COMMON STOCK DISPOSITION, AS OF 12/31/2015

Note	Date	Pricing Mechanism ⁶	Number of Shares	Proceeds ⁷
1	4/26/2010 - 5/26/2010	\$4.12	1,500,000,000	\$6,182,493,158
2	5/26/2010 - 6/30/2010	\$3.90	1,108,971,857	\$4,322,726,824.60
3	7/23/2010 - 9/30/2010	\$3.91	1,500,000,000	\$5,863,489,586.79
4	10/19/2010 - 12/6/2010	\$4.26	1,165,928,228	\$4,967,921,811.19
5	12/6/2010	\$4.35	2,417,407,607	\$10,515,723,090.45
Total Proceeds:				\$31,852,354,471

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes taken verbatim from 12/23/2015, Transactions Report.

- On 4/26/2010, Treasury gave Morgan Stanley & Co. Incorporated (Morgan Stanley) discretionary authority, as its sales agent, to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on 6/30/2010 (or upon completion of the sale). Completion of the sale under this authority occurred on 5/26/2010.
- On 5/26/2010, Treasury gave Morgan Stanley & Co. Incorporated (Morgan Stanley) discretionary authority, as its sales agent, to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on 6/30/2010 (or upon completion of the sale). Completion of the sale under this authority occurred on 6/30/2010.
- On 7/23/2010, Treasury gave Morgan Stanley & Co. Incorporated (Morgan Stanley) discretionary authority, as its sales agent, to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on 9/30/2010 (or upon completion of the sale). Completion of the sale under this authority occurred on 9/30/2010.
- On 10/19/2010, Treasury gave Morgan Stanley & Co. Incorporated (Morgan Stanley) discretionary authority, as its sales agent, to sell subject to certain parameters up to 1,500,000,000 shares of common stock from time to time during the period ending on 12/31/2010 (or upon completion of the sale), which plan was terminated on 12/6/2010.
- On 12/6/2010, Treasury commenced an underwritten public offering of its remaining 2,417,407,607 shares. Closing of the offering is subject to the fulfillment of certain closing conditions.
- The price set forth is the weighted average price for all sales of Citigroup, Inc. common stock made by Treasury over the course of the corresponding period.
- Amount represents the gross proceeds to Treasury.

Sources: Treasury, Transactions Report, 12/23/2015.

TABLE C.3
CDCI PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015

Note	Purchase Date	Name of Institution	City	State	Investment Description	Amount from CPP	Purchase Details			Disposition Details		
							Additional Investment	Investment Amount	Pricing Mechanism	Date	Amount	Remaining Investment Amount
	9/24/2010	Alternatives Federal Credit Union, Ithaca, NY	Ithaca	NY	Subordinated Debentures	\$0	\$0	\$2,234,000	Par		\$0	\$229,730
	9/17/2010	American Bancorp of Illinois, Inc., Oak Brook, IL	Oak Brook	IL	Subordinated Debentures	\$0	\$0	\$5,457,000	Par		\$0	\$873,090
6	9/24/2010	Atlantic City Federal Credit Union, Lander, WY	Lander	WY	Subordinated Debentures	\$0	\$0	\$2,500,000	Par	9/26/2012 ²	\$2,500,000	\$100,278
6	9/24/2010	Bainbridge Bancshares, Inc., Bainbridge, GA	Bainbridge	GA	Preferred Stock	\$0	\$0	\$3,372,000	Par	9/10/2014 ⁴ 1/7/2015 ⁵	\$2,372,000 \$1,000,000	\$273,637
8	9/29/2010	Bancorp of Oklahoma, Inc., Oklahoma, MS	Oklahoma	MS	Subordinated Debentures	\$0	\$0	\$3,297,000	Par	3/13/2013 ⁶	\$3,297,000	\$250,975
1, 2	9/29/2010	BancPlus Corporation, Ridgeland, MS	Ridgeland	MS	Preferred Stock	\$50,400,000	\$30,514,000	\$80,914,000	Par		\$0	\$8,298,180
6, 12	9/29/2010	BankAsia, Palisades Park, NJ	Palisades Park	NJ	Preferred Stock	\$0	\$0	\$5,250,000	Par	10/1/2013 ³	\$5,250,000	\$315,583
6	9/29/2010	Bethex Federal Credit Union, Bronx, NY	Bronx	NY	Subordinated Debentures	\$0	\$0	\$502,000	Par	11/18/2015 ⁶	\$502,000	\$51,567
	9/29/2010	Border Federal Credit Union, Del Rio, TX	Del Rio	TX	Subordinated Debentures	\$0	\$0	\$3,260,000	Par	10/15/2014	\$3,260,000	\$263,698
6	9/24/2010	Brewery Credit Union, Milwaukee, WI	Milwaukee	WI	Subordinated Debentures	\$0	\$0	\$1,096,000	Par	10/3/2012 ²	\$1,096,000	\$44,388
	9/30/2010	Brooklyn Cooperative Federal Credit Union, Brooklyn, NY	Brooklyn	NY	Subordinated Debentures	\$0	\$0	\$300,000	Par		\$0	\$30,750
	9/24/2010	Buffalo Cooperative Federal Credit Union, Buffalo, NY	Buffalo	NY	Subordinated Debentures	\$0	\$0	\$145,000	Par		\$0	\$14,911
6, 11	9/24/2010	Butte Federal Credit Union/Self-Help Federal Credit Union, Biggs, CA	Biggs	CA	Subordinated Debentures	\$0	\$0	\$1,000,000	Par	12/31/2014 ⁴	\$1,000,000	\$85,389
6	9/29/2010	Carter Federal Credit Union, Springhill, LA	Springhill	LA	Subordinated Debentures	\$0	\$0	\$6,300,000	Par	2/6/2013 ⁶	\$2,500,000	\$507,350
1, 3	8/27/2010	Carver Bancorp, Inc., New York, NY	New York	NY	Common Stock	\$18,980,000	\$0	\$18,980,000	Par		\$0	\$446,507
	9/17/2010	CF Banc Corporation, Washington, DC	Washington	DC	Preferred Stock	\$0	\$0	\$5,781,000	Par		\$0	\$596,728
1	8/13/2010	Citizens Bancshares Corporation, Atlanta, GA	Atlanta	GA	Preferred Stock	\$7,462,000	\$0	\$0	Par		\$0	\$12,36,349
2a	9/17/2010	Community Bancshares of Mississippi, Inc., Brandon, MS	Brandon	MS	Preferred Stock	\$54,600,000	\$0	\$4,375,000	Par		\$11,841,000	\$5,599,533
1, 2	9/29/2010	Community Bank of the Bay, Oakland, CA	Oakland	CA	Preferred Stock	\$1,747,000	\$2,313,000	\$4,060,000	Par		\$0	\$396,076

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CDCI PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note	Purchase Date	Name of Institution	City	State	Investment Description	Amount from CPP	Purchase Details		Disposition Details			
							Additional Investment	Investment Amount	Pricing Mechanism	Date	Amount	Remaining Investment Amount
	9/24/2010	Community First Guam Federal Credit Union, Hagaina, GU	Hagaina	GU	Subordinated Debentures	\$0	\$0	\$2,650,000	Par		\$272,508	
	9/29/2010	Community Plus Federal Credit Union, Rantoul, IL	Rantoul	IL	Subordinated Debentures	\$0	\$0	\$460,000	Par		\$46,150	
	9/24/2010	Cooperative Center Federal Credit Union, Berkeley, CA	Berkeley	CA	Subordinated Debentures	\$0	\$0	\$2,799,000	Par		\$287,831	
	9/29/2010	D.C. Federal Credit Union, Washington, DC	Washington	DC	Subordinated Debentures	\$0	\$0	\$1,522,000	Par		\$156,090	
	9/29/2010	East End Baptist Tabernacle Federal Credit Union, Bridgeport, CT	Bridgeport	CT	Subordinated Debentures	\$0	\$0	\$7,000	Par		\$718	
	9/29/2010	Episcopal Community Federal Credit Union, Los Angeles, CA	Los Angeles	CA	Subordinated Debentures	\$0	\$0	\$100,000	Par		\$10,256	
	9/24/2010	Fairfax County Federal Credit Union, Fairfax, VA	Fairfax	VA	Subordinated Debentures	\$0	\$0	\$8,044,000	Par		\$827,191	
6	9/29/2010	Faith Based Federal Credit Union, Oceanside, CA	Oceanside	CA	Subordinated Debentures	\$0	\$0	\$30,000	Par	8/19/2015 ⁶	\$30,000	\$0
6	9/29/2010	Fidels Federal Credit Union, New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$14,000	Par	10/14/2015 ⁶	\$14,000	\$0
1	8/13/2010	First American International Corp., Brooklyn, NY	Brooklyn	NY	Preferred Stock	\$17,000,000	\$0	\$17,000,000	Par		\$1,802,976	
1, 7	9/24/2010	First Choice Bank, Cerritos, CA	Cerritos	CA	Preferred Stock	\$5,146,000	\$0	\$5,146,000	Par	5/1/2013 ⁷	\$5,146,000	\$0
1	9/17/2010	First Eagle Bancshares, Inc., Hanover Park, IL	Hanover Park	IL	Subordinated Debentures	\$7,875,000	\$0	\$7,875,000	Par		\$1,259,956	
6	9/29/2010	First Legacy Community Credit Union, Charlotte, NC	Charlotte	NC	Subordinated Debentures	\$0	\$0	\$1,000,000	Par	4/2/2014 ⁸	\$1,000,000	\$0
1, 7	9/29/2010	First M&F Corporation, Koscusko, MS	Koscusko	MS	Preferred Stock	\$30,000,000	\$0	\$30,000,000	Par	8/30/2013 ⁷	\$30,000,000	\$0
1	9/29/2010	First Vernon Bancshares, Inc., Vernon, AL	Vernon	AL	Preferred Stock	\$6,245,000	\$0	\$6,245,000	Par		\$57,014	
6	9/29/2010	Freedom First Federal Credit Union, Roanoke, VA	Roanoke	VA	Subordinated Debentures	\$0	\$0	\$9,278,000	Par	6/12/2013 ⁸	\$9,278,000	\$0
6	9/24/2010	Gateway Community Federal Credit Union, Missoula, MT	Missoula	MT	Subordinated Debentures	\$0	\$0	\$1,667,000	Par	10/17/2012 ⁶	\$1,667,000	\$0
	9/17/2010	Genesee Co-op Federal Credit Union, Rochester, NY	Rochester	NY	Subordinated Debentures	\$0	\$0	\$300,000	Par		\$30,967	
6	9/29/2010	Greater Kingston Credit Union, Kingston, NC	Kingston	NC	Subordinated Debentures	\$0	\$0	\$350,000	Par	4/10/2012 ⁶	\$350,000	\$0
1	7/30/2010	Guaranty Capital Corporation, Belzoni, MS	Belzoni	MS	Subordinated Debentures	\$14,000,000	\$0	\$14,000,000	Par		\$10,714	
	9/29/2010	Hill District Federal Credit Union, Pittsburgh, PA	Pittsburgh	PA	Subordinated Debentures	\$0	\$0	\$100,000	Par		\$2,296,583	
	9/17/2010	Hope Federal Credit Union, Jackson, MS	Jackson	MS	Subordinated Debentures	\$0	\$0	\$4,520,000	Par		\$10,256	
1, 2	9/10/2010	IBC Bancorp, Inc., Chicago, IL	Chicago	IL	Subordinated Debentures	\$4,205,000	\$3,883,000	\$8,086,000	Par		\$466,564	
1	9/3/2010	IBW Financial Corporation, Washington, DC	Washington	DC	Preferred Stock	\$6,000,000	\$0	\$6,000,000	Par		\$1,298,589	
6	9/29/2010	Independent Employers Group Federal Credit Union, Hilo, HI	Hilo	HI	Subordinated Debentures	\$0	\$0	\$698,000	Par	11/18/2015 ⁶	\$698,000	\$0
	9/3/2010	Kimichael Bancorp, Inc., Kimichael, MS	Kimichael	MS	Subordinated Debentures	\$0	\$0	\$3,154,000	Par		\$508,425	
1	9/29/2010	Lafayette Bancorp, Inc., Oxford, MS	Oxford	MS	Preferred Stock	\$4,551,000	\$0	\$4,551,000	Par		\$466,730	
6	9/24/2010	Liberty County Teachers Federal Credit Union, Liberty, TX	Liberty	TX	Subordinated Debentures	\$0	\$0	\$435,000	Par	4/2/2014 ⁶	\$87,000	\$348,000
								\$261,000	Par	12/31/2014 ⁶	\$87,000	\$40,547
								\$87,000	Par	12/16/2015 ⁶	\$87,000	\$174,000
1, 2	9/24/2010	Liberty Financial Services, Inc., New Orleans, LA	New Orleans	LA	Preferred Stock	\$5,645,000	\$5,689,000	\$11,334,000	Par		\$1,165,513	
	9/24/2010	Lower East Side People's Federal Credit Union/Union Settlement Federal Credit Union, New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$898,000	Par		\$122,615	
1	8/20/2010	M&F Bancorp, Inc., Durham, NC	Durham	NC	Preferred Stock	\$11,735,000	\$0	\$11,735,000	Par		\$1,228,915	
1	8/20/2010	Mission Valley Bancorp, Sun Valley, CA	Sun Valley	CA	Preferred Stock	\$5,500,000	\$0	\$5,500,000	Par		\$1,073,274	
2a	9/24/2010	Mission Valley Bancorp, Sun Valley, CA	Sun Valley	CA	Preferred Stock	\$0	\$4,836,000	\$10,336,000	Par		\$1,228,915	
	9/24/2010	Neighborhood Trust Federal Credit Union, New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$283,000	Par		\$29,103	
	9/29/2010	North Side Community Federal Credit Union, Chicago, IL	Chicago	IL	Subordinated Debentures	\$0	\$0	\$325,000	Par		\$33,331	
	9/24/2010	Northeast Community Federal Credit Union, San Francisco, CA	San Francisco	CA	Subordinated Debentures	\$0	\$0	\$350,000	Par		\$35,992	
	9/29/2010	Opportunities Credit Union, Burlington, VT	Burlington	VT	Subordinated Debentures	\$0	\$0	\$1,091,000	Par		\$11,888	
1	8/13/2010	PGB Holdings, Inc., Chicago, IL	Chicago	IL	Preferred Stock	\$3,000,000	\$0	\$3,000,000	Par		\$321,292	
	9/24/2010	Phenix Pride Federal Credit Union, Phenix City, AL	Phenix City	AL	Subordinated Debentures	\$0	\$0	\$153,000	Par		\$15,734	
1, 4, 7	8/13/2010	Premier Bancorp, Inc., Wilmette, IL	Wilmette	IL	Subordinated Debentures	\$6,784,000	\$0	\$6,784,000	Par	1/29/2013 ⁸	\$79,900	\$0
	9/24/2010	Prince Kuhio Federal Credit Union, Honolulu, HI	Honolulu	HI	Subordinated Debentures	\$0	\$0	\$273,000	Par	9/9/2015	\$273,000	\$0
1, 7	9/29/2010	PSB Financial Corporation, Mary, LA	Mary	LA	Preferred Stock	\$9,734,000	\$0	\$9,734,000	Par	12/28/2012 ⁷	\$9,734,000	\$0
	9/24/2010	Pyramid Federal Credit Union, Tucson, AZ	Tucson	AZ	Subordinated Debentures	\$0	\$0	\$2,500,000	Par		\$257,083	
	9/29/2010	Renaissance Community Development Credit Union, Somerset, NJ	Somerset	NJ	Subordinated Debentures	\$0	\$0	\$31,000	Par		\$3,179	
	9/24/2010	Santa Cruz Community Credit Union, Santa Cruz, CA	Santa Cruz	CA	Subordinated Debentures	\$0	\$0	\$2,828,000	Par		\$290,813	

Continued on next page

CDCI PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note	Purchase Date	Name of Institution	Seller	City	State	Investment Description	Amount from CPP	Purchase Details		Pricing Mechanism	Date	Disposition Details			
								Additional Investment	Investment Amount			Amount	Remaining Investment Amount	Dividend/Interest Paid to Treasury	
1	9/29/2010	Security Capital Corporation, Batesville, MS		Batesville	MS	Preferred Stock	\$17,910,000	\$0	\$17,910,000	Par	9/9/2015	\$9,250,000	\$8,660,000	\$1,802,853	
1,2	9/29/2010	Security Federal Corporation, Aiken, SC		Aiken	SC	Preferred Stock	\$18,000,000	\$4,000,000	\$22,000,000	Par				\$2,256,222	
	9/29/2010	Shreveport Federal Credit Union, Shreveport, LA		Shreveport	LA	Subordinated Debentures	\$0	\$0	\$2,646,000	Par				\$271,362	
1,2	8/6/2010	Southern Bancorp, Inc., Arkadelphia, AR		Arkadelphia	AR	Preferred Stock	\$11,000,000	\$22,800,000	\$33,800,000	Par				\$3,565,900	
	9/29/2010	Southern Chautauqua Federal Credit Union, Lakewood, NY		Lakewood	NY	Subordinated Debentures	\$0	\$0	\$1,709,000	Par				\$175,267	
	9/29/2010	Southern Chautauqua Federal Credit Union, Lakewood, NY		Lakewood	NY	Subordinated Debentures	\$0	\$0	\$1,100,000	Par	10/30/2013 ³	\$1,100,000	\$0	\$67,894	
1	9/29/2010	State Capital Corporation, Greenwood, MS		Greenwood	MS	Preferred Stock	\$15,750,000	\$0	\$15,750,000	Par				\$1,615,250	
1,2	9/29/2010	The First Bancshares, Inc., Hattiesburg, MS		Hattiesburg	MS	Preferred Stock	\$5,000,000	\$12,123,000	\$17,123,000	Par				\$1,756,059	
6	9/29/2010	The Magnolia State Corporation, Bay Springs, MS		Bay Springs	MS	Subordinated Debentures	\$0	\$0	\$7,922,000	Par	12/17/2014 ⁶	\$3,700,000	\$4,222,000	\$1,154,785	
	9/24/2010	Thurston Union of Low-income People (TULIP) Cooperative Credit Union, Olympia, WA		Olympia	WA	Subordinated Debentures	\$0	\$0	\$75,000	Par				\$7,713	
	9/24/2010	Tongass Federal Credit Union, Ketchikan, AK		Ketchikan	AK	Subordinated Debentures	\$0	\$0	\$1,600,000	Par				\$164,533	
1	8/13/2010	Tri-State Bank of Memphis, Memphis, TN		Memphis	TN	Preferred Stock	\$2,795,000	\$0	\$2,795,000	Par				\$209,936	
	9/24/2010	Tulane-Loyola Federal Credit Union, New Orleans, LA		New Orleans	LA	Subordinated Debentures	\$0	\$0	\$424,000	Par				\$43,601	
	9/24/2010	Union Baptist Church Federal Credit Union, Fort Wayne, IN		Fort Wayne	IN	Subordinated Debentures	\$0	\$0	\$10,000	Par				\$1,028	
10	9/29/2010	Union Settlement Federal Credit Union, New York, NY		New York	NY	Subordinated Debentures	\$0	\$0	\$295,000	Par				\$0	
1	9/3/2010	United Bancorporation of Alabama, Inc., Atmore, AL		Atmore	AL	Preferred Stock	\$10,300,000	\$0	\$10,300,000	Par				\$1,071,200	
6	9/29/2010	UNITHERE Federal Credit Union, (Workers United Federal Credit Union), New York, NY		New York	NY	Subordinated Debentures	\$0	\$0	\$87,000	Par	3/20/2013 ³	\$57,000	\$0	\$2,822	
1,2,7	7/30/2010	University Financial Corp, Inc., St. Paul, MN		St. Paul	MN	Subordinated Debentures	\$11,926,000	\$10,189,000	\$22,115,000	Par	11/28/2012 ²	\$22,115,000	\$0	\$1,595,843	
6	9/24/2010	UNO Federal Credit Union, New Orleans, LA		New Orleans	LA	Subordinated Debentures	\$0	\$0	\$743,000	Par	9/4/2013 ³	\$743,000	\$0	\$43,754	
6	9/29/2010	Vigo County Federal Credit Union, Terre Haute, IN		Terre Haute	IN	Subordinated Debentures	\$0	\$0	\$1,229,000	Par	2/25/2015 ⁵	\$491,600	\$737,400	\$119,459	
	9/24/2010	Virginia Community Capital, Inc., Christiansburg, VA		Christiansburg	VA	Subordinated Debentures	\$0	\$0	\$1,915,000	Par	12/23/2015 ⁵	\$245,800	\$491,600	\$196,926	
							Total Purchase Amount	\$570,073,000	\$570,073,000		Total Capital Repayment Amount	\$119,000,300	\$444,368,600		
							TOTAL TREASURY COMMUNITY DEVELOPMENT INITIATIVE (CDCI) INVESTMENT AMOUNT								

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes are taken verbatim from Treasury's 12/23/2015, Transactions Report.

¹ This institution qualified to participate in the Community Development Capital Initiative (CDCI), and has exchanged its Capital Purchase Program investment for an equivalent amount of investment with Treasury under the CDCI program terms.

² Treasury made an additional investment in this institution at the time it entered the CDCI program.

³ On 10/28/2011, Treasury completed the exchange of all Carver Bancorp, Inc. ("Carver") preferred stock held by Treasury for 2,321,286 shares of Carver common stock, pursuant to the terms of the agreement between Treasury and Carver entered into on 6/29/2011. Accrued and previously unpaid dividends were paid on the date of the exchange.

⁴ On 3/23/2012, Premier Bank, Wilmette, IL, the banking subsidiary of Premier Bancorp, Inc., was closed by the Illinois Department of Financial and Professional Regulation - Division of Banking, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver. On 1/29/2013, UST received \$79,300 representing the total amount of distributions paid to creditors as a result of the liquidation of Premier Bancorp, Inc.

⁵ Repayment pursuant to Section 5 of the CDCI Certificate of Designation.

⁶ Repayment pursuant to Section 6.10 of the CDCI Securities Purchase Agreement.

⁷ Repayment pursuant to Section 5 of the CDCI Exchange Agreement.

⁸ Repayment pursuant to Section 6.11 of the CDCI Securities Purchase Agreement.

⁹ Repayment pursuant to Section 5.11 of the CDCI Exchange Agreement.

¹⁰ On 10/31/2014, in connection with the merger of Union Settlement Federal Credit Union (Lower East Side), Treasury exchanged its \$295,000 in aggregate principal amount of Union senior subordinated securities for a like amount of additional Lower East Side senior subordinated securities. Accrued dividends on the Union senior subordinated securities were paid on the date of the exchange.

¹¹ On 12/23/2014, in connection with the merger of Butte Federal Credit Union (Butte) with Self-Help Credit Union (SHFCU), Treasury exchanged its \$1,000,000 in senior subordinated securities for a like amount of SHFCU senior subordinated securities. Accrued and unpaid interest were paid on the date of the exchange.

¹² On 10/17/2013, Treasury completed the sale to Wilshire Bancorp, Inc. ("Wilshire") of all of the preferred stock that had been issued by BankAsiana ("BankAsiana") to Treasury for a purchase price of \$5,250,000 plus accrued dividends, pursuant to the terms of the agreement between Treasury, Wilshire and BankAsiana entered into on 9/25/2013 in connection with the merger of Wilshire and BankAsiana.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016.

TABLE C.4
AIFP TRANSACTION DETAIL, AS OF 12/31/2015

Initial Investment										Exchange/Transfer/Other Details			Treasury Investment After Exchange/Transfer/Other			Payment or Disposition ¹		Remaining Investment Amount/Dividend/Interest Equity % Paid to Treasury ²
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Amount	Note	Obigor	Description	Amount/Equity %	Date	Type	Amount/Proceeds	Remaining Investment Description	Equity %	
12/29/2008	Purchase	GMAC	Preferred Stock w/ Exercised Warrants	\$5,000,000,000		12/30/2009	Exchange for convertible preferred stock	\$5,000,000,000		GMAC (Ally)	Convertible Preferred Stock	21, 22	11/20/2013	Disposition ²⁸	\$5,925,000,000	N/A	N/A	\$0
5/21/2009	Purchase	GMAC	Convertible Preferred Stock w/ Exercised Warrants	\$7,500,000,000	22	12/30/2009	Partial conversion of preferred stock for common stock	\$3,000,000,000					1/23/2014	Partial Disposition ²⁹	\$3,023,750,000	Common Stock	37%	
12/30/2009	Purchase	GMAC	Convertible Preferred Stock w/ Exercised Warrants	\$1,250,000,000	22, 26	12/30/2010	Partial conversion of preferred stock for common stock	\$5,500,000,000	26				4/15/2014	Partial Disposition ³¹	\$2,375,000,000	Common Stock	17%	
GMAC (Ally), Detroit, MI										GMAC (Ally)	Common Stock	63.5%	5/14/2014	Partial Disposition ³²	\$181,141,750	Common Stock	16%	\$3,679,893,757
12/30/2009	Purchase	GMAC	Trust Preferred Securities w/ Exercised Warrants	\$2,540,000,000		3/1/2011	Exchange for amended and restated Trust Preferred Securities	\$2,667,000,000	27	GMAC (Ally)	Trust Preferred Securities		3/2/2011	Disposition ²⁸	\$2,667,000,000	N/A	N/A	\$0
12/29/2008	Purchase	General Motors Corporation	Debt Obligation	\$884,024,131	2	5/29/2009	Exchange for equity interest in GMAC	\$884,024,131	3				11/18/2010	Partial Disposition ³³	\$11,743,303,903	Common Stock	36.9%	
12/31/2008	Purchase	General Motors Corporation	Debt Obligation w/ Additional Note	\$13,400,000,000		7/10/2009	Exchange for preferred and common stock in New GM	\$13,400,000,000	7				11/26/2010	Partial Disposition ³⁵	\$1,761,495,577	Common Stock	32.04%	
4/22/2009	Purchase	General Motors Corporation	Debt Obligation w/ Additional Note	\$2,000,000,000	4	7/10/2009	Exchange for preferred and common stock in New GM	\$2,000,000,000	7	General Motors Company	Preferred Stock	10, 11, 24	12/15/2010	Repayment	\$2,139,406,778	N/A	N/A	\$0
5/20/2009	Purchase	General Motors Corporation	Debt Obligation w/ Additional Note	\$4,000,000,000	5	7/10/2009	Exchange for preferred and common stock in New GM	\$4,000,000,000	7	General Motors Company	Common Stock	60.8%	6/12/2013	Partial Disposition ³⁶	\$1,031,700,000	Common Stock	13.80%	\$756,714,508
													9/13/2013	Partial Disposition ³⁴	\$3,822,724,832	Common Stock	7.32%	
													11/20/2013	Partial Disposition ³⁷	\$2,563,441,956	Common Stock	2.24%	
													12/9/2013	Partial Disposition ³⁸	\$1,208,249,982	Common Stock	0.00%	
													7/10/2009	Debt Repayment	\$360,624,198	Debt Obligation		\$6,711,864,407
													12/18/2009	Debt Repayment	\$1,000,000,000	Debt Obligation		\$5,711,864,407
5/27/2009	Purchase	General Motors Corporation	Debt Obligation w/ Additional Note	\$360,624,198	6	7/10/2009	Exchange for preferred and common stock in New GM	\$360,624,198	7	General Motors Holdings LLC	Debt Obligation	11, 12	1/21/2010	Debt Repayment	\$35,084,421	Debt Obligation		\$5,676,779,986
													3/31/2010	Debt Repayment	\$1,000,000,000	Debt Obligation		\$4,676,779,986
													4/20/2010	Debt Repayment	\$4,676,779,986	N/A	N/A	\$0

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AIFP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Initial Investment				Exchange/Transfer/Other Details				Treasury Investment After Exchange/Transfer/Other				Payment or Disposition ¹				
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Amount	Note	Description	Amount/Equity %	Date	Type	Amount/Proceeds	Remaining Investment Amount/Equity %	Dividend/Interest Paid to Treasury ²
6/3/2009	Purchase	General Motors Corporation	Debt Obligation w/Additional Note	\$30,100,000,000	8	7/10/2009	Exchange for preferred and common stock in New GM	\$22,041,706,310	9							
						7/10/2009	Transfer of debt to New GM	\$7,072,488,605	9							
						7/10/2009	Debt left at Old GM	\$985,805,085	9	Motors Liquidation Company		3/31/2011	Partial Repayment	\$50,000,000	N/A	
												4/5/2011	Partial Repayment	\$45,000,000	N/A	
												5/3/2011	Partial Repayment	\$15,887,795	N/A	
												12/16/2011	Partial Repayment	\$144,444	N/A	
												12/23/2011	Partial Repayment	\$18,890,294	N/A	
												1/11/2012	Partial Repayment	\$6,713,489	N/A	
												10/23/2012	Partial Repayment	\$435,097	N/A	
												5/22/2013	Partial Repayment	\$10,048,968	N/A	
												9/20/2013	Partial Repayment	\$11,832,877	N/A	
												12/27/2013	Partial Repayment	\$410,705	N/A	
												1/9/2014	Partial Repayment	\$470,269	N/A	
												5/22/2015	Partial Repayment	\$8,325,185	N/A	
1/16/2009	Purchase	Chrysler FRCo	Debt Obligation w/Additional Note	\$1,500,000,000	13	3/17/2009		\$3,499,055		Debt Obligation w/ Additional Note			Partial Repayment	\$1,496,500,945		
						4/17/2009		\$31,810,122		Debt Obligation w/ Additional Note			Partial Repayment	\$1,464,690,823		
						5/18/2009		\$51,136,084		Debt Obligation w/ Additional Note			Partial Repayment	\$1,413,554,739		\$7,405,894
						6/17/2009		\$44,357,710		Debt Obligation w/ Additional Note			Partial Repayment	\$1,369,197,029		
						7/14/2009		\$1,369,197,029		Additional Note			Repayment	\$0		
						7/14/2009		\$15,000,000		Additional Note			Repayment*	\$0		

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AIFP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Initial Investment													Exchange/Transfer/Other Details			Treasury Investment After Exchange/Transfer/Other			Payment or Disposition ¹			
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Amount	Note	Description	Amount/Equity %	Date	Type	Amount/Proceeds	Remaining Investment Description	Remaining Investment Amount/Equity %	Dividend/Interest Paid to Treasury ²					
1/2/2009	Purchase	Chrysler Holding	Debt Obligation w/Additional Note	\$4,000,000,000		6/10/2009	Transfer of debt to New Chrysler	\$500,000,000	19	Debt obligation w/ additional note	33,500,000,000	5/14/2010	Termination and settlement payment ³	\$1,900,000,000	N/A	N/A	\$0					
4/29/2009	Purchase	Chrysler Holding	Debt Obligation w/Additional Note	\$0	14																	
4/29/2009	Purchase	Chrysler Holding	Debt Obligation w/Additional Note	\$280,130,642	15							7/10/2009	Repayment	\$280,130,642	N/A	N/A	\$0					
5/1/2009	Purchase	Old Chrysler	Debt Obligation w/Additional Note	\$1,888,153,580	16	4/30/2010	Completion of bankruptcy proceedings; transfer of collateral security to liquidation trust	(\$1,888,153,580)	23	Right to recover proceeds	N/A	5/10/2010	Proceeds from sale of collateral	\$30,544,528	Right to recover proceeds	N/A	N/A					
5/20/2009	Purchase	Old Chrysler	Debt Obligation w/Additional Note	\$0	17							9/9/2010	Proceeds from sale of collateral	\$9,566,784	Right to recover proceeds	N/A	N/A					
												12/29/2010	Proceeds from sale of collateral	\$7,844,409	Right to recover proceeds	N/A	N/A					
												4/30/2012	Proceeds from sale of collateral	\$9,302,185	Right to recover proceeds	N/A	\$1,171,263,942					
												9/21/2015	Proceeds from sale of collateral	\$93,871,306	Right to recover proceeds	N/A	N/A					
												9/29/2015	Proceeds from sale of collateral	\$6,341,426	Right to recover proceeds	N/A	N/A					
5/27/2009	Purchase	New Chrysler	Debt Obligation w/Additional Note, Zero Coupon Note, Equity	\$6,642,000,000	18	6/10/2009	Issuance of equity in New Chrysler	\$0	19, 31	Debt obligation w/ additional note & zero coupon note	\$7,142,000,000	5/24/2011	Repayment - Principal	\$5,076,460,000			\$0					
												5/24/2011	Termination of financing facility ¹	\$2,065,540,000	N/A	N/A	\$0					
												5/24/2011	Repayment* - Additional Note	\$288,000,000			\$0					
												5/24/2011	Repayment* - Zero Coupon Note	\$100,000,000			\$0					
												7/21/2011	Disposition	\$560,000,000	N/A	N/A	\$0					
Total Initial Investment Amount													\$81,344,932,551	Additional Proceeds*			\$403,000,000	Total Treasury Investment Amount			\$64,036,073,315	\$11,755,165,656

Chrysler, Auburn Hills, MI

¹ Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report.

² As used in this table and its footnotes: GMAC refers to GMAC Inc., formerly known as Ally Financial, Inc. ("Ally").

³ "Old GM" refers to General Motors Corporation, which is now known as Motors Liquidation Company.

"New GM" refers to General Motors Company, the company that purchased Old GM's assets on 7/10/2009 in a sale pursuant to section 363 of the Bankruptcy Code. See also footnote 11.

"Chrysler FinCo" refers to Chrysler Financial Services Americas LLC.

"Chrysler Holding" refers to CG Holding LLC, the company formerly known as "Chrysler Holding LLC".

"Old Chrysler" refers to Old Carco LLC (aka Chrysler LLC), the company that purchased Old Chrysler's assets on 6/10/2009 in a sale pursuant to section 363 of the Bankruptcy Code.

¹ Payment amount does not include accrued and unpaid interest on a debt obligation, which must be paid at the time of principal repayment.

² Treasury committed to lend General Motors Corporation up to \$1,000,000,000. The ultimate funding was dependent upon the level of investor participation in GMAC LLC's rights offering. The amount has been updated to reflect the final level of funding.

³ Pursuant to its rights under the loan agreement with Old GM reported on 12/29/2008, Treasury exchanged its \$884 million loan to Old GM for a portion of Old GM's common equity interest in GMAC. Treasury held a 35.4% common equity interest in GMAC until the transactions reported on 12/30/2009. (See transactions marked by orange line in the table above and footnote 22).

TABLE C.5

ASPP TRANSACTION DETAIL, AS OF 12/31/2015														
Seller														
Note	Date	Institution Name	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Adjustment Date	Adjustment Amount	Adjusted Investment Amount	Repayment ¹ Date	Type	Remaining Investment Description	Amount	Dividend/Interest Paid to Treasury
1	4/9/2009	GM Supplier Receivables LLC Wilmington, DE	Purchase	Debt Obligation w/ Additional Note	\$3,500,000,000	N/A	7/8/20093	(\$1,000,000,000)	\$2,500,000,000	11/20/2009	Partial repayment	Debt Obligation w/ Additional Note	\$140,000,000	\$9,087,808
									\$290,000,000	3/4/2010	Repayment ⁶	Additional Note	\$50,000,000	
									\$1,000,000,000	4/5/2010	Payment ⁶	None	\$56,541,893	
2	4/9/2009	Chrysler Receivables SPV LLC Wilmington, DE	Purchase	Debt Obligation w/ Additional Note	\$1,500,000,000	N/A	7/8/20093	(\$500,000,000)	\$1,000,000,000	3/9/2010	Repayment ⁶	Additional Note	\$123,076,735	\$5,787,176
									\$123,076,735	4/7/2010	Payment ⁷	None	\$44,533,054	
Initial Total					\$5,000,000,000			\$413,076,735	Total Proceeds from Additional Notes			Total Repayments	\$413,076,735	
								\$101,074,947						

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report.

- The loan was funded through GM Supplier Receivables, LLC, a special purpose vehicle created by General Motors Corporation. The amount of \$3,500,000,000 represents the maximum loan amount. The loan will be incrementally funded. The credit agreement was fully executed on 4/9/2009, but was made effective as of 4/3/2009. General Motors Company assumed GM Supplier Receivables LLC on 7/10/2009.
- The loan was funded through Chrysler Receivables SPV LLC, a special purpose vehicle created by Chrysler LLC. The amount of \$1,500,000,000 represents the maximum loan amount. The loan will be incrementally funded. The credit agreement was fully executed on 4/9/2009, but was made effective as of 4/7/2009. Chrysler Group LLC assumed Chrysler Receivables SPV LLC on 6/10/2009.
- Treasury issued notice to the institution of the permanent reduced commitment on 7/8/2009; the reduction was effective on 7/1/2009.
- Does not include accrued and unpaid interest due on the amount of principal repayment, which interest must be paid at the time of principal repayment.
- All outstanding principal drawn under the credit agreement was repaid.
- Treasury's commitment was \$2.5 billion (see note 3). As of 4/5/2010, Treasury's commitment to lend under the credit agreement had terminated and the borrower has paid its obligations with respect to the Additional Note. The final investment amount reflects the total funds disbursed under the loan, all of which have been repaid.
- Treasury's commitment was \$1 billion (see note 3). As of 4/7/2010, Treasury's commitment to lend under the credit agreement had terminated and the borrower has paid its obligations with respect to the Additional Note. The final investment amount reflects the total funds disbursed under the loan, all of which have been repaid.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016.

TABLE C.6

AIFP GENERAL MOTORS COMPANY COMMON STOCK DISPOSITION DETAIL, AS OF 12/31/2015											
Date	Pricing Mechanism ¹	Number of Shares	Proceeds ²								
1/18/2013 - 4/17/20133	\$28.049	58,392,078	\$1,637,839,844								
5/6/2013 - 9/13/20134	\$34.646	110,336,510	\$3,822,724,832								
9/26/2013 - 11/20/20135	\$36.509	70,214,460	\$2,563,441,956								
11/21/2013 - 12/9/20136	\$38.823	31,122,206	\$1,208,249,982								
		Total Proceeds:	\$9,232,256,614								

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report.

- The price set forth is the weighted average price for all sales of General Motors Company common stock made by Treasury over the course of the corresponding period.
- Amount represents the gross proceeds to Treasury.
- On January 18, 2013, Treasury gave Citigroup Global Markets, Inc. and J.P. Morgan Securities, LLC discretionary authority, as its sales agent, to sell subject to certain parameters up to 58,392,078 shares of common stock from time to time during the period ending on April 17, 2013 (or upon completion of the sale). Completion of the sale under this authority occurred on April 11, 2013.
- Pursuant to pre-arranged written trading plans dated May 6, 2013, as amended, Treasury gave Citigroup Global Markets, Inc. and J.P. Morgan Securities, LLC discretionary authority, as its sales agent, to sell subject to certain parameters up to 142,814,136 shares of common stock from time to time during the period ending on September 13, 2013 (or upon completion of the sale). Completion of the sale under this authority occurred on September 13, 2013.
- On September 26, 2013, Treasury gave Citigroup Global Markets, Inc. and J.P. Morgan Securities, LLC discretionary authority, as its sales agent, to sell subject to certain parameters up to 70,214,460 shares of common stock from time to time during the period ending on December 20, 2013 (or upon completion of the sale). Completion of the sale under this authority occurred on November 20, 2013.
- On November 21, 2013, Treasury gave J.P. Morgan Securities, LLC discretionary authority, as its sales agent, to sell, subject to certain parameters, the remaining shares of common stock, from time to time during the period ending on February 15, 2014 (or upon completion of the sale). Completion of the sale under this authority occurred on December 9, 2013.

Source: Treasury, Transactions Report, 12/23/2015.

TABLE C.7
TIP TRANSACTION DETAIL, AS OF 12/31/2015

Note	Date	Institution Name	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Capital Repayment Details			Final Disposition			Market and Warrant Data			
							Capital Repayment Date ²	Capital Repayment Amount	Remaining Capital Amount	Final Disposition Date ³	Final Disposition Description	Final Disposition Proceeds	Stock Price	Outstanding Warrant Shares	Dividends/Interest Paid to Treasury	
1	12/31/2008	Citigroup Inc., New York, NY	Purchase	Trust Preferred Securities w/ Warrants	\$20,000,000,000	Par	12/23/2009	\$20,000,000,000	\$0	Warrants	1/25/2011	A	Warrants	\$190,386,428	\$51.75	\$1,568,888,889
	1/16/2009	Bank of America Corporation, Charlotte, NC	Purchase	Preferred Stock w/ Warrants	\$20,000,000,000	Par	12/29/2009	\$20,000,000,000	\$0	Warrants	3/3/2010	A	Warrants	\$1,236,804,513	\$16.83	\$1,435,555,556
Total Investment							\$40,000,000,000	TOTAL CAPITAL REPAYMENT	\$40,000,000,000	Total Warrant Proceeds			\$1,427,190,941			

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015 Transactions Report.

- Treasury made three separate investments in Citigroup Inc. ("Citigroup") under CPP, TIP, and AGP for a total of \$49 billion. On 6/9/2009, Treasury entered into an agreement with Citigroup to exchange all of Treasury's investments. On 7/30/2009, Treasury exchanged all of its Fixed Rate Cumulative Perpetual Preferred Stock, Series I (TIP Shares) dollar for dollar for Trust Preferred Securities.
- Repayment pursuant to Title VII, Section 7001 of the American Recovery and Reinvestment Act of 2009.
- For final disposition of warrants, "R" represents proceeds from a repurchase of warrants by the financial institution, and "A" represents the proceeds to Treasury, after underwriting fees, from a sale by Treasury in a registered public offering of the warrants issued by the financial institution.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 1/4/2016.

TABLE C.8
AGP TRANSACTION DETAIL, AS OF 12/31/2015

Initial Investment Seller	Note	Date	Institution Name	Transaction Type	Description	Guarantee Limit	Description	Amount	Date	Type	Description	Amount	Date	Payment Type	Payment Amount	Remaining Premium Description	Remaining Premium Amount	Outstanding Warrant Shares	Stock Price	Dividends/Interest Paid to Treasury	Exchange/Transfer/Other Details		Payment or Disposition		Market and Warrant Data			
																					Premium	Premium	Payment or Disposition	Market and Warrant Data				
	1	1/16/2009	Citigroup Inc., New York, NY	Guarantee	Master Agreement	\$5,000,000,000	Preferred Stock w/ Warrants	\$4,034,000,000	6/9/2009 ²	Exchange preferred stock for trust preferred securities	Trust Preferred Securities w/ Warrants	\$4,034,000,000	12/23/2009 ³	Partial cancellation for early termination of guarantee	(\$1,800,000,000)	Trust Preferred Securities w/ Warrants	\$2,234,000,000											
									9/29/2010 ⁴	Exchange trust preferred securities for trust preferred securities	Trust Preferred Securities w/ Warrants	\$2,246,000,000	9/30/2010 ⁵	Disposition	\$2,246,000,000	Warrants	\$—											
	3	12/23/2009	Citigroup Inc., New York, NY	Termination Agreement	Termination Agreement	(\$5,000,000,000)			12/28/2012 ⁶	Trust preferred securities received from the FDIC	Trust Preferred Securities	\$800,000,000																
									2/4/2013 ⁷	Exchange trust preferred securities for subordinated note	Subordinated Note	\$894,000,000	2/8/2013 ⁸	Disposition	\$894,000,000	None	\$—											
Total Investment							\$40,000,000,000	TOTAL CAPITAL REPAYMENT	\$40,000,000,000	Total Warrant Proceeds			\$1,427,190,941															

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report.

- In consideration for the guarantee, Treasury received \$4.03 billion of preferred stock, which pays 8% interest.
- Treasury made three separate investments in Citigroup Inc. ("Citigroup") under CPP, TIP, and AGP for a total of \$49 billion. On 6/9/2009, Treasury entered into an agreement with Citigroup to exchange all of Treasury's investments. On 7/30/2009, Treasury exchanged all of its Fixed Rate Cumulative Perpetual Preferred Stock Series G (AGP Shares), received as premium with the AGP agreement, "dollar for dollar" for Trust Preferred Securities.
- On 12/23/2009, Treasury entered into a Termination Agreement with the other parties to the Master Agreement which served to terminate Treasury's guarantee and obligations under the Master Agreement, in connection with the early termination of the guarantee. Treasury agreed to cancel \$1.8 billion of the AGP Trust Preferred Securities, and the Federal Deposit Insurance Corporation (FDIC) and Treasury agreed that, subject to the conditions set out in the Termination Agreement, the FDIC may transfer \$800 million of Trust Preferred Securities to Treasury at the close of Citigroup's participation in the FDIC's Temporary Liquidity Guarantee Program.
- On 9/29/2010, Treasury entered into an agreement with Citigroup Inc. to exchange \$2,234,000,000 in aggregate liquidation preference of its trust preferred securities for \$2,246,000,000 in aggregate liquidation preference of trust preferred securities with certain modified terms. At the time of exchange, Citigroup Inc. paid the outstanding accrued and unpaid dividends.
- On 9/30/2010, Treasury entered into an agreement with Citigroup Inc. to exchange \$2,246,000,000 in aggregate liquidation preference of its trust preferred securities, the gross proceeds of which do not include accumulated and unpaid distributions from the date of the exchange through the closing date.
- On 12/28/2012, as contemplated by the Termination Agreement and the Letter Agreement dated 12/23/2009, between Treasury and the Federal Deposit Insurance Corporation (FDIC), Treasury received from the FDIC, Citigroup Inc. trust preferred securities in aggregate liquidation preference equal to \$800 million and approximately \$183 million in dividend and interest payments from those securities.
- On 2/4/2013, Treasury exchanged \$800 million in Citigroup Capital XXII Trust Preferred Securities (TRuPS) for \$894 million in Citigroup subordinated notes pursuant to an agreement between Citigroup and Treasury executed on 2/4/2013. Accrued interest on the TRuPS was received at the time of the exchange.
- On 2/8/2013, Treasury completed the sale of its Citigroup subordinated notes for \$894 million plus accrued interest, pursuant to an underwriting agreement executed on 2/8/2012.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 1/4/2016.

TABLE C.9

TALF TRANSACTION DETAIL, AS OF 12/31/2015

Seller		Adjusted Investment			Repayment ¹							
Note	Date	Institution	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Date	Description	Final Investment Amount	Amount	Dividends/Interest Paid to Treasury	
							7/19/2010 ²	Principal Repayment	\$4,300,000,000	\$100,000,000		
							6/28/2012 ³	Contingent Interest Proceeds	\$1,400,000,000	\$212,829,610		
							3/6/2013	Contingent Interest Proceeds		\$97,594,053		
							4/4/2013	Contingent Interest Proceeds		\$6,069,968		
							5/6/2013	Contingent Interest Proceeds		\$4,419,259		
							6/6/2013	Contingent Interest Proceeds		\$96,496,772		
							7/5/2013	Contingent Interest Proceeds		\$11,799,670		
							8/6/2013	Contingent Interest Proceeds		\$66,072,965		
							9/6/2013	Contingent Interest Proceeds		\$74,797,684		
							10/4/2013	Contingent Interest Proceeds		\$1,114,074		
							11/6/2013	Contingent Interest Proceeds		\$933,181		
1	3/3/2009	TALF LLC, Wilmington, DE	Purchase	Debt Obligation w/Additional Note	\$20,000,000,000	N/A	12/5/2013	Contingent Interest Proceeds	\$100,000,000	\$1,102,424	\$13,407,761	
							1/7/2014	Contingent Interest Proceeds		\$1,026,569		
							2/6/2014	Contingent Interest Proceeds		\$1,107,574		
							3/6/2014	Contingent Interest Proceeds		\$1,225,983		
							4/4/2014	Contingent Interest Proceeds		\$11,597,602		
							5/6/2014	Contingent Interest Proceeds		\$1,055,556		
							6/5/2014	Contingent Interest Proceeds		\$1,343,150		
							7/7/2014	Contingent Interest Proceeds		\$27,005,139		
							8/6/2014	Contingent Interest Proceeds		\$14,059,971		
							9/5/2014	Contingent Interest Proceeds		\$262,036		
							10/6/2014	Contingent Interest Proceeds		\$17,394,583		
							11/6/2014	Contingent Interest Proceeds		\$21,836,385		
									Total Investment Amount	\$100,000,000	Total Repayment Amount⁴	\$771,143,209

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report, and Treasury's 1/11/2016, Dividends and Interest Report.

- ¹ The loan was funded through TALF LLC, a special purpose vehicle created by The Federal Reserve Bank of New York ("FRBNY"). The amount of \$20,000,000,000 represents the maximum loan amount. The loan will be incrementally funded.
- ² On 7/19/2010, Treasury, the FRBNY and TALF LLC entered into an amendment of the credit agreement previously entered into on 5/3/2009, which amendment reduced Treasury's maximum loan amount to \$4,300,000,000.
- ³ On 6/28/2012, Treasury, the FRBNY and TALF LLC entered into an amendment of the credit agreement previously amended 7/19/2010, which reduced Treasury's maximum loan amount to \$1,400,000,000.
- ⁴ On 1/15/2013, Treasury, the FRBNY and TALF LLC entered into an amendment that stated that, due to the fact that the accumulated fees collected through TALF exceed the total principal amount of TALF loans outstanding, Treasury's commitment of TARP funds to provide credit protection is no longer necessary.
- ⁵ Repayment amounts do not include accrued interest proceeds received on 2/6/2013, which are reflected on the Dividends & Interest Report.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016.

TABLE C.10

SSFI (AIG) PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015

Seller		Purchase Details			Exchange/Transfer Details									
Note	Date	Name of Institution	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Date	Transaction Type	Investment Description	Amount	Pricing Mechanism	Stock Price	Outstanding Warrant Shares	Dividends/Interest Paid to Treasury
1	11/25/2008	AIG, New York, NY	Purchase	Preferred Stock w/Warrants (Series D)	\$40,000,000,000	Par	4/17/2009	Exchange	Preferred Stock w/Warrants (Series E1)	\$40,000,000,000	Par	\$61.97	—	\$—
2, 3	4/17/2009	AIG, New York, NY	Purchase	Preferred Stock w/Warrants (Series F)	\$29,835,000,000	Par ²						\$61.97	—	\$641,275,676
										Initial Total	\$69,835,000,000			

See table below for exchange/transfer details in connection with the recapitalization conducted on 1/14/2011.

Final Disposition		
Date	Investment Type	Proceeds
3/1/2013	Warrants (Series D) Repurchase	\$25,150,923
3/1/2013	Warrants (Series F) Repurchase	\$5,768
Total Warrant Proceeds		\$25,156,691

Continued on next page

SSFI (AIG) PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Seller		Purchase Details		Exchange/Transfer Details		Treasury Holdings Post-Recapitalization		Final Disposition							
Note	Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Investment Amount	Date	Transaction Type	Amount / Shares	Investment Description	Amount	Pricing Mechanism	Stock Price	Outstanding Warrant Shares	Dividends/Interest Paid to Treasury
Note	Date	Investment Description	Transaction Type	Pricing Mechanism	Investment Description	Par	Date	Transaction Type	Amount / Shares	Investment Description	Amount	Pricing Mechanism	Stock Price	Outstanding Warrant Shares	Dividends/Interest Paid to Treasury
			Exchange	Par	Preferred Stock (Series G)		5/27/2011	Cancellation	\$2,000,000,000		\$—	N/A	N/A	\$— ¹⁰	
							2/14/2011	Payment			\$185,726,192	Par			
							3/8/2011	Payment			\$5,511,067,614	Par			
							3/15/2011	Payment			\$55,833,333	Par			
							8/17/2011	Payment			\$97,008,351	Par			
							8/18/2011	Payment	\$16,916,603,5687		\$2,153,520,000	Par			
							9/2/2011	Payment			\$5,885,302	Par			
							11/1/2011	Payment			\$971,506,765	Par			
							3/8/2012	Payment			\$5,576,121,382	Par			
							3/15/2012	Payment			\$1,521,632,096	Par			
							3/22/2012	Payment			\$1,493,250,339	Par			
							2/14/2011	Payment			\$2,009,932,072	Par			
							3/8/2011	Payment	\$3,375,328,4327	ALICO Junior Preferred Interests	\$1,383,888,037	Par			\$— ⁸
							3/15/2012	Payment			\$44,941,843	Par			
							5/24/2011	Partial Disposition	167,623,733		\$5,800,000,000	N/A		1,455,037,962 ⁹	77%
							3/8/2012	Partial Disposition			\$6,000,000,008	N/A		1,248,141,410 ¹¹	70%
							5/6/2012	Partial Disposition			\$4,999,999,993	N/A		1,084,206,984 ¹²	63%
							5/7/2012	Partial Disposition	924,546,133		\$749,999,972	N/A		1,059,616,821 ¹²	61%
							8/3/2012	Partial Disposition			\$4,999,999,993	N/A		895,682,395 ¹³	55%
							8/6/2012	Partial Disposition			\$750,000,002	N/A		871,092,231 ¹³	53%
							9/10/2012	Partial Disposition			\$17,999,999,973	N/A		317,246,078 ¹⁴	22%
							9/11/2012	Partial Disposition	562,868,096		\$2,699,999,965	N/A		234,169,156 ¹⁴	16%
							12/14/2012	Final Disposition			\$7,610,497,570	N/A		234,169,156 ¹⁵	0%
								Total			\$72,670,810,802				

Notes: Numbers may not total due to rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from the Treasury's 12/23/2015, Transactions Report, and Treasury's 1/11/2016, Dividends and Interest Report.

- On 4/17/2009, Treasury exchanged its Series D Fixed Rate Cumulative Preferred Shares for Series E Fixed Rate Non-Cumulative Preferred Shares with no change to Treasury's initial investment amount. In addition, in order for AIG to fully redeem the Series E Preferred Shares, it had an additional obligation to Treasury of \$1,604,576,000 to reflect the cumulative unpaid dividends for the Series D Preferred Shares due to Treasury through and including the exchange date.
- The investment amount reflected Treasury's commitment to invest up to \$30 billion less a reduction of \$165 million representing retention payments. AIG Financial Products made to its employees in March 2009.
- This transaction does not include AIG's commitment fee of an additional \$165 million paid from its operating income over the life of the facility. A \$55 million payment was received by Treasury on 12/17/2010. The remaining \$110 million payment was received by Treasury on 5/27/2011.
- On 1/14/2011, (A) Treasury exchanged \$27,835,000,000 of Treasury's investment in AIG's Fixed Rate Non-Cumulative Perpetual Preferred Stock (Series F) which is equal to the amount funded (including amounts drawn at closing) under the Series F equity capital facility, for (i) the transferred SPV preferred interests and (ii) 167,623,733 shares of AIG Common Stock, and (B) Treasury exchanged \$2,000,000,000 of undrawn Series F for 20,000 shares of preferred stock under the new Series G Cumulative Mandatory Convertible Preferred Stock (Series D for \$24,546,133 shares of AIG Common Stock.
- On 1/14/2011, Treasury exchanged an amount equivalent to the \$40 billion initial investment plus capitalized interest from the April 2009 exchange (see note 1 above) of Fixed Rate Non-Cumulative Perpetual Preferred Stock (Series D for \$24,546,133 shares of AIG Common Stock.
- On 1/14/2011, Treasury received 562,868,096 shares of AIG Common Stock from the AIG Credit Facility trust, which trust was established in connection with the credit facility between AIG and the Federal Reserve Bank of New York. This credit facility was repaid and terminated pursuant to this recapitalization transaction. The trust had received 562,868,096 shares of AIG common stock in exchange for AIG's Series C Perpetual, Convertible Participating Preferred Stock, which was previously held by the trust for the benefit of the U.S. Treasury.
- The amount of Treasury's AIA Preferred Units and ALICO Junior Preferred Interests holdings do not reflect preferred returns on the securities that accrue quarterly.
- Proceeds include amounts applied to pay (i) accrued preferred returns and (ii) redeem the outstanding liquidation amount.
- On 5/27/2011, Treasury completed the sale of 200,000,000 shares of common stock at \$29.00 per share for total proceeds of \$5,800,000,000, pursuant to an underwriting agreement executed on 5/24/2011.
- On 5/27/2011, pursuant to the terms of the agreements governing the Preferred Stock (Series G), the available amount of the Preferred Stock (Series G) was reduced to \$0 as a result of AIG's primary offering of its common stock and the Preferred Stock (Series G) was cancelled.
- On 3/13/2012, Treasury completed the sale of 206,896,552 shares of common stock at \$29.00 per share for total proceeds of \$6,000,000,008, pursuant to an underwriting agreement executed on 3/8/2012.
- On 5/10/2012, Treasury completed the sale of 188,524,589 shares of common stock at \$30.50 per share for total proceeds of \$5,749,999,965, pursuant to an underwriting agreement executed on 5/6/2012.
- On 8/20/2012, Treasury completed the sale of 188,524,590 shares of common stock at \$30.50 per share for total proceeds of \$5,749,999,995, pursuant to an underwriting agreement executed on 8/3/2012.
- On 9/14/2012, Treasury completed the sale of 636,923,075 shares of common stock at \$32.50 per share for total proceeds of \$20,699,999,938, pursuant to an underwriting agreement executed on 9/10/2012.
- On 12/14/2012, Treasury completed the sale of 234,169,156 shares of common stock at \$32.50 per share for total proceeds of \$7,610,497,570, pursuant to an underwriting agreement executed on 12/10/2012.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 1/4/2016.

TABLE C.11
USCB TRANSACTION DETAIL, AS OF 12/31/2015

Purchase Details ¹											Settlement Details				Final Disposition			
Purchase Date	Investment Description	Institution Name	CUSIP	Purchase Face Amount ²	Pricing Mechanism	TBA or PMF ³	Settlement Date	Investment Amount ⁴	TBA or PMF ³	Senior Security Proceeds ⁵	Trade Date	Life-to-date Principal Received ^{6,7}	Current Face Amount ⁸	Disposition Amount ⁹	Interest Paid to Treasury			
3/19/2010	Floating Rate SBA 7a security due 2025	Coastal Securities	83164KW7	\$4,070,000	107.75	—	3/24/2010	\$4,377,249	—	\$2,184	6/21/2011	\$902,633	\$3,151,186	\$3,457,746	\$169,441			
3/19/2010	Floating Rate SBA 7a security due 2022	Coastal Securities	83165ADC5	\$7,617,617	109	—	3/24/2010	\$8,279,156	—	\$4,130	10/19/2011	\$1,685,710	\$5,891,602	\$6,462,972	\$449,518			
3/19/2010	Floating Rate SBA 7a security due 2022	Coastal Securities	83165ADE1	\$8,030,000	108.875	—	3/24/2010	\$8,716,265	—	\$4,348	6/21/2011	\$2,022,652	\$5,964,013	\$6,555,383	\$371,365			
4/8/2010	Floating Rate SBA 7a security due 2034	Coastal Securities	83165AD84	\$23,500,000	110.502	—	5/28/2010	\$26,041,643	—	\$12,983	6/7/2011	\$1,149,633	\$22,350,367	\$25,039,989	\$1,089,741			
4/8/2010	Floating Rate SBA 7a security due 2016	Coastal Securities	83164KZ19	\$8,900,014	107.5	—	4/30/2010	\$9,598,523	—	\$4,783	6/7/2011	\$2,357,796	\$6,542,218	\$7,045,917	\$441,561			
5/11/2010	Floating Rate SBA 7a security due 2020	Coastal Securities	83165AE05	\$10,751,382	106.806	—	6/30/2010	\$11,511,022	—	\$5,741	6/7/2011	\$932,112	\$9,819,270	\$10,550,917	\$348,599			
5/11/2010	Floating Rate SBA 7a security due 2035	Coastal Securities	83164KQ05	\$12,898,996	109.42	—	6/30/2010	\$14,151,229	—	\$7,057	6/7/2011	\$328,604	\$12,570,392	\$13,886,504	\$479,508			
5/11/2010	Floating Rate SBA 7a security due 2033	Coastal Securities	83165AED2	\$8,744,333	110.798	—	6/30/2010	\$9,717,173	—	\$4,844	6/7/2011	\$261,145	\$8,483,188	\$9,482,247	\$366,608			
5/25/2010	Floating Rate SBA 7a security due 2029	Coastal Securities	83164K3B7	\$8,417,817	110.125	—	7/30/2010	\$9,294,363	—	\$4,635	6/7/2011	\$246,688	\$8,171,159	\$8,985,818	\$287,624			
5/25/2010	Floating Rate SBA 7a security due 2033	Coastal Securities	83165AEE6	\$17,119,972	109.553	—	7/30/2010	\$18,801,712	—	\$9,377	9/20/2011	\$2,089,260	\$15,030,712	\$16,658,561	\$657,863			
6/17/2010	Floating Rate SBA 7a security due 2020	Coastal Securities	83165AEQ3	\$34,441,059	110.785	—	8/30/2010	\$38,273,995	—	\$19,077	6/21/2011	\$1,784,934	\$32,656,125	\$36,072,056	\$1,286,450			
6/17/2010	Floating Rate SBA 7a security due 2034	Coastal Securities	83165AEP5	\$28,209,085	112.028	—	8/30/2010	\$31,693,810	—	\$15,801	9/20/2011	\$2,278,652	\$25,930,433	\$29,142,474	\$1,254,222			
7/14/2010	Floating Rate SBA 7a security due 2020	Coastal Securities	83164K3V7	\$6,004,156	106.625	—	9/30/2010	\$6,416,804	—	\$3,200	6/21/2011	\$348,107	\$5,656,049	\$6,051,772	\$146,030			
7/14/2010	Floating Rate SBA 7a security due 2025	Shay Financial	83164K4J9	\$6,860,835	108.505	—	9/30/2010	\$7,462,726	—	\$3,722	10/19/2011	\$339,960	\$6,520,875	\$7,105,304	\$255,370			
7/14/2010	Floating Rate SBA 7a security due 2034	Shay Financial	83165AE42	\$13,183,361	111.86	—	9/30/2010	\$14,789,302	—	\$7,373	6/21/2011	\$478,520	\$12,704,841	\$14,182,379	\$423,725			
7/29/2010	Floating Rate SBA 7a security due 2014	Coastal Securities	83164K4E0	\$2,598,386	108.438	—	9/30/2010	\$2,826,678	—	\$1,408	1/24/2012	\$694,979	\$1,903,407	\$2,052,702	\$140,130			
7/29/2010	Floating Rate SBA 7a security due 2034	Shay Financial	83164K4M2	\$9,719,455	106.75	—	10/29/2010	\$10,394,984	—	\$5,187	6/21/2011	\$188,009	\$9,531,446	\$10,223,264	\$181,124			
8/17/2010	Floating Rate SBA 7a security due 2020	Shay Financial	83165AEE3	\$8,279,048	110.198	—	9/30/2010	\$9,150,989	—	\$4,561	9/20/2011	\$1,853,831	\$6,425,217	\$7,078,089	\$335,082			
8/17/2010	Floating Rate SBA 7a security due 2019	Coastal Securities	83165AFB5	\$5,000,000	110.088	—	10/29/2010	\$5,520,632	—	\$2,752	10/19/2011	\$419,457	\$4,580,543	\$5,029,356	\$213,319			
8/17/2010	Floating Rate SBA 7a security due 2020	Coastal Securities	83165AEE9	\$10,000,000	110.821	—	10/29/2010	\$11,115,031	—	\$5,541	10/19/2011	\$969,461	\$9,030,539	\$9,994,806	\$433,882			
8/31/2010	Floating Rate SBA 7a security due 2020	Shay Financial	83165AEW0	\$9,272,482	110.515	—	9/29/2010	\$10,277,319	—	\$5,123	9/20/2011	\$868,636	\$8,403,846	\$9,230,008	\$386,326			
8/31/2010	Floating Rate SBA 7a security due 2024	Shay Financial	83165AF47	\$10,350,000	112.476	—	10/29/2010	\$11,672,766	—	\$5,820	10/19/2012	\$663,200	\$10,099,555	\$11,314,051	\$425,545			
8/31/2010	Floating Rate SBA 7a security due 2020	Coastal Securities	83165AFH2	\$6,900,000	105.875	—	11/30/2010	\$7,319,688	—	\$3,652	1/24/2012	\$260,445	\$6,236,800	\$6,556,341	\$209,956			
9/14/2010	Floating Rate SBA 7a security due 2020	Shay Financial	83165AFK3	\$8,902,230	111.584	—	10/29/2010	\$9,962,039	—	\$4,966	1/24/2012	\$1,398,549	\$7,503,681	\$8,269,277	\$447,356			
9/14/2010	Floating Rate SBA 7a security due 2021	Shay Financial	83165AFK5	\$8,050,000	110.759	—	11/30/2010	\$8,940,780	—	\$4,458	1/24/2012	\$96,133	\$7,053,867	\$7,703,610	\$354,302			
9/14/2010	Floating Rate SBA 7a security due 2029	Coastal Securities	83164K5F6	\$5,750,000	106.5	—	11/30/2010	\$6,134,172	—	\$3,061	1/24/2012	\$276,276	\$5,473,724	\$5,764,858	\$156,481			
9/14/2010	Floating Rate SBA 7a security due 2026	Coastal Securities	83164K5L3	\$5,741,753	110.5	—	11/30/2010	\$6,361,173	—	\$3,172	1/24/2012	\$1,433,872	\$4,307,881	\$4,693,918	\$239,527			
9/28/2010	Floating Rate SBA 7a security due 2035	Coastal Securities	83164K5M1	\$3,450,000	110.875	—	11/30/2010	\$3,834,428	—	\$1,912	10/19/2011	\$82,832	\$3,367,168	\$3,698,411	\$111,165			
9/28/2010	Floating Rate SBA 7a security due 2034	Coastal Securities	83165AF16	\$11,482,421	113.838	—	12/30/2010	\$13,109,070	—	\$6,535	1/24/2012	\$889,646	\$10,592,775	\$11,818,944	\$512,131			
9/28/2010	Floating Rate SBA 7a security due 2034	Shay Financial	83165AFM1	\$13,402,491	113.9	—	11/30/2010	\$15,308,612	—	\$7,632	10/19/2011	\$438,754	\$12,963,737	\$14,433,039	\$516,624			
9/28/2010	Floating Rate SBA 7a security due 2035	Shay Financial	83165AFQ2	\$14,950,000	114.006	—	12/30/2010	\$17,092,069	—	\$8,521	1/24/2012	\$387,839	\$14,562,161	\$16,383,544	\$681,819			
Total Purchase Face Amount											\$332,596,893	Total Investment Amount*	\$368,145,482	Total Senior Security Proceeds	\$183,555	Total Disposition Proceeds	\$334,924,711	\$13,347,352

Notes: Numbers affected by rounding. Data as of 12/31/2015. Numbered notes were taken verbatim from Treasury's 12/23/2015, Transactions Report.

¹ Subject to adjustment.
² The amortizing principal and interest payments are reported on the monthly Dividends and Interest Report available at www.FinancialStability.gov.
³ Investment Amount is stated after applying the appropriate month's factor and includes accrued interest paid at settlement, if applicable.
⁴ If a purchase is listed as TBA, or To-Be-Announced, the underlying loans in the SBA Pool have yet to come to market, and the TBA pricing mechanism, purchase face amount, investment amount and senior security proceeds will be adjusted within the variance permitted under the program terms. If a purchase is listed as PMF, or Prior-Month-Factor, the trade was made prior to the applicable month's factor being published and the SBA 7a security and senior security are priced according to the prior-month's factor. The PMF investment amount and senior security proceeds will be adjusted after publication of the applicable month's factor (on or about the 11th business day of each month).
⁵ In order to satisfy the requirements under Section 113 of the Emergency Economic Stabilization Act of 2008, Treasury will acquire a senior indebtedness instrument (a Senior Security) from the seller of each respective SBA 7a Security. Each Senior Security will (i) have an aggregate principal amount equal to the product of (A) 0.05% and (B) the investment amount (excluding accrued interest) paid by Treasury for the respective SBA 7a Security, and (ii) at the option of the respective seller, may be redeemed at par value immediately upon issuance, or remain outstanding with the terms and conditions as set forth in the Master Purchase Agreement.
⁶ Disposition Amount is stated after applying the appropriate month's factor and includes accrued interest received at settlement, if applicable. If the disposition is listed as PMF, the disposition amount will be adjusted after publication of the applicable month's factor.
⁷ If a disposition is listed as PMF, or Prior-Month-Factor, the trade was made prior to the applicable month's factor being published and the SBA 7a security is priced according to the prior-month's factor. The PMF disposition amount will be adjusted after publication of the applicable month's factor (on or about the 11th business day of each month).
⁸ Total Program Proceeds To Date includes life-to-date disposition proceeds, life-to-date principal received, life-to-date interest received, and senior security proceeds (excluding accruals).
⁹ The sum of Current Face Amount and Life-to-date Principal Received will equal Purchase Face Amount for CUSIPs that were originally purchased as TBAs only after the applicable month's factor has been published and trailing principal & interest payments have been received.

Sources: Treasury, Transactions Report, 12/23/2015; Treasury, Dividends and Interest Report, 1/11/2016.

PIIP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note Date	Institution	City	State	Transaction State Type	Investment Description	Commitment Amount	Pricing Mechanism	Date	Preliminary Adjusted Commitment ³	Final Commitment Amount ⁷	Investment Amount ⁹	Capital Repayment Details			Investment After Capital Repayment			Distribution or Disposition	Interest/ Distributions Paid to Treasury
												Amount	Date	Repayment Amount	Amount	Description	Date		
2.6.8 9/30/2009	Invesco Legacy Securities Master Fund, L.P.	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	Par	3/22/2010	\$2,488,875,000	9/26/2011	\$1,161,920,000	\$1,161,920,000	2/18/2010	\$4,888,718	\$1,157,031,282	Obligation w/ Contingent Proceeds			
													4/15/2010	\$7,066,434	\$1,149,964,848	Debt Obligation w/ Contingent Proceeds			
													9/15/2010	\$6,022,674	\$1,089,942,174	Debt Obligation w/ Contingent Proceeds			
													11/15/2010	\$132,928,628	\$957,013,546	Debt Obligation w/ Contingent Proceeds			
													12/14/2010	\$31,689,230	\$925,324,316	Debt Obligation w/ Contingent Proceeds			
													1/14/2010	\$27,355,590	\$897,968,726	Debt Obligation w/ Contingent Proceeds			
													2/14/2011	\$92,300,138	\$805,668,588	Debt Obligation w/ Contingent Proceeds			
													3/14/2011	\$128,027,536	\$677,641,052	Debt Obligation w/ Contingent Proceeds			
													4/14/2011	\$155,409,286	\$522,231,766	Debt Obligation w/ Contingent Proceeds			
													5/20/2011	\$75,085,485	\$447,146,281	Debt Obligation w/ Contingent Proceeds			
													6/14/2011	\$18,259,513	\$428,886,768	Debt Obligation w/ Contingent Proceeds			
													7/15/2011	\$62,979,809	\$365,906,960	Debt Obligation w/ Contingent Proceeds			
													8/12/2011	\$20,762,532	\$345,144,428	Debt Obligation w/ Contingent Proceeds			
													10/17/2011	\$37,384,574	\$307,759,854	Debt Obligation w/ Contingent Proceeds			
													12/14/2011	\$7,103,787	\$300,656,067	Debt Obligation w/ Contingent Proceeds			
													1/17/2012	\$6,577,144	\$294,078,924	Debt Obligation w/ Contingent Proceeds			

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PPIP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note Date	Institution	City	State	Type	Transaction Description	Investment Description	Commitment Amount	Pricing Mechanism	Preliminary Adjusted Commitment ⁷		Final Commitment Amount ⁷	Final Investment Amount ⁸		Capital Repayment Details	Investment After Capital Repayment	Distribution or Disposition			Interest/ Distributions Paid to Treasury	
									Date	Amount		Date	Amount			Repayment Date	Repayment Amount	Amount		Description
2.6 10/2/2009	Blackrock PPF, L.P.	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	\$2,222,222,222	Par 3/22/2010	\$2,488,875,000	7/16/2010	\$1,389,960,000	\$1,053,000,000	7/31/2012	\$175,000,000	\$878,000,000	Obligation w/ Contingent Proceeds				
													8/14/2012	\$5,539,055	\$872,460,945	Obligation w/ Contingent Proceeds				
													8/31/2012	\$16,000,000	\$856,460,945	Obligation w/ Contingent Proceeds				
													9/17/2012	\$1,667,352	\$854,793,592	Obligation w/ Contingent Proceeds				
													9/28/2012	\$35,000,000	\$819,793,592	Obligation w/ Contingent Proceeds				
													10/15/2012	\$25,334,218	\$794,459,374	Obligation w/ Contingent Proceeds				
													10/18/2012	\$794,459,374	\$-	Contingent Proceeds			11/5/2012 Distribution ^{9,11}	\$8,289,431
																		12/5/2012 Distribution ^{9,11}	\$1,433,088	
																		12/6/2013 Distribution ^{9,11}	\$141,894	
2.6 10/2/2009	Blackrock PPF, L.P.	Wilmington	DE	Purchase	Membership Interest	\$1,111,111,111	\$1,111,111,111	Par 3/22/2010	\$1,244,437,500	7/16/2010	\$694,980,000	\$528,184,800	8/14/2012	\$90,269,076	\$437,915,724	Membership Interest ¹⁰				
													9/17/2012	\$8,833,632	\$429,082,092	Membership Interest ¹⁰				
													10/15/2012	\$10,055,653	\$419,026,439	Membership Interest ¹⁰				
													11/5/2012	\$419,026,439	\$-	Membership Interest ¹⁰			11/5/2012 Distribution ^{9,11}	\$297,511,708
																		12/5/2012 Distribution ^{9,11}	\$57,378,964	
																		12/6/2013 Distribution ^{9,11}	\$1,609,739	
2.6 10/30/2009	AG GCC PPF Master Fund, L.P.	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	\$2,222,222,222	Par 3/22/2010	\$2,542,675,000	7/16/2010	\$2,486,550,000	\$2,234,798,340	2/14/2012	\$174,200,000	\$2,060,598,340	Obligation w/ Contingent Proceeds				
													3/14/2012	\$198,925,000	\$1,861,673,340	Obligation w/ Contingent Proceeds				
													5/14/2012	\$150,000,000	\$1,711,673,340	Obligation w/ Contingent Proceeds				
													7/16/2012	\$37,500,000	\$1,674,173,340	Obligation w/ Contingent Proceeds				
													8/14/2012	\$136,800,000	\$1,537,373,340	Obligation w/ Contingent Proceeds				
													9/17/2012	\$250,000,000	\$1,287,373,340	Obligation w/ Contingent Proceeds				

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PIIP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note Date	Institution	City	State	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Date	Amount	Final Commitment Amount ⁷	Final Investment Amount ⁸	Capital Repayment Details			Investment After Capital Repayment	Distribution or Disposition			Interest/ Distributions Paid to Treasury	
													Repayment Date	Repayment Amount	Repayment Amount		Description	Date	Description		Proceeds
									10/15/2012	\$481,350,000	\$806,023,340	Debt Obligation w/ Contingent Proceeds									
									11/15/2012	\$274,590,324	\$531,433,016	Debt Obligation w/ Contingent Proceeds									
									12/14/2012	\$147,534,295	\$383,898,721	Debt Obligation w/ Contingent Proceeds									
									1/15/2013	\$182,823,491	\$201,075,230	Debt Obligation w/ Contingent Proceeds									
																	4/19/2013	Distribution ^{9,11}	\$17,118,005		
																	4/25/2013	Distribution ^{9,11}	\$1,052,497		
																	5/29/2013	Distribution ^{9,11}	\$1,230,643		
																	9/30/2014	Final Distribution ^{9,11}	\$41,556		
1.6	10/30/2009	AG GEC PPIF Master Fund, L.P.	Wilmington	DE	Purchase	Membership Interest	\$1,111,111,111	Par 3/22/2010	\$1,271,337,500	7/16/2010	\$1,243,275,000	\$1,117,399,170	\$1,030,299,606	Membership Interest ¹⁰							
																	3/14/2012	Membership Interest ¹⁰	\$99,462,003		
																	5/14/2012	Membership Interest ¹⁰	\$74,999,625		
																	7/16/2012	Membership Interest ¹⁰	\$18,749,906		
																	8/14/2012	Membership Interest ¹⁰	\$68,399,658		
																	9/17/2012	Membership Interest ¹⁰	\$124,999,375		
																	10/15/2012	Membership Interest ¹⁰	\$240,673,797		
																	11/15/2012	Membership Interest ¹⁰	\$45,764,825		
																	12/14/2012	Membership Interest ¹⁰	\$24,586,926		
																	1/15/2013	Membership Interest ¹⁰	\$30,470,429		
																	2/14/2013	Membership Interest ¹⁰	\$295,328,636		
																	2/21/2013	Distribution ^{9,11}	\$184,431,858		
																	2/27/2013	Distribution ^{9,11}	\$20,999,895		
																	3/14/2013	Distribution ^{9,11}	\$156,174,219		
																	4/19/2013	Distribution ^{9,11}	\$105,620,441		
																	4/25/2013	Distribution ^{9,11}	\$42,099,442		
																	5/29/2013	Distribution ^{9,11}	\$49,225,244		
																	9/30/2014	Final Distribution ^{9,11}	\$1,748,833		

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PIIP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note Date	Institution		Seller		Preliminary Adjusted Commitment ³			Final Commitment Amount ⁷			Capital Repayment Details			Investment After Capital Repayment			Distribution or Disposition			Interest/ Distributions Paid to Treasury					
	City	State Type	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Date	Amount	Repayment Date	Repayment Amount	Amount	Description	Date	Description	Amount	Description	Date	Description		Proceeds				
2.6 11/25/2009	Marathon Legacy Securities Public-Private Investment Partnership, L.P.	Wilmington DE	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	Par 3/22/2010	\$2,488,875,000	7/16/2010	\$949,100,000	9/17/2012	\$149,000,000	\$800,000,000	Debt Obligation w/ Contingent Proceeds	4/16/2013	Distribution ^{8,11}	\$7,143,340	5/16/2013	Distribution ^{8,11}	\$963,411	7/11/2013	Distribution ^{8,11}	\$750,004	9/5/2013	Distribution ^{8,11}	\$100,001	\$77,496,170
									11/15/2012	\$119,575,516	\$680,424,484	Debt Obligation w/ Contingent Proceeds	12/27/2013	Distribution ^{8,11}	\$142,168										
									11/20/2012	\$195,000,000	\$485,424,484	Debt Obligation w/ Contingent Proceeds													
									12/14/2012	\$47,755,767	\$437,668,717	Debt Obligation w/ Contingent Proceeds													
									1/15/2013	\$62,456,214	\$375,212,503	Debt Obligation w/ Contingent Proceeds													
									1/24/2013	\$375,212,503	\$—	Contingent Proceeds													
1.6 11/25/2009	Marathon Legacy Securities Public-Private Investment Partnership, L.P.	Wilmington DE	Membership Interest	\$1,111,111,111	Par 3/22/2010	\$1,244,437,500	7/16/2010	\$474,550,000	9/17/2012	\$74,499,628	\$400,050,373	Membership Interest ¹⁰	3/25/2013	Distribution ^{8,11}	\$164,629,827	4/16/2013	Distribution ^{8,11}	\$71,462,104	5/16/2013	Distribution ^{8,11}	\$38,536,072	7/11/2013	Distribution ^{8,11}	\$29,999,850	\$3,999,980
									11/15/2012	\$59,787,459	\$340,262,914	Membership Interest ¹⁰													
									12/14/2012	\$40,459,092	\$299,803,821	Membership Interest ¹⁰													
									1/15/2013	\$10,409,317	\$289,394,504	Membership Interest ¹⁰													
									1/30/2013	\$219,998,900	\$69,395,604	Membership Interest ¹⁰													
									2/25/2013	\$39,026,406	\$30,369,198	Membership Interest ¹⁰													
									3/25/2013	\$30,369,198	\$—	Membership Interest ¹⁰													

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PPIP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Note Date	Institution	City	State	Type	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Preliminary Adjusted Commitment ⁷		Final Commitment Amount ⁷		Investment Amount ⁸	Capital Repayment Details		Investment After Capital Repayment	Distribution or Disposition		Interest/ Distributions Paid to Treasury
								Date	Amount	Date	Amount		Repayment Date	Repayment Amount		Description	Proceeds	
2.6	Oaktree PPIP Fund, L.P.	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222.222	Par 3/22/2010	\$2,488,875,000	7/15/2010	\$2,321,568,200	\$1,111,000,000	\$79,000,000	\$1,032,000,000	Debt Obligation w/ Contingent Proceeds				
									3/14/2012	\$78,775,901	\$953,224,099	\$953,224,099		Debt Obligation w/ Contingent Proceeds				
									9/17/2012	\$44,224,144	\$908,999,956	\$908,999,956		Debt Obligation w/ Contingent Proceeds				
									10/15/2012	\$64,994,269	\$844,005,687	\$844,005,687		Debt Obligation w/ Contingent Proceeds				
									11/15/2012	\$223,080,187	\$620,925,500	\$620,925,500		Debt Obligation w/ Contingent Proceeds				
									12/14/2012	\$111,080,608	\$509,844,892	\$509,844,892		Debt Obligation w/ Contingent Proceeds				
									1/15/2013	\$89,099,906	\$420,744,985	\$420,744,985		Debt Obligation w/ Contingent Proceeds				
									4/12/2013	\$109,610,516	\$311,134,469	\$311,134,469		Debt Obligation w/ Contingent Proceeds				
																		\$66,648,417
									5/28/2013					Distribution ^{9,11}		\$444,393		
														Distribution ^{9,11}		\$1,960,289		
														Distribution ^{9,11}		\$1,375,007		
														Distribution ^{9,11}		\$700,004		
														Contingent Proceeds	\$-	\$293,751		
														Distribution ^{9,11}		\$1,024,380		
														Distribution ^{9,11}		\$13,475		
1.6	Oaktree PPIP Fund, L.P.	Wilmington	DE	Purchase	Membership Interest ¹⁰	\$1,111,111,111	Par 3/22/2010	\$1,244,437,500	7/15/2010	\$1,160,784,100	\$555,904,633	\$39,499,803	\$516,404,830	Membership Interest ¹⁰				
									3/14/2012	\$39,387,763	\$477,017,077	\$477,017,077		Membership Interest ¹⁰				
									9/17/2012	\$22,111,961	\$454,905,116	\$454,905,116		Membership Interest ¹⁰				
									10/15/2012	\$32,496,972	\$422,408,144	\$422,408,144		Membership Interest ¹⁰				
									11/15/2012	\$111,539,536	\$310,868,608	\$310,868,608		Membership Interest ¹⁰				
									12/14/2012	\$55,540,026	\$255,328,581	\$255,328,581		Membership Interest ¹⁰				
									1/15/2013	\$14,849,910	\$240,478,671	\$240,478,671		Membership Interest ¹⁰				
									4/12/2013	\$18,268,328	\$222,210,343	\$222,210,343		Membership Interest ¹⁰				
									5/14/2013	\$70,605,973	\$151,604,370	\$151,604,370		Membership Interest ¹⁰				
									5/28/2013	\$119,769,362	\$31,835,008	\$31,835,008		Membership Interest ¹⁰				

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TABLE C.13

HAMP TRANSACTION DETAIL, AS OF 12/31/2015

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Adjustment Details										Borrower's Incentives	Lenders/Investors' Incentives	Services Incentives	Total TARP Incentive Payments	
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors' Incentives	Services Incentives	Total TARP Incentive Payments
							3/14/2013	\$130,000	\$130,000	Transfer of cap due to servicing transfer				
							3/25/2013	(\$1)	\$129,999	Updated due to quarterly assessment and reallocation				
							12/16/2013	\$30,000	\$159,999	Transfer of cap due to servicing transfer				
							12/23/2013	(\$96)	\$159,903	Updated due to quarterly assessment and reallocation				
							1/16/2014	\$180,000	\$339,903	Transfer of cap due to servicing transfer				
							3/26/2014	(\$20)	\$339,883	Updated due to quarterly assessment and reallocation				
							4/16/2014	\$10,000,000	\$10,339,883	Transfer of cap due to servicing transfer				
							6/16/2014	\$190,000	\$10,529,883	Transfer of cap due to servicing transfer				
							6/26/2014	(\$3,148)	\$10,526,735	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$6,175)	\$10,520,560	Updated due to quarterly assessment and reallocation				
							8/14/2014	\$50,000	\$10,570,560	Transfer of cap due to servicing transfer				
							9/16/2014	\$130,000	\$10,700,560	Transfer of cap due to servicing transfer				
3/14/2013	21st Mortgage Corporation, Knoxville, TN	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	9/29/2014	(\$2,146)	\$10,698,414	Updated due to quarterly assessment and reallocation	\$1,649,471	\$3,032,057	\$626,526	\$5,308,054
							11/14/2014	\$50,000	\$10,748,414	Transfer of cap due to servicing transfer				
							12/29/2014	\$3,463,801	\$14,212,215	Updated due to quarterly assessment and reallocation				
							1/15/2015	\$40,000	\$14,252,215	Transfer of cap due to servicing transfer				
							3/26/2015	\$81,081	\$14,333,296	Updated due to quarterly assessment and reallocation				
							4/16/2015	\$50,000	\$14,383,296	Transfer of cap due to servicing transfer				
							4/28/2015	(\$66,521)	\$14,316,775	Updated due to quarterly assessment and reallocation				
							6/25/2015	\$41,868	\$14,358,643	Updated due to quarterly assessment and reallocation				
							9/28/2015	\$312,942	\$14,671,585	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$60,789)	\$14,610,796	Updated due to quarterly assessment and reallocation				
9/30/2010	AgFirst Farm Credit Bank, Columbia, SC	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							3/23/2011	(\$145,056)	\$0	Termination of SPA	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
						10/2/2009	\$60,000	\$310,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	(\$80,000)	\$230,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$280,000	\$510,000	Updated portfolio data from servicer				
						7/14/2010	(\$410,000)	\$100,000	Updated portfolio data from servicer				
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation	\$18,449	\$12,610	\$8,036	\$39,094
						6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
						8/14/2014	\$7,600,000	\$7,600,000	Transfer of cap due to servicing transfer				
						9/29/2014	(\$1,152)	\$7,598,848	Updated due to quarterly assessment and reallocation				
						12/29/2014	\$1,832,887	\$9,431,735	Updated due to quarterly assessment and reallocation				
						1/15/2015	\$70,000	\$9,501,735	Transfer of cap due to servicing transfer				
						2/13/2015	\$110,000	\$9,611,735	Transfer of cap due to servicing transfer				
						3/26/2015	(\$3,238)	\$9,608,497	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$34,544)	\$9,573,953	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$29,284)	\$9,544,669	Updated due to quarterly assessment and reallocation				
						8/14/2015	(\$3,800,000)	\$5,744,669	Transfer of cap due to servicing transfer				
						9/28/2015	(\$165,135)	\$5,579,534	Updated due to quarterly assessment and reallocation				
						10/15/2015	(\$400,000)	\$5,179,534	Transfer of cap due to servicing transfer				
						12/28/2015	(\$164,461)	\$5,015,073	Updated due to quarterly assessment and reallocation	\$569,571	\$1,554,907	\$197,516	\$2,321,994

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount					
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer			
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation			
			Financial Instrument for Home Loan	\$100,000	N/A		6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation			
	Amarillo National Bank, Amarillo, TX	Purchase	Financial Instrument for Home Loan	\$100,000	N/A		7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation			
			Modifications				9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation			
7/16/2014	Ameriana Bank, New Castle, IN	Purchase	Financial Instrument for Home Loan	\$0	N/A	3	7/16/2014	\$60,000	\$60,000	Transfer of cap due to servicing transfer	\$3,000	\$8,214	\$0
			Modifications				1/22/2010	\$70,000	\$1,660,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	(\$290,000)	\$1,370,000	Updated portfolio data from servicer			
							7/14/2010	(\$570,000)	\$800,000	Updated portfolio data from servicer			
12/9/2009	American Eagle Federal Credit Union, East Hartford, CT	Purchase	Financial Instrument for Home Loan	\$1,590,000	N/A		9/30/2010	\$70,334	\$870,334	Updated portfolio data from servicer	\$0	\$0	\$0
			Modifications				1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$870,332	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$13)	\$870,319	Updated due to quarterly assessment and reallocation			
							1/25/2012	(\$870,319)	\$0	Termination of SPA			
9/24/2010	American Finance House LARIBA, Pasadena, CA	Purchase	Financial Instrument for Home Loan	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0
			Modifications				2/2/2011	(\$145,056)	\$0	Termination of SPA			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
9/30/2010	American Financial Resources Inc., Parsippany, NJ	Purchase	Financial Instrument for Home Loan Modifications	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
4/16/2015	Apex Bank (Bank of Camden), Knoxville, TN	Purchase	Financial Instrument for Home Loan Modifications	\$0	3	4/16/2015	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$1,000	\$1,589	\$0	\$2,589
						5/26/2010	\$30,000	\$40,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$250,111	\$290,111	Updated portfolio data from servicer				
						6/29/2011	\$59,889	\$350,000	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$2)	\$349,998	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$5)	\$349,993	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$1)	\$349,992	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$3)	\$349,989	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$1)	\$349,988	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$759)	\$349,229	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$27)	\$349,202	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$315)	\$348,887	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$625)	\$348,262	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$207)	\$348,055	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$3,496)	\$344,559	Updated due to quarterly assessment and reallocation				
						3/16/2015	(\$210,000)	\$134,559	Transfer of cap due to servicing transfer				
						3/26/2015	(\$2,703)	\$131,856	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$10,654)	\$121,202	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$2,527)	\$118,675	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$3,375)	\$115,300	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$2,498)	\$112,802	Updated due to quarterly assessment and reallocation				
5/21/2010	Aurora Financial Group, Inc., Marlton, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$10,000	N/A					\$24,689	\$0	\$27,844	\$52,533

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP		Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
5/1/2009	Aurora Loan Services, LLC, Littleton, CO	Purchase	Financial Instrument for Home Loan Modifications	\$798,000,000	N/A	11	6/17/2009	(\$338,450,000)	\$469,550,000	Updated portfolio data from servicer				
							9/30/2009	(\$11,860,000)	\$447,690,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$21,330,000	\$469,020,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$9,150,000	\$478,170,000	Updated portfolio data from servicer				
							7/14/2010	(\$76,870,000)	\$401,300,000	Updated portfolio data from servicer				
							9/1/2010	\$400,000	\$401,700,000	Updated portfolio data from servicer/additional program initial cap				
							9/30/2010	(\$8,454,269)	\$393,245,731	Updated portfolio data from servicer				
							1/6/2011	(\$342)	\$393,245,389	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$374)	\$393,245,015	Updated due to quarterly assessment and reallocation				
							5/13/2011	\$18,000,000	\$411,245,015	Transfer of cap due to servicing transfer				
							6/29/2011	(\$3,273)	\$411,241,742	Updated due to quarterly assessment and reallocation				
							10/14/2011	(\$200,000)	\$411,041,742	Transfer of cap due to servicing transfer				
							3/15/2012	\$100,000	\$411,141,742	Transfer of cap due to servicing transfer	\$15,997,418	\$41,236,850	\$28,629,251	\$85,863,519
							4/16/2012	(\$500,000)	\$410,641,742	Transfer of cap due to servicing transfer				
							6/28/2012	(\$1,768)	\$410,639,974	Updated due to quarterly assessment and reallocation				
							7/16/2012	(\$90,000)	\$410,549,974	Transfer of cap due to servicing transfer				
							8/16/2012	(\$134,230,000)	\$276,319,974	Transfer of cap due to servicing transfer				
							8/23/2012	(\$166,976,849)	\$109,343,125	Transfer of cap due to servicing transfer				
							9/27/2012	\$1	\$109,343,126	Updated due to quarterly assessment and reallocation				
							11/15/2012	(\$230,000)	\$109,113,126	Transfer of cap due to servicing transfer				
							3/25/2013	(\$1)	\$109,113,125	Updated due to quarterly assessment and reallocation				
							5/16/2013	(\$20,000)	\$109,093,125	Transfer of cap due to servicing transfer				
							6/14/2013	(\$50,000)	\$109,043,125	Transfer of cap due to servicing transfer				
							6/27/2013	(\$15)	\$109,043,110	Updated due to quarterly assessment and reallocation				
							7/9/2013	(\$23,179,591)	\$85,863,519	Termination of SPA				
							7/14/2010	\$4,440,000	\$5,500,000	Updated portfolio data from servicer				
							9/24/2010	(\$5,500,000)	\$0	Termination of SPA				
3/3/2010	Axiom Bank (Urban Trust Bank), Lake Mary, FL	Purchase	Financial Instrument for Home Loan Modifications	\$1,060,000	N/A	3	12/16/2013	\$40,000	\$40,000	Transfer of cap due to servicing transfer	\$4,000	\$11,601	\$1,000	\$16,601
							12/29/2014	\$2,719	\$42,719	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						9/30/2010	\$765,945	\$2,465,945	Updated portfolio data from servicer				
						1/6/2011	(\$3)	\$2,465,942	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$4)	\$2,465,938	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$36)	\$2,465,902	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$30)	\$2,465,872	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$83)	\$2,465,789	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$14)	\$2,465,775	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$53)	\$2,465,722	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$20)	\$2,465,702	Updated due to quarterly assessment and reallocation				
						9/16/2013	\$460,000	\$2,925,702	Transfer of cap due to servicing transfer				
						9/27/2013	(\$7)	\$2,925,695	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$12,339)	\$2,913,356	Updated due to quarterly assessment and reallocation				
9/30/2010	Banco Popular de Puerto Rico, San Juan, PR	Purchase	Financial Instrument for Home Loan Modifications		N/A	1/16/2014	\$50,000	\$2,963,356	Transfer of cap due to servicing transfer	\$177,920	\$130,161	\$49,316	\$357,396
						3/26/2014	(\$449)	\$2,962,907	Updated due to quarterly assessment and reallocation				
						4/16/2014	\$10,000	\$2,972,907	Transfer of cap due to servicing transfer				
						5/15/2014	\$20,000	\$2,992,907	Transfer of cap due to servicing transfer				
						6/26/2014	(\$5,322)	\$2,987,585	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$10,629)	\$2,976,956	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$3,515)	\$2,973,441	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$354,804)	\$2,618,637	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$134,454)	\$2,484,183	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$530,072)	\$1,954,111	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$126,525)	\$1,827,586	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$171,928)	\$1,655,658	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$147,262)	\$1,508,396	Updated due to quarterly assessment and reallocation				
9/15/2011	Bangor Savings Bank, Bangor, ME	Purchase	Financial Instrument for Home Loan Modifications			9/15/2011	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans														
Date	Name of Institution	Transaction Type	Investment Description	Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) -	Pricing Mechanism	Note	Adjustment Details			TARP Incentive Payments				
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
								\$5,540,000	\$804,440,000					
								\$162,680,000	\$967,120,000					
								\$665,510,000	\$1,632,630,000					
								\$800,390,000	\$2,433,020,000					
								(\$829,370,000)	\$1,603,650,000					
								(\$366,750,000)	\$1,236,900,000					
								\$95,300,000	\$1,332,200,000					
								\$222,941,084	\$1,555,141,084					
						7		(\$2,199)	\$1,555,138,885					
								(\$2,548)	\$1,555,136,337					
								(\$23,337)	\$1,555,113,000					
								(\$300,000)	\$1,554,813,000					
								(\$120,700,000)	\$1,434,113,000					
								(\$900,000)	\$1,433,213,000					
								(\$200,000)	\$1,433,013,000					
								(\$17,893)	\$1,432,995,107					
								(\$1,401,716,594)	\$31,278,513					
								(\$260,902)	\$31,017,611					
								\$3,318,840,000	\$5,182,840,000					
								(\$717,420,000)	\$4,465,420,000					
								\$2,290,780,000	\$6,756,200,000					
								\$450,100,000	\$7,206,300,000					
								\$905,010,000	\$8,111,310,000					
								\$10,280,000	\$8,121,590,000					
								\$286,510,000	\$8,408,100,000					
								(\$1,787,300,000)	\$6,620,800,000					
								\$105,500,000	\$6,726,300,000					
								(\$614,527,362)	\$6,111,772,638					
								\$236,000,000	\$6,347,772,638					
								(\$8,012)	\$6,347,764,626					
								\$1,800,000	\$6,349,564,626					
								\$100,000	\$6,349,664,626					
								(\$9,190)	\$6,349,655,436					
								\$200,000	\$6,349,855,436					
								\$300,000	\$6,350,155,436					
								(\$1,000,000)	\$6,349,155,436					
								(\$82,347)	\$6,349,073,089					
								(\$200,000)	\$6,348,873,089					
								(\$3,400,000)	\$6,345,473,089					
4/17/2009	Bank of America, N.A., Simi Valley, CA	Purchase	Financial Instrument for Home Loan Modifications	\$798,900,000	N/A						\$4,095,062	\$17,843,110	\$9,075,439	\$31,017,611
4/17/2009	Bank of America, N.A., (BAC Home Loans Servicing, LP), Simi Valley, CA	Purchase	Financial Instrument for Home Loan Modifications	\$1,864,000,000	N/A						\$451,484,336	\$836,743,864	\$445,300,245	\$1,733,528,445

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans												
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
9/15/2011							(\$1,400,000)	\$6,344,073,089	Transfer of cap due to servicing transfer			
10/14/2011							\$120,600,000	\$6,464,673,089	Transfer of cap due to servicing transfer			
10/19/2011							\$317,956,289	\$6,782,629,378	Transfer of cap due to merger/acquisition			
11/16/2011							\$800,000	\$6,783,429,378	Transfer of cap due to servicing transfer			
12/15/2011							(\$17,600,000)	\$6,765,829,378	Transfer of cap due to servicing transfer			
2/16/2012							(\$2,100,000)	\$6,763,729,378	Transfer of cap due to servicing transfer			
3/15/2012							(\$23,900,000)	\$6,739,829,378	Transfer of cap due to servicing transfer			
4/16/2012							(\$63,800,000)	\$6,676,029,378	Transfer of cap due to servicing transfer			
5/16/2012							\$20,000	\$6,676,049,378	Transfer of cap due to servicing transfer			
6/14/2012							(\$8,860,000)	\$6,667,189,378	Transfer of cap due to servicing transfer			
6/28/2012							(\$58,550)	\$6,667,130,828	Updated due to quarterly assessment and reallocation			
7/16/2012							(\$6,840,000)	\$6,660,290,828	Transfer of cap due to servicing transfer			
8/10/2012							\$1,401,716,594	\$8,062,007,423	Transfer of cap due to merger/acquisition			
8/16/2012							(\$4,780,000)	\$8,057,227,423	Transfer of cap due to servicing transfer			
9/27/2012							(\$205,946)	\$8,057,021,476	Updated due to quarterly assessment and reallocation			
10/16/2012							(\$153,220,000)	\$7,903,801,476	Transfer of cap due to servicing transfer			
11/15/2012							(\$27,300,000)	\$7,876,501,476	Transfer of cap due to servicing transfer			
12/14/2012							(\$50,350,000)	\$7,826,151,476	Transfer of cap due to servicing transfer			
12/27/2012							(\$33,515)	\$7,826,117,961	Updated due to quarterly assessment and reallocation			
1/16/2013							(\$27,000,000)	\$7,799,117,961	Transfer of cap due to servicing transfer			
2/14/2013							(\$41,830,000)	\$7,757,287,961	Transfer of cap due to servicing transfer			
3/14/2013							(\$5,900,000)	\$7,751,387,961	Transfer of cap due to servicing transfer			
3/25/2013							(\$122,604)	\$7,751,265,357	Updated due to quarterly assessment and reallocation			
4/16/2013							(\$1,410,000)	\$7,749,855,357	Transfer of cap due to servicing transfer			
5/16/2013							(\$940,000)	\$7,748,915,357	Transfer of cap due to servicing transfer			
6/14/2013							(\$16,950,000)	\$7,731,965,357	Transfer of cap due to servicing transfer			
6/27/2013							(\$45,103)	\$7,731,920,254	Updated due to quarterly assessment and reallocation			
7/16/2013							(\$25,580,000)	\$7,706,340,254	Transfer of cap due to servicing transfer			
8/15/2013							(\$6,730,000)	\$7,699,610,254	Transfer of cap due to servicing transfer			
9/16/2013							(\$290,640,000)	\$7,408,970,254	Transfer of cap due to servicing transfer			
9/27/2013							(\$15,411)	\$7,408,954,843	Updated due to quarterly assessment and reallocation			
10/15/2013							(\$79,200,000)	\$7,329,754,843	Transfer of cap due to servicing transfer			
10/16/2013							\$260,902	\$7,330,015,745	Transfer of cap due to merger/acquisition			
11/14/2013							(\$14,600,000)	\$7,315,415,745	Transfer of cap due to servicing transfer			
12/16/2013							(\$23,220,000)	\$7,292,195,745	Transfer of cap due to servicing transfer			
12/23/2013							(\$25,226,860)	\$7,266,968,885	Updated due to quarterly assessment and reallocation			
1/16/2014							(\$27,070,000)	\$7,239,898,885	Transfer of cap due to servicing transfer			
2/13/2014							(\$110,110,000)	\$7,129,788,885	Transfer of cap due to servicing transfer			
3/14/2014							(\$27,640,000)	\$7,102,148,885	Transfer of cap due to servicing transfer			
3/26/2014							(\$868,425)	\$7,101,280,460	Updated due to quarterly assessment and reallocation			
4/16/2014							(\$17,710,000)	\$7,083,570,460	Transfer of cap due to servicing transfer			
5/15/2014							(\$30,040,000)	\$7,053,530,460	Transfer of cap due to servicing transfer			
6/16/2014							(\$9,660,000)	\$7,043,870,460	Transfer of cap due to servicing transfer			
6/26/2014							(\$10,084,970)	\$7,033,785,490	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP					
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *										
						7/16/2014	\$6,180,000	\$7,027,605,490	Transfer of cap due to servicing transfer				
						7/29/2014	(\$19,885,198)	\$7,007,720,292	Updated due to quarterly assessment and reallocation				
						8/14/2014	(\$11,870,000)	\$6,995,850,292	Transfer of cap due to servicing transfer				
						9/16/2014	(\$21,390,000)	\$6,974,460,292	Transfer of cap due to servicing transfer				
						9/29/2014	(\$6,533,419)	\$6,967,926,873	Updated due to quarterly assessment and reallocation				
						10/16/2014	(\$18,450,000)	\$6,949,476,873	Transfer of cap due to servicing transfer				
						11/4/2014	(\$20,390,000)	\$6,929,086,873	Transfer of cap due to servicing transfer				
						12/16/2014	(\$9,530,000)	\$6,919,556,873	Transfer of cap due to servicing transfer				
						12/29/2014	(\$719,816,794)	\$6,199,740,079	Updated due to quarterly assessment and reallocation				
						1/15/2015	(\$1,240,000)	\$6,198,500,079	Transfer of cap due to servicing transfer				
						2/13/2015	(\$35,010,000)	\$6,163,490,079	Transfer of cap due to servicing transfer				
						3/16/2015	(\$4,990,000)	\$6,158,500,079	Transfer of cap due to servicing transfer				
						3/26/2015	(\$265,121,573)	\$5,893,378,506	Updated due to quarterly assessment and reallocation				
						4/16/2015	\$1,180,000	\$5,894,558,506	Transfer of cap due to servicing transfer				
						4/28/2015	(\$990,712,937)	\$4,903,845,569	Updated due to quarterly assessment and reallocation				
						5/14/2015	(\$6,070,000)	\$4,897,775,569	Transfer of cap due to servicing transfer				
						6/25/2015	(\$7,390,000)	\$4,890,385,569	Transfer of cap due to servicing transfer				
						6/25/2015	(\$232,108,104)	\$4,658,277,465	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$2,950,000	\$4,661,227,465	Transfer of cap due to servicing transfer				
						8/14/2015	(\$6,830,000)	\$4,654,397,465	Transfer of cap due to servicing transfer				
						9/16/2015	(\$8,550,000)	\$4,645,847,465	Transfer of cap due to servicing transfer				
						9/28/2015	(\$308,347,786)	\$4,337,499,679	Updated due to quarterly assessment and reallocation				
						10/15/2015	(\$14,980,000)	\$4,322,519,679	Transfer of cap due to servicing transfer				
						11/16/2015	\$1,680,000	\$4,324,199,679	Transfer of cap due to servicing transfer				
						12/16/2015	(\$37,410,000)	\$4,286,789,679	Transfer of cap due to servicing transfer				
						12/28/2015	(\$220,497,529)	\$4,066,292,150	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
1/22/2010							\$4,370,000	\$98,030,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010							\$23,880,000	\$121,910,000	Updated portfolio data from servicer				
7/14/2010							(\$16,610,000)	\$105,300,000	Updated portfolio data from servicer				
9/30/2010							\$1,751,033	\$107,051,033	Updated portfolio data from servicer				
1/6/2011							(677)	\$107,050,956	Updated due to quarterly assessment and reallocation				
3/16/2011							(69,900,000)	\$97,150,956	Transfer of cap due to servicing transfer				
3/30/2011							(688)	\$97,150,868	Updated due to quarterly assessment and reallocation				
6/29/2011							(\$773)	\$97,150,095	Updated due to quarterly assessment and reallocation				
3/15/2012							(\$1,400,000)	\$95,750,095	Transfer of cap due to servicing transfer				
6/28/2012							(\$277)	\$95,749,818	Updated due to quarterly assessment and reallocation				
9/27/2012							(\$549)	\$95,749,269	Updated due to quarterly assessment and reallocation				
12/27/2012							(665)	\$95,749,204	Updated due to quarterly assessment and reallocation				
2/14/2013							(\$2,670,000)	\$93,079,204	Transfer of cap due to servicing transfer				
3/25/2013							(\$142)	\$93,079,062	Updated due to quarterly assessment and reallocation				
5/16/2013							(\$610,000)	\$92,469,062	Transfer of cap due to servicing transfer				
6/27/2013							(648)	\$92,469,014	Updated due to quarterly assessment and reallocation				
9/16/2013							(\$40,000)	\$92,429,014	Transfer of cap due to servicing transfer				
9/27/2013							(\$14)	\$92,429,000	Updated due to quarterly assessment and reallocation				
11/14/2013							(\$30,000)	\$92,399,000	Transfer of cap due to servicing transfer				
12/16/2013							(\$1,190,000)	\$91,209,000	Transfer of cap due to servicing transfer				
12/23/2013				N/A			(\$14,953)	\$91,194,047	Updated due to quarterly assessment and reallocation	\$11,998,842	\$36,907,960	\$62,882,672	
2/13/2014							(\$170,000)	\$91,024,047	Transfer of cap due to servicing transfer				
3/26/2014							(\$721)	\$91,023,326	Updated due to quarterly assessment and reallocation				
6/16/2014							(\$660,000)	\$90,363,326	Transfer of cap due to servicing transfer				
6/26/2014							(\$6,982)	\$90,356,344	Updated due to quarterly assessment and reallocation				
7/29/2014							(\$13,755)	\$90,342,589	Updated due to quarterly assessment and reallocation				
9/16/2014							(\$440,000)	\$89,902,589	Transfer of cap due to servicing transfer				
9/29/2014							(\$3,805)	\$89,898,784	Updated due to quarterly assessment and reallocation				
12/16/2014							(\$250,000)	\$89,648,784	Transfer of cap due to servicing transfer				
12/29/2014							\$11,779,329	\$101,428,113	Updated due to quarterly assessment and reallocation				
1/15/2015							(\$100,000)	\$101,328,113	Transfer of cap due to servicing transfer				
3/16/2015							(\$600,000)	\$100,728,113	Transfer of cap due to servicing transfer				
3/26/2015							(\$7,703)	\$100,720,410	Updated due to quarterly assessment and reallocation				
4/16/2015							(\$330,000)	\$100,390,410	Transfer of cap due to servicing transfer				
4/28/2015							\$189,139	\$100,579,549	Updated due to quarterly assessment and reallocation				
5/14/2015							(\$10,000)	\$100,569,549	Transfer of cap due to servicing transfer				
6/25/2015							\$311,061	\$100,880,610	Updated due to quarterly assessment and reallocation				
9/28/2015							\$2,219,656	\$103,100,266	Updated due to quarterly assessment and reallocation				
11/16/2015							(\$30,000)	\$103,070,266	Transfer of cap due to servicing transfer				
12/28/2015							\$2,627,838	\$105,698,104	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
							Adjustment Date	CAP Adjustment Amount	Adjustment Amount			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives
9/16/2009	Bay Federal Credit Union, Capitol, CA	Purchase	Financial Instrument for Home Loan Modifications	\$410,000	N/A		10/2/2009	\$90,000	\$500,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							12/30/2009	\$1,460,000	\$1,960,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$160,000	\$2,120,000	Updated portfolio data from servicer				
							7/14/2010	(\$120,000)	\$2,000,000	Updated portfolio data from servicer				
							9/30/2010	(\$1,419,778)	\$580,222	Updated portfolio data from servicer				
							1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation				
							1/25/2012	(\$580,212)	\$0	Termination of SPA				
							1/22/2010	\$10,000	\$240,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$440,000	\$680,000	Updated portfolio data from servicer				
							7/14/2010	(\$80,000)	\$600,000	Updated portfolio data from servicer				
							9/30/2010	(\$19,778)	\$580,222	Updated portfolio data from servicer				
							10/15/2010	(\$580,222)	\$0	Termination of SPA				
12/9/2009	Bay Gulf Credit Union, Tampa, FL	Purchase	Financial Instrument for Home Loan Modifications	\$230,000	N/A		9/30/2009	\$23,850,000	\$68,110,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							12/30/2009	\$43,590,000	\$111,700,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$34,540,000	\$146,240,000	Updated portfolio data from servicer				
							5/7/2010	\$1,010,000	\$147,250,000	Updated portfolio data from servicer/additional program initial cap				
							7/14/2010	(\$34,250,000)	\$113,000,000	Updated portfolio data from servicer				
							9/30/2010	\$600,000	\$113,600,000	Updated portfolio data from servicer/additional program initial cap				
							9/30/2010	(\$15,252,303)	\$98,347,697	Updated portfolio data from servicer				
							1/6/2011	(\$70)	\$98,347,627	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$86)	\$98,347,541	Updated due to quarterly assessment and reallocation				
							4/13/2011	\$400,000	\$98,747,541	Transfer of cap due to servicing transfer				
							5/13/2011	\$100,000	\$98,847,541	Transfer of cap due to servicing transfer				
							6/29/2011	(\$771)	\$98,846,770	Updated due to quarterly assessment and reallocation				
							9/15/2011	\$600,000	\$99,446,770	Transfer of cap due to servicing transfer				
							10/14/2011	(\$18,900,000)	\$80,546,770	Transfer of cap due to servicing transfer				
							1/13/2012	\$900,000	\$81,446,770	Transfer of cap due to servicing transfer				
							2/16/2012	\$2,400,000	\$83,846,770	Transfer of cap due to servicing transfer				
							3/15/2012	(\$100,000)	\$83,746,770	Transfer of cap due to servicing transfer				
							4/16/2012	\$200,000	\$83,946,770	Transfer of cap due to servicing transfer				
							5/16/2012	\$30,000	\$83,976,770	Transfer of cap due to servicing transfer				
							6/14/2012	\$1,810,000	\$85,786,770	Transfer of cap due to servicing transfer				
							6/28/2012	(\$508)	\$85,786,262	Updated due to quarterly assessment and reallocation				
							7/16/2012	\$2,660,000	\$88,446,262	Transfer of cap due to servicing transfer				
							9/27/2012	(\$1,249)	\$88,445,013	Updated due to quarterly assessment and reallocation				
							10/16/2012	\$160,000	\$88,605,013	Transfer of cap due to servicing transfer				
							11/15/2012	\$6,970,000	\$95,575,013	Transfer of cap due to servicing transfer				
							12/14/2012	\$13,590,000	\$109,165,013	Transfer of cap due to servicing transfer				
							12/27/2012	(\$298)	\$109,164,715	Updated due to quarterly assessment and reallocation				
							1/16/2013	\$90,000	\$109,254,715	Transfer of cap due to servicing transfer	\$49,778,476	\$88,723,650	\$36,223,930	\$174,726,056

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
2/14/2013			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *			2/14/2013	\$3,250,000	\$112,504,715	Transfer of cap due to servicing transfer				
3/14/2013						3/14/2013	\$830,000	\$113,334,715	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$1,023)	\$113,333,692	Updated due to quarterly assessment and reallocation				
4/16/2013						4/16/2013	\$1,490,000	\$114,823,692	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	\$660,000	\$115,483,692	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	\$7,470,000	\$122,953,692	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$308)	\$122,953,384	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	\$21,430,000	\$144,383,384	Transfer of cap due to servicing transfer				
9/16/2013						9/16/2013	\$11,730,000	\$156,113,384	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$91)	\$156,113,293	Updated due to quarterly assessment and reallocation				
10/15/2013						10/15/2013	\$5,430,000	\$161,543,293	Transfer of cap due to servicing transfer				
11/14/2013						11/14/2013	\$20,900,000	\$182,443,293	Transfer of cap due to servicing transfer				
12/16/2013						12/16/2013	\$260,000	\$182,703,293	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$131,553)	\$182,571,740	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	\$1,070,000	\$183,641,740	Transfer of cap due to servicing transfer				
2/13/2014						2/13/2014	\$2,570,000	\$186,211,740	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	\$1,530,000	\$187,741,740	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$1,050)	\$187,740,690	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$5,270,000	\$193,010,690	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	\$500,000	\$193,510,690	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$2,600,000	\$196,110,690	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	\$18,567,651	\$214,668,341	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	\$10,000	\$214,678,341	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	\$13,360,843	\$228,039,184	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$4,260,000	\$232,299,184	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$260,000	\$232,559,184	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	\$13,718,841	\$246,278,025	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	(\$680,000)	\$245,598,025	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	\$6,070,000	\$251,668,025	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	\$10,000	\$251,678,025	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	\$81,111,129	\$332,789,154	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$330,000	\$333,119,154	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	\$120,000	\$333,239,154	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$39,430,000	\$372,669,154	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	\$36,965,812	\$409,624,966	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$6,870,000	\$416,494,966	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$752,669)	\$415,742,297	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$5,890,000	\$421,632,297	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	\$16,940,000	\$438,572,297	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$180,754)	\$438,391,543	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$9,500,000	\$447,891,543	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$430,000	\$448,321,543	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$3,540,000)	\$444,781,543	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	\$12,163,584	\$456,945,127	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$16,640,000	\$473,585,127	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	(\$3,150,000)	\$470,435,127	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$11,150,000	\$481,585,127	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$435,564)	\$481,149,563	Updated due to quarterly assessment and reallocation				

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans												TARP Incentive Payments			
Date	Name of institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP						
5/15/2014	BMO Harris Bank, NA, Chicago, IL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	5/15/2014	\$30,000	\$30,000	Transfer of cap due to servicing transfer					
							11/14/2014	\$40,000	\$70,000	Transfer of cap due to servicing transfer		\$682	\$0	\$744	\$1,426
							4/16/2015	\$20,000	\$90,000	Transfer of cap due to servicing transfer					
8/20/2010	Bramble Savings Bank, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	\$700,000	N/A		9/30/2010	(\$1,740,667)	\$1,740,667	Updated portfolio data from servicer					
							1/6/2011	(\$2)	\$1,740,665	Updated due to quarterly assessment and reallocation					
							3/30/2011	(\$3)	\$1,740,662	Updated due to quarterly assessment and reallocation		\$0	\$0	\$0	\$0
							6/29/2011	(\$28)	\$1,740,634	Updated due to quarterly assessment and reallocation					
							8/10/2011	(\$1,740,634)	\$0	Termination of SPA					
							7/16/2013	\$10,000	\$10,000	Transfer of cap due to servicing transfer					
							12/16/2013	\$30,000	\$40,000	Transfer of cap due to servicing transfer					
							4/16/2014	\$30,000	\$70,000	Transfer of cap due to servicing transfer					
							6/16/2014	\$40,000	\$110,000	Transfer of cap due to servicing transfer					
							6/26/2014	(\$21)	\$109,979	Updated due to quarterly assessment and reallocation					
7/16/2013	Bridgeway Capital dba Peak Loan Servicing, Woodland Hills, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	7/29/2014	(\$43)	\$109,936	Updated due to quarterly assessment and reallocation					
							9/29/2014	(\$14)	\$109,922	Updated due to quarterly assessment and reallocation					
							10/16/2014	\$40,000	\$149,922	Transfer of cap due to servicing transfer		\$0	\$0	\$0	\$0
							12/16/2014	(\$30,000)	\$119,922	Transfer of cap due to servicing transfer					
							12/29/2014	(\$3,430)	\$116,492	Updated due to quarterly assessment and reallocation					
							3/26/2015	(\$1,290)	\$115,202	Updated due to quarterly assessment and reallocation					
							4/28/2015	(\$5,084)	\$110,118	Updated due to quarterly assessment and reallocation					
							6/25/2015	(\$1,206)	\$108,912	Updated due to quarterly assessment and reallocation					
							8/14/2015	\$10,000	\$118,912	Transfer of cap due to servicing transfer					
							9/16/2015	\$10,000	\$128,912	Transfer of cap due to servicing transfer					
							9/28/2015	(\$5,225)	\$123,687	Updated due to quarterly assessment and reallocation					
							10/15/2015	\$10,000	\$133,687	Transfer of cap due to servicing transfer					
							11/16/2015	(\$20,000)	\$113,687	Transfer of cap due to servicing transfer					
							12/28/2015	(\$2,234)	\$111,453	Updated due to quarterly assessment and reallocation					
9/15/2010	Caliber Home Loans, Inc (Vericrest Financial, Inc.), Oklahoma City, OK	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	9/15/2010	\$1,000,000	\$1,000,000	Transfer of cap due to servicing transfer					
							9/30/2010	\$450,556	\$1,450,556	Updated portfolio data from servicer					
							1/6/2011	(\$2)	\$1,450,554	Updated due to quarterly assessment and reallocation					
							2/16/2011	\$3,000,000	\$4,450,554	Transfer of cap due to servicing transfer					
							3/16/2011	\$10,200,000	\$14,650,554	Transfer of cap due to servicing transfer					
							3/30/2011	(\$24)	\$14,650,530	Updated due to quarterly assessment and reallocation					
							6/29/2011	(\$227)	\$14,650,303	Updated due to quarterly assessment and reallocation					
							7/14/2011	\$12,000,000	\$26,650,303	Transfer of cap due to servicing transfer					
							12/15/2011	\$4,100,000	\$30,750,303	Transfer of cap due to servicing transfer					
							4/16/2012	\$900,000	\$31,650,303	Transfer of cap due to servicing transfer					
							1/13/2012	\$300,000	\$31,950,303	Transfer of cap due to servicing transfer					
							6/28/2012	(\$266)	\$31,950,037	Updated due to quarterly assessment and reallocation					
							9/27/2012	(\$689)	\$31,949,348	Updated due to quarterly assessment and reallocation					
							11/15/2012	\$720,000	\$32,669,348	Transfer of cap due to servicing transfer					
12/27/2012	(\$114)	\$32,669,234	Updated due to quarterly assessment and reallocation												
1/16/2013	\$8,020,000	\$40,689,234	Transfer of cap due to servicing transfer												
3/25/2013	(\$591)	\$40,688,643	Updated due to quarterly assessment and reallocation												
5/16/2013	(\$40,000)	\$40,648,643	Transfer of cap due to servicing transfer												

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
6/27/2013							(5223)	\$40,648,420	Updated due to quarterly assessment and reallocation				
9/27/2013							(680)	\$40,648,340	Updated due to quarterly assessment and reallocation				
12/23/2013							(\$135,776)	\$40,512,564	Updated due to quarterly assessment and reallocation				
1/16/2014							(\$1,130,000)	\$39,382,564	Transfer of cap due to servicing transfer				
2/13/2014							(\$2,500,000)	\$36,882,564	Transfer of cap due to servicing transfer				
3/14/2014							\$90,000	\$36,972,564	Transfer of cap due to servicing transfer				
3/26/2014							(\$4,697)	\$36,967,867	Updated due to quarterly assessment and reallocation				
6/26/2014							(\$55,442)	\$36,912,425	Updated due to quarterly assessment and reallocation				
7/16/2014							\$2,590,000	\$39,502,425	Transfer of cap due to servicing transfer				
7/29/2014							(\$1,20,725)	\$39,381,700	Updated due to quarterly assessment and reallocation				
9/29/2014							(\$40,882)	\$39,340,818	Updated due to quarterly assessment and reallocation				
10/16/2014							\$7,680,000	\$47,020,818	Transfer of cap due to servicing transfer				
11/14/2014							\$7,720,000	\$54,740,818	Transfer of cap due to servicing transfer				
12/16/2014							\$4,210,000	\$58,950,818	Transfer of cap due to servicing transfer				
12/29/2014							(\$8,067,210)	\$50,883,608	Updated due to quarterly assessment and reallocation				
1/15/2015							\$2,100,000	\$52,983,608	Transfer of cap due to servicing transfer				
2/13/2015							\$80,000	\$53,063,608	Transfer of cap due to servicing transfer				
3/16/2015							\$8,990,000	\$62,053,608	Transfer of cap due to servicing transfer				
3/26/2015							(\$3,781,724)	\$58,271,884	Updated due to quarterly assessment and reallocation				
4/16/2015							(\$20,000)	\$58,251,884	Transfer of cap due to servicing transfer				
4/28/2015							(\$14,815,120)	\$43,436,764	Updated due to quarterly assessment and reallocation				
5/14/2015							\$2,670,000	\$46,106,764	Transfer of cap due to servicing transfer				
6/16/2015							(\$30,000)	\$46,076,764	Transfer of cap due to servicing transfer				
6/25/2015							(\$3,633,382)	\$42,443,382	Updated due to quarterly assessment and reallocation				
7/16/2015							\$1,440,000	\$43,883,382	Transfer of cap due to servicing transfer				
8/14/2015							(\$10,000)	\$43,873,382	Transfer of cap due to servicing transfer				
9/16/2015							\$7,260,000	\$51,133,382	Transfer of cap due to servicing transfer				
9/28/2015							(\$5,284,205)	\$45,849,177	Updated due to quarterly assessment and reallocation				
10/15/2015							\$12,370,000	\$58,219,177	Transfer of cap due to servicing transfer				
11/16/2015							\$4,160,000	\$62,379,177	Transfer of cap due to servicing transfer				
12/16/2015							\$10,500,000	\$72,879,177	Transfer of cap due to servicing transfer				
12/28/2015							(\$7,908,989)	\$64,970,188	Updated due to quarterly assessment and reallocation				
3/14/2014							\$210,000	\$210,000	Transfer of cap due to servicing transfer				
3/26/2014							(\$20)	\$209,980	Updated due to quarterly assessment and reallocation				
6/16/2014							\$10,000	\$219,980	Transfer of cap due to servicing transfer				
6/26/2014							(\$258)	\$219,722	Updated due to quarterly assessment and reallocation				
7/29/2014							(\$512)	\$219,210	Updated due to quarterly assessment and reallocation				
9/29/2014							(\$169)	\$219,041	Updated due to quarterly assessment and reallocation				
12/29/2014							(\$20,494)	\$198,547	Updated due to quarterly assessment and reallocation				
3/14/2014	California Housing Finance Agency Sacramento, CA	Purchase	Financial Instrument for Home Loan Modifications	SO	N/A	3	\$110,000	\$308,547	Transfer of cap due to servicing transfer				
							(\$16,311)	\$292,236	Updated due to quarterly assessment and reallocation				
							(\$64,289)	\$227,947	Updated due to quarterly assessment and reallocation				
							(\$15,247)	\$212,700	Updated due to quarterly assessment and reallocation				
							(\$20,367)	\$192,333	Updated due to quarterly assessment and reallocation				
							(\$15,073)	\$177,260	Updated due to quarterly assessment and reallocation				
3/14/2014	California Housing Finance Agency Sacramento, CA							\$2,000		\$2,516	\$2,800	\$7,316	

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount					
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *									
1/16/2013						1/16/2013	(\$10,000)	\$301,709,129	Transfer of cap due to servicing transfer			
2/14/2013						2/14/2013	\$4,960,000	\$306,669,129	Transfer of cap due to servicing transfer			
3/14/2013						3/14/2013	(\$30,000)	\$306,639,129	Transfer of cap due to servicing transfer			
3/25/2013						3/25/2013	(\$4,179)	\$306,634,950	Updated due to quarterly assessment and reallocation			
4/16/2013						4/16/2013	(\$70,000)	\$306,564,950	Transfer of cap due to servicing transfer			
5/16/2013						5/16/2013	\$1,570,000	\$308,134,950	Transfer of cap due to servicing transfer			
6/14/2013						6/14/2013	(\$1,880,000)	\$306,254,950	Transfer of cap due to servicing transfer			
6/27/2013						6/27/2013	(\$1,522)	\$306,253,428	Updated due to quarterly assessment and reallocation			
7/16/2013						7/16/2013	\$270,000	\$306,523,428	Transfer of cap due to servicing transfer			
9/16/2013						9/16/2013	\$5,370,000	\$311,893,428	Transfer of cap due to servicing transfer			
9/27/2013						9/27/2013	(\$525)	\$311,892,903	Updated due to quarterly assessment and reallocation			
10/15/2013						10/15/2013	(\$240,000)	\$311,652,903	Transfer of cap due to servicing transfer			
11/14/2013						11/14/2013	\$2,000,000	\$313,652,903	Transfer of cap due to servicing transfer			
12/16/2013						12/16/2013	\$1,370,000	\$315,022,903	Transfer of cap due to servicing transfer			
12/23/2013						12/23/2013	(\$873,891)	\$314,149,012	Updated due to quarterly assessment and reallocation			
1/16/2014						1/16/2014	\$120,000	\$314,269,012	Transfer of cap due to servicing transfer			
2/13/2014						2/13/2014	\$280,000	\$314,549,012	Transfer of cap due to servicing transfer			
3/14/2014						3/14/2014	\$50,000	\$314,599,012	Transfer of cap due to servicing transfer			
3/26/2014						3/26/2014	(\$30,084)	\$314,568,928	Updated due to quarterly assessment and reallocation			
4/16/2014						4/16/2014	\$2,660,000	\$317,228,928	Transfer of cap due to servicing transfer			
5/15/2014						5/15/2014	(\$430,000)	\$316,798,928	Transfer of cap due to servicing transfer			
6/16/2014						6/16/2014	(\$1,30,000)	\$316,668,928	Transfer of cap due to servicing transfer			
6/26/2014						6/26/2014	(\$351,513)	\$316,317,415	Updated due to quarterly assessment and reallocation			
7/16/2014						7/16/2014	(\$23,460,000)	\$292,857,415	Transfer of cap due to servicing transfer			
7/29/2014						7/29/2014	(\$621,598)	\$292,235,817	Updated due to quarterly assessment and reallocation			
8/14/2014						8/14/2014	(\$560,000)	\$291,675,817	Transfer of cap due to servicing transfer			
9/16/2014						9/16/2014	\$8,810,000	\$300,485,817	Transfer of cap due to servicing transfer			
9/29/2014						9/29/2014	(\$205,371)	\$300,280,446	Updated due to quarterly assessment and reallocation			
10/16/2014						10/16/2014	(\$19,600,000)	\$280,680,446	Transfer of cap due to servicing transfer			
11/14/2014						11/14/2014	\$10,000	\$290,690,446	Transfer of cap due to servicing transfer			
12/16/2014						12/16/2014	\$50,000	\$290,740,446	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	(\$14,927,467)	\$265,812,979	Updated due to quarterly assessment and reallocation			
1/15/2015						1/15/2015	\$32,230,000	\$298,042,979	Transfer of cap due to servicing transfer			
3/16/2015						3/16/2015	(\$20,000)	\$298,022,979	Transfer of cap due to servicing transfer			
3/26/2015						3/26/2015	(\$8,127,120)	\$289,895,859	Updated due to quarterly assessment and reallocation			
4/16/2015						4/16/2015	\$40,000	\$289,935,859	Transfer of cap due to servicing transfer			
4/28/2015						4/28/2015	(\$31,805,366)	\$258,130,493	Updated due to quarterly assessment and reallocation			
5/14/2015						5/14/2015	(\$30,000)	\$258,100,493	Transfer of cap due to servicing transfer			
6/16/2015						6/16/2015	\$9,790,000	\$267,890,493	Transfer of cap due to servicing transfer			
6/25/2015						6/25/2015	(\$8,177,266)	\$259,713,227	Updated due to quarterly assessment and reallocation			
7/16/2015						7/16/2015	(\$270,000)	\$259,443,227	Transfer of cap due to servicing transfer			
8/14/2015						8/14/2015	(\$150,000)	\$259,293,227	Transfer of cap due to servicing transfer			
9/16/2015						9/16/2015	(\$680,000)	\$258,613,227	Transfer of cap due to servicing transfer			
9/28/2015						9/28/2015	(\$10,203,040)	\$248,410,187	Updated due to quarterly assessment and reallocation			
10/15/2015						10/15/2015	(\$730,000)	\$247,680,187	Transfer of cap due to servicing transfer			
11/16/2015						11/16/2015	(\$540,000)	\$247,140,187	Transfer of cap due to servicing transfer			
12/16/2015						12/16/2015	(\$50,000)	\$247,090,187	Transfer of cap due to servicing transfer			
12/28/2015						12/28/2015	(\$6,579,686)	\$240,510,502	Updated due to quarterly assessment and reallocation			

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
6/17/2009	CCO Mortgage, a division of BBS Citizens, N.P., Glen Allen, VA	Purchase	Financial Instrument for Home Loan	\$16,520,000	N/A	9/30/2009	\$13,070,000	\$29,590,000	Updated portfolio data from servicer/additional program initial cap	\$6,271,889	\$8,818,354	\$5,678,995	\$20,769,238
						12/30/2009	\$145,510,000	\$175,100,000	Updated portfolio data from servicer/additional program initial cap				
						3/28/2010	(\$116,950,000)	\$88,150,000	Updated portfolio data from servicer				
						7/14/2010	(\$23,350,000)	\$34,800,000	Updated portfolio data from servicer				
						9/30/2010	\$7,846,346	\$42,646,346	Updated portfolio data from servicer				
						1/6/2011	(\$46)	\$42,646,300	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$55)	\$42,646,245	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$452)	\$42,645,793	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$309)	\$42,645,484	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$807)	\$42,644,677	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$131)	\$42,644,546	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$475)	\$42,644,071	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$175)	\$42,643,896	Updated due to quarterly assessment and reallocation	\$6,271,889	\$8,818,354	\$5,678,995	\$20,769,238
						9/27/2013	(\$62)	\$42,643,834	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$97,446)	\$42,546,388	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$3,201)	\$42,543,187	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$35,874)	\$42,507,313	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$69,315)	\$42,437,998	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$21,381)	\$42,416,617	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$960,875)	\$41,455,742	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$307,107)	\$41,148,635	Updated due to quarterly assessment and reallocation				
						4/28/2015	\$3,297,369	\$44,446,004	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$31,427)	\$44,414,577	Updated due to quarterly assessment and reallocation				
						9/28/2015	\$2,309,433	\$46,724,010	Updated due to quarterly assessment and reallocation				
						10/15/2015	(\$20,000)	\$46,704,010	Transfer of cap due to servicing transfer				
						12/28/2015	\$1,311,814	\$48,015,824	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount					
11/16/2015	Center FSB, Ewing, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A		11/16/2015	\$10,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0
9/9/2009	Central Florida Educators Federal Credit Union, Lake Mary, FL	Purchase	Financial Instrument for Home Loan Modifications	\$1,250,000	N/A		10/2/2009	\$280,000	Updated portfolio data from servicer/additional program initial cap	\$223,388	\$328,444	\$325,167	\$876,999
							12/30/2009	(\$750,000)	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$120,000	Updated portfolio data from servicer				
							7/14/2010	(\$300,000)	Updated portfolio data from servicer				
							9/30/2010	\$270,334	Updated portfolio data from servicer				
							1/6/2011	(\$1)	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$1)	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$5)	Updated due to quarterly assessment and reallocation				
							6/28/2012	\$21,717	Updated due to quarterly assessment and reallocation				
							9/27/2012	\$190,077	Updated due to quarterly assessment and reallocation				
							12/27/2012	\$35,966	Updated due to quarterly assessment and reallocation				
							3/25/2013	\$59,464	Updated due to quarterly assessment and reallocation				
							6/27/2013	\$35,438	Updated due to quarterly assessment and reallocation				
							9/27/2013	\$26,926	Updated due to quarterly assessment and reallocation				
							12/23/2013	\$87,045	Updated due to quarterly assessment and reallocation				
							3/26/2014	\$31,204	Updated due to quarterly assessment and reallocation				
							6/26/2014	\$68,259	Updated due to quarterly assessment and reallocation				
7/29/2014	(\$2)	Updated due to quarterly assessment and reallocation											
9/29/2014	(\$21)	Updated due to quarterly assessment and reallocation											
12/29/2014	\$441,316	Updated due to quarterly assessment and reallocation											
3/26/2015	(\$540)	Updated due to quarterly assessment and reallocation											
4/28/2015	\$33,587	Updated due to quarterly assessment and reallocation											
6/25/2015	\$30,826	Updated due to quarterly assessment and reallocation											
9/28/2015	(\$1,954)	Updated due to quarterly assessment and reallocation											
12/28/2015	\$3,864	Updated due to quarterly assessment and reallocation											
10/2/2009				\$10,000			10/2/2009	\$40,000	Updated portfolio data from servicer/additional program initial cap				
9/23/2009	Central Jersey Federal Credit Union, Woodbridge, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$30,000	N/A		12/30/2009	\$120,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							3/26/2010	\$10,000	Updated portfolio data from servicer				
							7/14/2010	(\$70,000)	Updated portfolio data from servicer				
							9/30/2010	\$45,056	Updated portfolio data from servicer				
							10/29/2010	(\$145,056)	Termination of SPA				
9/30/2010	\$856,056	Updated portfolio data from servicer											
1/6/2011	(\$4)	Updated due to quarterly assessment and reallocation											
3/9/2011	(\$2,756,052)	Termination of SPA											
9/24/2010	Centue Bank, Ottawa, IL	Purchase	Financial Instrument for Home Loan Modifications	\$1,900,000	N/A		9/30/2010	\$856,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
4/13/2009	Chase Home Finance, LLC, Iselin, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$3,552,000,000	N/A	1	7/31/2009	(\$3,552,000,000)	Termination of SPA	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
6/14/2013	Chevyot Savings Bank, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	SO	N/A	3	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$3,000	\$2,452	\$2,000	\$7,452
							\$1,344	\$11,344	Updated due to quarterly assessment and reallocation				
							\$6,250	\$17,594	Updated due to quarterly assessment and reallocation				
							\$145,800,000	\$814,240,000	Updated portfolio data from servicer/additional program initial cap				
							\$1,355,930,000	\$2,170,170,000	Updated portfolio data from servicer/additional program initial cap				
							\$121,180,000	\$2,291,350,000	Updated portfolio data from servicer				
							(\$408,850,000)	\$1,882,500,000	Updated portfolio data from servicer				
							\$5,500,000	\$1,888,000,000	Updated portfolio data from servicer/additional program initial cap				
							(\$51,741,163)	\$1,836,258,837	Updated portfolio data from servicer				
							(\$2,282)	\$1,836,256,555	Updated due to quarterly assessment and reallocation				
							(\$2,674)	\$1,836,253,881	Updated due to quarterly assessment and reallocation				
							(\$24,616)	\$1,836,229,265	Updated due to quarterly assessment and reallocation				
							(\$15,481)	\$1,836,213,784	Updated due to quarterly assessment and reallocation				
							(\$40,606)	\$1,836,173,178	Updated due to quarterly assessment and reallocation				
							(\$6,688)	\$1,836,166,490	Updated due to quarterly assessment and reallocation				
							(\$24,811)	\$1,836,141,679	Updated due to quarterly assessment and reallocation				
							(\$9,058)	\$1,836,132,621	Updated due to quarterly assessment and reallocation				
							(\$3,154)	\$1,836,129,467	Updated due to quarterly assessment and reallocation				
							(\$500,000)	\$1,835,629,467	Transfer of cap due to servicing transfer				
							64,440,000	\$1,831,189,467	Transfer of cap due to servicing transfer				
							(\$277,680,000)	\$1,553,509,467	Transfer of cap due to servicing transfer				
							(\$5,188,787)	\$1,548,320,680	Updated due to quarterly assessment and reallocation				
							(\$25,750,000)	\$1,522,570,680	Transfer of cap due to servicing transfer				
							(\$10,000)	\$1,522,560,680	Transfer of cap due to servicing transfer				
							(\$6,240,000)	\$1,516,320,680	Transfer of cap due to servicing transfer				
							(\$181,765)	\$1,516,138,915	Updated due to quarterly assessment and reallocation				
							(\$30,000)	\$1,516,108,915	Transfer of cap due to servicing transfer				
							(\$2,139,762)	\$1,513,969,153	Updated due to quarterly assessment and reallocation				
							(\$17,620,000)	\$1,496,349,153	Transfer of cap due to servicing transfer				
							(\$4,233,602)	\$1,492,115,551	Updated due to quarterly assessment and reallocation				
							\$650,000	\$1,492,765,551	Transfer of cap due to servicing transfer				
							(\$1,394,443)	\$1,491,371,108	Updated due to quarterly assessment and reallocation				
							\$100,000	\$1,491,471,108	Transfer of cap due to servicing transfer				
							\$180,000	\$1,491,651,108	Transfer of cap due to servicing transfer				
							(\$164,135,059)	\$1,327,516,049	Updated due to quarterly assessment and reallocation				
							\$20,000	\$1,327,536,049	Transfer of cap due to servicing transfer				
							(\$61,475,721)	\$1,266,060,328	Updated due to quarterly assessment and reallocation				
							\$10,000	\$1,266,070,328	Transfer of cap due to servicing transfer				
							(\$241,812,784)	\$1,024,257,544	Updated due to quarterly assessment and reallocation				
							(\$10,000)	\$1,024,247,544	Transfer of cap due to servicing transfer				
							(\$140,000)	\$1,024,107,544	Transfer of cap due to servicing transfer				
							(\$57,027,798)	\$967,079,746	Updated due to quarterly assessment and reallocation				
							(\$220,000)	\$966,859,746	Transfer of cap due to servicing transfer				
							(\$75,969,820)	\$890,889,926	Updated due to quarterly assessment and reallocation				
							(\$55,846,129)	\$835,043,797	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
										Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)									
12/14/2012						656,000,000	\$1,003,468,121		Transfer of cap due to servicing transfer			
12/27/2012						(\$1,916)	\$1,003,466,205		Updated due to quarterly assessment and reallocation			
2/14/2013						(\$8,450,000)	\$995,016,205		Transfer of cap due to servicing transfer			
3/14/2013						(\$1,890,000)	\$993,126,205		Transfer of cap due to servicing transfer			
3/25/2013						(\$6,606)	\$993,119,599		Updated due to quarterly assessment and reallocation			
4/16/2013						(\$3,490,000)	\$989,629,599		Transfer of cap due to servicing transfer			
6/14/2013						(\$3,630,000)	\$985,999,599		Transfer of cap due to servicing transfer			
6/27/2013						(\$2,161)	\$985,997,438		Updated due to quarterly assessment and reallocation			
7/16/2013						(\$26,880,000)	\$959,117,438		Transfer of cap due to servicing transfer			
9/16/2013						(\$12,160,000)	\$946,957,438		Transfer of cap due to servicing transfer			
9/27/2013						(\$610)	\$946,956,828		Updated due to quarterly assessment and reallocation			
11/14/2013						(\$38,950,000)	\$908,006,828		Transfer of cap due to servicing transfer			
12/16/2013						(\$8,600,000)	\$899,406,828		Transfer of cap due to servicing transfer			
12/23/2013						(\$769,699)	\$898,637,129		Updated due to quarterly assessment and reallocation			
1/16/2014						(\$5,360,000)	\$893,277,129		Transfer of cap due to servicing transfer			
2/13/2014						(\$7,680,000)	\$885,597,129		Transfer of cap due to servicing transfer			
3/14/2014						(\$2,950,000)	\$882,647,129		Transfer of cap due to servicing transfer			
3/26/2014						(\$21,827)	\$882,625,302		Updated due to quarterly assessment and reallocation			
4/16/2014						(\$60,000)	\$882,565,302		Transfer of cap due to servicing transfer			
5/15/2014						(\$30,000)	\$882,535,302		Transfer of cap due to servicing transfer			
6/16/2014						(\$330,000)	\$882,205,302		Transfer of cap due to servicing transfer			
6/26/2014						(\$195,762)	\$882,009,540		Updated due to quarterly assessment and reallocation			
7/29/2014						(\$430,000)	\$881,579,540		Transfer of cap due to servicing transfer			
7/16/2014						(\$377,564)	\$881,201,976		Updated due to quarterly assessment and reallocation			
8/14/2014						(\$1,080,000)	\$880,121,976		Transfer of cap due to servicing transfer			
9/29/2014						(\$92,495)	\$880,029,481		Updated due to quarterly assessment and reallocation			
10/16/2014						(\$1,510,000)	\$878,519,481		Transfer of cap due to servicing transfer			
11/14/2014						\$30,000	\$878,549,481		Transfer of cap due to servicing transfer			
12/16/2014						(\$2,910,000)	\$875,639,481		Transfer of cap due to servicing transfer			
12/29/2014						\$94,089,225	\$969,728,706		Updated due to quarterly assessment and reallocation			
1/15/2015						(\$34,650,000)	\$935,078,706		Transfer of cap due to servicing transfer			
2/13/2015						(\$2,440,000)	\$932,638,706		Transfer of cap due to servicing transfer			
3/16/2015						(\$19,110,000)	\$913,528,706		Transfer of cap due to servicing transfer			
3/26/2015						\$76,351,360	\$989,880,066		Updated due to quarterly assessment and reallocation			
4/16/2015						(\$6,750,000)	\$983,130,066		Transfer of cap due to servicing transfer			
4/28/2015						\$57,599,924	\$1,040,729,990		Updated due to quarterly assessment and reallocation			
5/14/2015						(\$27,080,000)	\$1,013,649,990		Transfer of cap due to servicing transfer			
6/16/2015						(\$79,070,000)	\$934,579,990		Transfer of cap due to servicing transfer			
6/25/2015						\$86,251,406	\$1,020,831,396		Updated due to quarterly assessment and reallocation			
7/16/2015						(\$30,000)	\$1,020,801,396		Transfer of cap due to servicing transfer			
8/14/2015						(\$18,320,000)	\$1,002,481,396		Transfer of cap due to servicing transfer			
9/16/2015						(\$290,000)	\$1,002,191,396		Transfer of cap due to servicing transfer			
9/28/2015						\$24,031,176	\$1,026,222,572		Updated due to quarterly assessment and reallocation			
10/15/2015						(\$10,000)	\$1,026,212,572		Transfer of cap due to servicing transfer			
11/16/2015						(\$2,430,000)	\$1,023,782,572		Transfer of cap due to servicing transfer			
12/16/2015						(\$13,640,000)	\$1,010,142,572		Transfer of cap due to servicing transfer			
12/28/2015						\$20,325,747	\$1,030,468,319		Updated due to quarterly assessment and reallocation			

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
9/24/2010	Citizens Community Bank, Freeburg, IL	Purchase	Financial Instrument for Home Loan Modifications	\$800,000	N/A		9/30/2010	\$360,445	\$1,160,445	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							1/6/2011	(\$2)	\$1,160,443	Updated due to quarterly assessment and reallocation				
							3/23/2011	(\$1,160,443)	\$0	Termination of SPA				
							1/22/2010	\$30,000	\$650,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	(\$580,000)	\$70,000	Updated portfolio data from servicer				
							7/14/2010	\$1,430,000	\$1,500,000	Updated portfolio data from servicer				
							9/30/2010	\$95,612	\$1,595,612	Updated portfolio data from servicer				
							1/6/2011	(\$2)	\$1,595,610	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$3)	\$1,595,607	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$24)	\$1,595,583	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$16)	\$1,595,567	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$45)	\$1,595,522	Updated due to quarterly assessment and reallocation				
12/16/2009	Citizens First National Bank, Spring Valley, IL	Purchase	Financial Instrument for Home Loan Modifications	\$620,000	N/A	6	12/27/2012	(\$8)	\$1,595,514	Updated due to quarterly assessment and reallocation	\$27,230	\$67,847	\$46,730	\$141,806
							3/25/2013	(\$30)	\$1,595,484	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$11)	\$1,595,473	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$4)	\$1,595,469	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$6,733)	\$1,588,736	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$237)	\$1,588,499	Updated due to quarterly assessment and reallocation				
							5/15/2014	(\$90,000)	\$1,498,499	Transfer of cap due to servicing transfer				
							6/26/2014	(\$2,840)	\$1,495,659	Updated due to quarterly assessment and reallocation				
							7/1/2014	(\$1,353,853)	\$141,806	Termination of SPA				
							9/30/2009	(\$10,000)	\$20,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$590,000	\$610,000	Updated portfolio data from servicer/additional program initial cap				
6/26/2009	Citizens First Wholesale Mortgage Company, The Villages, FL	Purchase	Financial Instrument for Home Loan Modifications	\$30,000	N/A		3/26/2010	(\$580,000)	\$30,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							7/14/2010	\$70,000	\$100,000	Updated portfolio data from servicer				
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
							2/17/2011	(\$145,056)	\$0	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
10/2/2009						10/2/2009	\$1,310,000	\$7,310,000	Updated portfolio data from servicer/additional program initial cap				
12/30/2009						12/30/2009	(63,390,000)	\$3,920,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	\$410,000	\$4,330,000	Updated portfolio data from servicer				
7/14/2010						7/14/2010	(\$730,000)	\$3,600,000	Updated portfolio data from servicer				
9/15/2010						9/15/2010	\$4,700,000	\$8,300,000	Transfer of cap due to servicing transfer				
9/30/2010						9/30/2010	\$117,764	\$8,417,764	Updated portfolio data from servicer				
11/16/2010						11/16/2010	\$800,000	\$9,217,764	Transfer of cap due to servicing transfer				
12/15/2010						12/15/2010	\$2,700,000	\$11,917,764	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(617)	\$11,917,747	Updated due to quarterly assessment and reallocation				
1/13/2011						1/13/2011	\$700,000	\$12,617,747	Transfer of cap due to servicing transfer				
2/16/2011						2/16/2011	\$1,800,000	\$14,417,747	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(619)	\$14,417,728	Updated due to quarterly assessment and reallocation				
4/13/2011						4/13/2011	\$300,000	\$14,717,728	Transfer of cap due to servicing transfer				
6/29/2011						6/29/2011	(\$189)	\$14,717,539	Updated due to quarterly assessment and reallocation				
8/16/2011						8/16/2011	\$300,000	\$15,017,539	Transfer of cap due to servicing transfer				
9/15/2011						9/15/2011	\$100,000	\$15,117,539	Transfer of cap due to servicing transfer				
10/14/2011						10/14/2011	\$100,000	\$15,217,539	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$147)	\$15,217,392	Updated due to quarterly assessment and reallocation				
7/16/2012						7/16/2012	(\$10,000)	\$15,207,392	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$413)	\$15,206,979	Updated due to quarterly assessment and reallocation				
11/15/2012						11/15/2012	(\$40,000)	\$15,166,979	Transfer of cap due to servicing transfer				
12/27/2012					4	12/27/2012	(\$71)	\$15,166,908	Updated due to quarterly assessment and reallocation				
2/14/2013						2/14/2013	(\$770,000)	\$14,396,908	Transfer of cap due to servicing transfer				
3/14/2013						3/14/2013	(\$20,000)	\$14,376,908	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$256)	\$14,376,652	Updated due to quarterly assessment and reallocation				
4/16/2013						4/16/2013	(\$620,000)	\$13,756,652	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	\$40,000	\$13,796,652	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	\$10,000	\$13,806,652	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$95)	\$13,806,557	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	(\$290,000)	\$13,516,557	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(634)	\$13,516,523	Updated due to quarterly assessment and reallocation				
12/16/2013						12/16/2013	\$40,000	\$13,556,523	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$57,271)	\$13,499,252	Updated due to quarterly assessment and reallocation				
2/13/2014						2/13/2014	(\$90,000)	\$13,409,252	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	(\$40,000)	\$13,369,252	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$1,989)	\$13,367,263	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$80,000	\$13,447,263	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	(\$230,000)	\$13,217,263	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$100,000	\$13,317,263	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$23,438)	\$13,293,825	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	\$1,210,000	\$14,503,825	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$51,728)	\$14,452,097	Updated due to quarterly assessment and reallocation				
9/29/2014						9/29/2014	(\$17,168)	\$14,434,929	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	\$500,000	\$14,934,929	Transfer of cap due to servicing transfer				

9/2/2009
 ClearSpring Loan Services, Inc. (Vantium Capital, Inc. d/b/a Acoura Loan Services), Plano, TX
 Financial Instrument for Home Loan
 Purchase
 \$6,000,000 N/A

\$1,187,469

\$398,564

\$542,234

\$246,671

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							11/14/2014	(\$10,000)	\$14,924,929	Transfer of cap due to servicing transfer				
							12/29/2014	(\$2,097,962)	\$12,826,967	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$789,030)	\$12,037,937	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$3,110,011)	\$8,927,926	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$735,363)	\$8,192,563	Updated due to quarterly assessment and reallocation				
							7/16/2015	(\$230,000)	\$7,962,563	Transfer of cap due to servicing transfer				
							8/14/2015	(\$970,000)	\$6,992,563	Transfer of cap due to servicing transfer				
							9/16/2015	(\$370,000)	\$6,622,563	Transfer of cap due to servicing transfer				
							9/28/2015	(\$898,229)	\$5,724,334	Updated due to quarterly assessment and reallocation				
							10/15/2015	\$590,000	\$6,314,334	Transfer of cap due to servicing transfer				
							12/16/2015	\$10,000	\$6,324,334	Transfer of cap due to servicing transfer				
							12/28/2015	(\$774,973)	\$5,549,361	Updated due to quarterly assessment and reallocation				
							3/16/2015	\$70,000	\$70,000	Transfer of cap due to servicing transfer				
3/16/2015	Colorado Federal Savings Bank, Greenwood Village, CO	Purchase	Financial Instrument for Home Loan	\$0	N/A	3	10/15/2015	\$10,000	\$80,000	Transfer of cap due to servicing transfer	\$2,833	\$20,007	\$0	\$22,840
							11/16/2015	\$240,000	\$320,000	Transfer of cap due to servicing transfer				
							12/28/2015	(\$35,915)	\$284,085	Updated due to quarterly assessment and reallocation				
							5/15/2014	\$160,000	\$160,000	Transfer of cap due to servicing transfer				
							6/26/2014	(\$72)	\$159,928	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$143)	\$159,785	Updated due to quarterly assessment and reallocation				
5/15/2014	Columbia Bank, Fair Lawn, NJ	Purchase	Financial Instrument for Home Loan	\$0	N/A	3	9/29/2014	(\$47)	\$159,738	Updated due to quarterly assessment and reallocation	\$12,917	\$31,899	\$9,000	\$53,816
							12/29/2014	\$35,609	\$195,347	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$1,841)	\$193,506	Updated due to quarterly assessment and reallocation				
							1/22/2010	\$10,000	\$390,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$520,000	\$910,000	Updated portfolio data from servicer				
							7/14/2010	(\$810,000)	\$100,000	Updated portfolio data from servicer				
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
							8/26/2014	(\$144,524)	\$0	Termination of SPA				
							9/30/2010	\$901,112	\$2,901,112	Updated portfolio data from servicer				
							1/6/2011	(\$4)	\$2,901,108	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$5)	\$2,901,103	Updated due to quarterly assessment and reallocation				
9/30/2010	Community Credit Union of Florida, Rockledge, FL	Purchase	Financial Instrument for Home Loan	\$2,000,000	N/A	6	6/29/2011	(\$48)	\$2,901,055	Updated due to quarterly assessment and reallocation	\$3,000	\$4,632	\$5,000	\$12,632
							6/28/2012	(\$36)	\$2,901,019	Updated due to quarterly assessment and reallocation				
							9/14/2012	(\$2,888,387)	\$12,632	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
9/30/2010	CU Mortgage Services, Inc., New Brighton, MN	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation			
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation			
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation			
12/16/2013	Desjardins Bank N.A., Hallandale Beach, FL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	12/16/2013	\$30,000	\$30,000	Transfer of cap due to servicing transfer	\$3,000	\$10,305	\$14,305
							9/16/2014	\$10,000	\$40,000	Transfer of cap due to servicing transfer			
1/15/2010	Ditech Federal Credit Union, Marlborough, MA	Purchase	Financial Instrument for Home Loan Modifications	\$3,050,000	N/A		3/26/2010	\$12,190,000	\$15,240,000	Updated portfolio data from servicer	\$0	\$0	\$0
							5/14/2010	(\$15,240,000)	\$0	Termination of SPA			
							6/17/2009	(\$64,990,000)	\$91,010,000	Updated portfolio data from servicer			
							9/30/2009	\$130,780,000	\$221,790,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	(\$116,750,000)	\$105,040,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$13,080,000	\$118,120,000	Updated portfolio data from servicer			
							7/14/2010	(\$24,220,000)	\$93,900,000	Updated portfolio data from servicer			
							7/16/2010	\$210,000	\$94,110,000	Transfer of cap due to servicing transfer			
							8/13/2010	\$2,200,000	\$96,310,000	Transfer of cap due to servicing transfer			
							9/10/2010	\$34,600,000	\$130,910,000	Updated portfolio data from servicer/additional program initial cap			
4/24/2009	Ditech Financial LLC (Green Tree Servicing LLC), Saint Paul, MN	Purchase	Financial Instrument for Home Loan Modifications	\$156,000,000	N/A		9/30/2010	\$5,600,000	\$136,510,000	Updated portfolio data from servicer/additional program initial cap	\$67,217,455	\$57,787,189	\$145,209,381
							9/30/2010	\$10,185,090	\$146,695,090	Updated portfolio data from servicer			
							10/15/2010	\$400,000	\$147,095,090	Transfer of cap due to servicing transfer			
							1/6/2011	(\$213)	\$147,094,877	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$250)	\$147,094,627	Updated due to quarterly assessment and reallocation			
							5/13/2011	\$1,200,000	\$148,294,627	Transfer of cap due to servicing transfer			
							6/16/2011	\$100,000	\$148,394,627	Transfer of cap due to servicing transfer			
							6/29/2011	(\$2,302)	\$148,392,325	Updated due to quarterly assessment and reallocation			
							7/14/2011	\$1,900,000	\$150,292,325	Transfer of cap due to servicing transfer			
							9/15/2011	\$200,000	\$150,492,325	Transfer of cap due to servicing transfer			
							10/14/2011	\$200,000	\$150,692,325	Transfer of cap due to servicing transfer			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
11/16/2011			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *				\$400,000	\$151,092,325	Transfer of cap due to servicing transfer				
2/16/2012							\$900,000	\$151,992,325	Transfer of cap due to servicing transfer				
3/15/2012							\$100,000	\$152,092,325	Transfer of cap due to servicing transfer				
5/16/2012							\$3,260,000	\$155,352,325	Transfer of cap due to servicing transfer				
6/14/2012							\$920,000	\$156,272,325	Transfer of cap due to servicing transfer				
6/28/2012							(\$1,622)	\$156,270,703	Updated due to quarterly assessment and reallocation				
7/16/2012							\$110,000	\$156,380,703	Transfer of cap due to servicing transfer				
8/16/2012							\$5,120,000	\$161,500,703	Transfer of cap due to servicing transfer				
9/27/2012							(\$4,509)	\$161,496,194	Updated due to quarterly assessment and reallocation				
10/16/2012							\$8,810,000	\$170,306,194	Transfer of cap due to servicing transfer				
11/15/2012							\$2,910,000	\$173,216,194	Transfer of cap due to servicing transfer				
12/27/2012							(\$802)	\$173,215,392	Updated due to quarterly assessment and reallocation				
2/14/2013							\$10,210,000	\$183,425,392	Transfer of cap due to servicing transfer				
3/25/2013							(\$3,023)	\$183,422,369	Updated due to quarterly assessment and reallocation				
5/16/2013							\$140,000	\$183,562,369	Transfer of cap due to servicing transfer				
6/27/2013							(\$1,077)	\$183,561,292	Updated due to quarterly assessment and reallocation				
7/16/2013							\$7,210,000	\$190,771,292	Transfer of cap due to servicing transfer				
8/15/2013							\$6,730,000	\$197,501,292	Transfer of cap due to servicing transfer				
9/27/2013							(\$388)	\$197,500,904	Updated due to quarterly assessment and reallocation				
10/15/2013							\$3,610,000	\$201,110,904	Transfer of cap due to servicing transfer				
11/14/2013							(\$320,000)	\$200,790,904	Transfer of cap due to servicing transfer				
12/16/2013							\$21,280,000	\$222,070,904	Transfer of cap due to servicing transfer				
12/23/2013							(\$710,351)	\$221,360,553	Updated due to quarterly assessment and reallocation				
2/13/2014							\$1,700,000	\$223,060,553	Transfer of cap due to servicing transfer				
3/26/2014							(\$22,400)	\$223,038,153	Updated due to quarterly assessment and reallocation				
4/16/2014							\$2,280,000	\$225,318,153	Transfer of cap due to servicing transfer				
5/15/2014							\$12,810,000	\$238,128,153	Transfer of cap due to servicing transfer				
6/16/2014							(\$2,000,000)	\$236,128,153	Transfer of cap due to servicing transfer				
6/26/2014							(\$262,535)	\$235,865,618	Updated due to quarterly assessment and reallocation				
7/16/2014							\$130,000	\$235,995,618	Transfer of cap due to servicing transfer				
7/29/2014							(\$499,786)	\$235,495,832	Updated due to quarterly assessment and reallocation				
8/14/2014							(\$1,940,000)	\$233,555,832	Transfer of cap due to servicing transfer				
9/16/2014							\$380,000	\$233,935,832	Transfer of cap due to servicing transfer				
9/29/2014							(\$150,666)	\$233,785,166	Updated due to quarterly assessment and reallocation				
10/16/2014							(\$1,120,000)	\$232,665,166	Transfer of cap due to servicing transfer				
11/14/2014							\$760,000	\$233,425,166	Transfer of cap due to servicing transfer				
12/16/2014							\$5,910,000	\$239,335,166	Transfer of cap due to servicing transfer				
12/29/2014							(\$10,171,749)	\$229,163,417	Updated due to quarterly assessment and reallocation				
1/15/2015							(\$770,000)	\$228,393,417	Transfer of cap due to servicing transfer				
2/13/2015							\$6,000,000	\$234,393,417	Transfer of cap due to servicing transfer				
3/16/2015							(\$1,400,000)	\$232,993,417	Transfer of cap due to servicing transfer				
3/26/2015							(\$2,999,340)	\$229,994,077	Updated due to quarterly assessment and reallocation				
4/16/2015							(\$1,440,000)	\$228,554,077	Transfer of cap due to servicing transfer				
4/28/2015							\$406,883,574	\$635,437,651	Updated due to quarterly assessment and reallocation				
5/14/2015							\$3,840,000	\$639,277,651	Transfer of cap due to servicing transfer				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						6/25/2015	\$1,933,295	\$641,210,946	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$6,480,000	\$647,690,946	Transfer of cap due to servicing transfer				
						8/14/2015	\$160,000	\$647,850,946	Transfer of cap due to servicing transfer				
						9/16/2015	(\$730,000)	\$647,120,946	Transfer of cap due to servicing transfer				
						9/28/2015	\$1,314,631	\$648,435,577	Updated due to quarterly assessment and reallocation				
						11/16/2015	(\$30,000)	\$648,405,577	Transfer of cap due to servicing transfer				
						12/16/2015	(\$1,800,000)	\$646,605,577	Transfer of cap due to servicing transfer				
						12/28/2015	(\$491,522)	\$646,114,055	Updated due to quarterly assessment and reallocation				
						1/22/2010	\$10,000	\$80,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$10,000	\$90,000	Updated portfolio data from servicer				
						7/14/2010	\$10,000	\$100,000	Updated portfolio data from servicer				
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1)	\$145,053	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$145)	\$144,908	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$5)	\$144,903	Updated due to quarterly assessment and reallocation	\$38,057	\$40,872	\$18,442	\$97,371
						6/26/2014	(\$59)	\$144,844	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$117)	\$144,727	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$39)	\$144,688	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$377)	\$144,311	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$142)	\$144,169	Updated due to quarterly assessment and reallocation				
						4/28/2015	\$73,328	\$217,497	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$2,259)	\$215,238	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$1,672)	\$213,566	Updated due to quarterly assessment and reallocation				
						3/26/2010	\$90,000	\$150,000	Updated portfolio data from servicer				
						7/14/2010	\$50,000	\$200,000	Updated portfolio data from servicer				
						9/30/2010	(\$54,944)	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
						5/20/2011	(\$145,056)	\$0	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives
							9/30/2009	\$707,370,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$502,430,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	(\$134,560,000)	Updated portfolio data from servicer/additional program initial cap			
							7/14/2010	(\$392,140,000)	Updated portfolio data from servicer			
							7/16/2010	(\$630,000)	Transfer of cap due to servicing transfer			
							9/30/2010	\$13,100,000	Updated portfolio data from servicer/additional program initial cap			
							9/30/2010	\$695,570,000	Updated portfolio data from servicer			
							9/30/2010	(\$8,006,457)	Updated portfolio data from servicer			
							10/15/2010	(\$100,000)	Transfer of cap due to servicing transfer			
							12/15/2010	(\$4,400,000)	Transfer of cap due to servicing transfer			
							1/6/2011	(\$802)	Updated due to quarterly assessment and reallocation			
							2/16/2011	(\$900,000)	Transfer of cap due to servicing transfer			
							3/16/2011	(\$4,000,000)	Transfer of cap due to servicing transfer			
							3/30/2011	(\$925)	Updated due to quarterly assessment and reallocation			
							5/13/2011	(\$122,900,000)	Transfer of cap due to servicing transfer			
							6/29/2011	(\$8,728)	Updated due to quarterly assessment and reallocation			
							7/14/2011	(\$600,000)	Transfer of cap due to servicing transfer			
							10/19/2011	(\$519,211,309)	Termination of SPA			
							7/16/2013	\$60,000	Transfer of cap due to servicing transfer			
							9/16/2014	\$30,000	Transfer of cap due to servicing transfer			
							8/14/2015	\$80,000	Transfer of cap due to servicing transfer			
							9/28/2015	(\$8,692)	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$10,008)	Updated due to quarterly assessment and reallocation			
							9/30/2009	(\$90,000)	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$50,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$100,000	Updated portfolio data from servicer			
							7/14/2010	(\$130,000)	Updated portfolio data from servicer			
							9/30/2010	\$45,056	Updated portfolio data from servicer			
							5/20/2011	(\$145,056)	Termination of SPA			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
						Adjustment Date	CAP Adjustment Amount	Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)											
9/30/2010							\$5,168,169	\$8,268,169	Updated portfolio data from servicer					
1/6/2011							(\$12)	\$8,268,157	Updated due to quarterly assessment and reallocation					
3/30/2011							(\$15)	\$8,268,142	Updated due to quarterly assessment and reallocation					
4/13/2011							\$400,000	\$8,668,142	Transfer of cap due to servicing transfer					
6/29/2011							(\$143)	\$8,667,999	Updated due to quarterly assessment and reallocation					
9/15/2011							\$700,000	\$9,367,999	Transfer of cap due to servicing transfer					
10/14/2011							\$100,000	\$9,467,999	Transfer of cap due to servicing transfer					
11/16/2011							\$200,000	\$9,667,999	Transfer of cap due to servicing transfer					
12/15/2011							\$1,700,000	\$11,367,999	Transfer of cap due to servicing transfer					
4/16/2012							\$1,600,000	\$12,967,999	Transfer of cap due to servicing transfer					
5/16/2012							\$40,000	\$13,007,999	Transfer of cap due to servicing transfer					
6/14/2012							(\$210,000)	\$12,797,999	Transfer of cap due to servicing transfer					
6/28/2012							(\$105)	\$12,797,894	Updated due to quarterly assessment and reallocation					
7/16/2012							\$50,000	\$12,847,894	Transfer of cap due to servicing transfer					
8/16/2012							\$90,000	\$12,937,894	Transfer of cap due to servicing transfer					
9/27/2012							(\$294)	\$12,937,600	Updated due to quarterly assessment and reallocation					
10/16/2012							\$1,810,000	\$14,747,600	Transfer of cap due to servicing transfer					
12/27/2012							(\$61)	\$14,747,539	Updated due to quarterly assessment and reallocation					
1/16/2013							\$30,000	\$14,777,539	Transfer of cap due to servicing transfer					
2/14/2013							(\$590,000)	\$14,187,539	Transfer of cap due to servicing transfer					
3/14/2013							(\$80,000)	\$14,107,539	Transfer of cap due to servicing transfer					
3/25/2013							(\$214)	\$14,107,325	Updated due to quarterly assessment and reallocation					
4/16/2013							\$200,000	\$14,307,325	Transfer of cap due to servicing transfer					
5/16/2013							\$3,710,000	\$18,017,325	Transfer of cap due to servicing transfer					
6/14/2013							\$1,760,000	\$19,777,325	Transfer of cap due to servicing transfer					
6/27/2013							(\$86)	\$19,777,239	Updated due to quarterly assessment and reallocation					
7/16/2013							\$6,650,000	\$26,427,239	Transfer of cap due to servicing transfer					
8/15/2013							\$20,000	\$26,447,239	Transfer of cap due to servicing transfer					
9/16/2013							\$4,840,000	\$31,287,239	Transfer of cap due to servicing transfer					
9/27/2013							(\$54)	\$31,287,185	Updated due to quarterly assessment and reallocation					
10/15/2013							\$720,000	\$32,007,185	Transfer of cap due to servicing transfer					
11/14/2013							\$1,040,000	\$33,047,185	Transfer of cap due to servicing transfer					
12/16/2013							\$140,000	\$33,187,185	Transfer of cap due to servicing transfer					
12/23/2013							(\$84,376)	\$33,102,809	Updated due to quarterly assessment and reallocation					
1/16/2014							\$8,350,000	\$41,452,809	Transfer of cap due to servicing transfer					
2/13/2014							\$5,890,000	\$47,342,809	Transfer of cap due to servicing transfer					
3/14/2014							\$5,720,000	\$53,062,809	Transfer of cap due to servicing transfer					
3/26/2014							(\$4,045)	\$53,058,764	Updated due to quarterly assessment and reallocation					
4/16/2014							\$70,000	\$53,128,764	Transfer of cap due to servicing transfer					
5/15/2014							\$640,000	\$53,768,764	Transfer of cap due to servicing transfer					
6/16/2014							\$15,780,000	\$69,548,764	Transfer of cap due to servicing transfer					
6/26/2014							(\$63,560)	\$69,479,204	Updated due to quarterly assessment and reallocation					
7/16/2014							(\$290,000)	\$69,189,204	Transfer of cap due to servicing transfer					
7/29/2014							(\$138,184)	\$69,051,020	Updated due to quarterly assessment and reallocation					
8/14/2014							\$990,000	\$70,041,020	Transfer of cap due to servicing transfer					

Financial Instrument for Home Loan Modifications

Fay Servicing, LLC, Chicago, IL

9/3/2010

\$3,100,000

N/A

\$8,800,062

\$17,722,829

\$4,691,698

\$31,214,589

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
9/16/2014							\$2,890,000	\$72,931,020	Transfer of cap due to servicing transfer				
9/29/2014							(\$38,150)	\$72,892,870	Updated due to quarterly assessment and reallocation				
10/16/2014							(\$1,830,000)	\$71,062,870	Transfer of cap due to servicing transfer				
11/14/2014							\$5,980,000	\$77,042,870	Transfer of cap due to servicing transfer				
12/16/2014							(\$5,930,000)	\$71,112,870	Transfer of cap due to servicing transfer				
12/29/2014							(\$328,884)	\$70,783,986	Updated due to quarterly assessment and reallocation				
1/15/2015							\$80,000	\$70,863,986	Transfer of cap due to servicing transfer				
2/13/2015							\$1,530,000	\$72,393,986	Transfer of cap due to servicing transfer				
3/16/2015							(\$770,000)	\$71,623,986	Transfer of cap due to servicing transfer				
3/26/2015							\$1,070,605	\$72,694,591	Updated due to quarterly assessment and reallocation				
4/16/2015							\$630,000	\$73,324,591	Transfer of cap due to servicing transfer				
4/28/2015							(\$118,190)	\$73,206,401	Updated due to quarterly assessment and reallocation				
5/14/2015							\$180,000	\$73,386,401	Transfer of cap due to servicing transfer				
6/16/2015							\$530,000	\$73,916,401	Transfer of cap due to servicing transfer				
6/25/2015							(\$179,814)	\$73,736,587	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$6,500,000)	\$67,236,587	Transfer of cap due to servicing transfer				
8/14/2015							\$6,280,000	\$73,516,587	Transfer of cap due to servicing transfer				
9/16/2015							\$1,750,000	\$75,266,587	Transfer of cap due to servicing transfer				
9/28/2015							\$1,030,559	\$76,297,146	Updated due to quarterly assessment and reallocation				
10/15/2015							\$5,310,000	\$81,607,146	Transfer of cap due to servicing transfer				
11/16/2015							\$3,880,000	\$85,487,146	Transfer of cap due to servicing transfer				
12/16/2015							\$3,920,000	\$89,407,146	Transfer of cap due to servicing transfer				
12/28/2015							(\$1,157,968)	\$88,249,178	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount						
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
							5/13/2011	\$500,000	Transfer of cap due to servicing transfer				
							6/16/2011	\$100,000	Transfer of cap due to servicing transfer				
							6/29/2011	(\$9)	Updated due to quarterly assessment and reallocation				
							7/14/2011	\$200,000	Transfer of cap due to servicing transfer				
							9/15/2011	\$100,000	Transfer of cap due to servicing transfer				
							11/16/2011	\$2,500,000	Transfer of cap due to servicing transfer				
							5/16/2012	\$1,510,000	Transfer of cap due to servicing transfer				
							6/14/2012	\$450,000	Transfer of cap due to servicing transfer				
							6/28/2012	(\$66)	Updated due to quarterly assessment and reallocation				
							7/16/2012	\$250,000	Transfer of cap due to servicing transfer				
							8/16/2012	\$90,000	Transfer of cap due to servicing transfer				
							9/27/2012	(\$191)	Updated due to quarterly assessment and reallocation				
							10/16/2012	\$140,000	Transfer of cap due to servicing transfer				
							11/15/2012	\$70,000	Transfer of cap due to servicing transfer				
							12/14/2012	\$40,000	Transfer of cap due to servicing transfer				
							12/27/2012	(\$34)	Updated due to quarterly assessment and reallocation				
							1/16/2013	\$40,000	Transfer of cap due to servicing transfer				
							2/14/2013	\$50,000	Transfer of cap due to servicing transfer				
							3/14/2013	\$360,000	Transfer of cap due to servicing transfer				
							3/25/2013	(\$135)	Updated due to quarterly assessment and reallocation				
							4/16/2013	(\$10,000)	Transfer of cap due to servicing transfer				
							5/16/2013	\$40,000	Transfer of cap due to servicing transfer				
							6/14/2013	\$200,000	Transfer of cap due to servicing transfer				
							6/27/2013	(\$53)	Updated due to quarterly assessment and reallocation				
							7/16/2013	\$20,000	Transfer of cap due to servicing transfer				
							9/27/2013	(\$19)	Updated due to quarterly assessment and reallocation				
							10/15/2013	\$260,000	Transfer of cap due to servicing transfer				
							11/14/2013	\$30,000	Transfer of cap due to servicing transfer				
							12/23/2013	(\$33,755)	Updated due to quarterly assessment and reallocation				
							2/13/2014	\$110,000	Transfer of cap due to servicing transfer				
							3/14/2014	\$640,000	Transfer of cap due to servicing transfer				
							3/26/2014	(\$1,305)	Updated due to quarterly assessment and reallocation				
							4/16/2014	\$120,000	Transfer of cap due to servicing transfer				
							5/15/2014	\$40,000	Transfer of cap due to servicing transfer				
							6/16/2014	\$110,000	Transfer of cap due to servicing transfer				
							6/26/2014	(\$15,838)	Updated due to quarterly assessment and reallocation				
							7/16/2014	\$440,000	Transfer of cap due to servicing transfer				
							7/29/2014	(\$33,291)	Updated due to quarterly assessment and reallocation				
							8/14/2014	\$1,110,000	Transfer of cap due to servicing transfer				
							9/16/2014	\$40,000	Transfer of cap due to servicing transfer				
							9/29/2014	(\$12,454)	Updated due to quarterly assessment and reallocation				
							10/16/2014	\$20,000	Transfer of cap due to servicing transfer				
							11/14/2014	\$20,000	Transfer of cap due to servicing transfer				
							12/16/2014	\$190,000	Transfer of cap due to servicing transfer				
							12/29/2014	(\$1,564,671)	Updated due to quarterly assessment and reallocation				
5/13/2011	FCL Lender Services, Inc., Anaheim Hills, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$61,326	\$139,095	\$53,612	\$254,033

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
						1/15/2015	\$10,000	\$8,128,179	Transfer of cap due to servicing transfer				
						2/13/2015	\$10,000	\$8,138,179	Transfer of cap due to servicing transfer				
						3/26/2015	(\$593,009)	\$7,545,170	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$2,341,121)	\$5,204,049	Updated due to quarterly assessment and reallocation				
						5/14/2015	\$50,000	\$5,254,049	Transfer of cap due to servicing transfer				
						6/16/2015	\$60,000	\$5,314,049	Transfer of cap due to servicing transfer				
						6/25/2015	(\$566,166)	\$4,747,883	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$80,000	\$4,827,883	Transfer of cap due to servicing transfer				
						8/14/2015	\$220,000	\$5,047,883	Transfer of cap due to servicing transfer				
						9/16/2015	\$260,000	\$5,307,883	Transfer of cap due to servicing transfer				
						9/28/2015	(\$847,553)	\$4,460,330	Updated due to quarterly assessment and reallocation				
						10/15/2015	\$80,000	\$4,540,330	Transfer of cap due to servicing transfer				
						11/16/2015	\$420,000	\$4,960,330	Transfer of cap due to servicing transfer				
						12/16/2015	\$420,000	\$5,380,330	Transfer of cap due to servicing transfer				
						12/28/2015	(\$780,127)	\$4,600,203	Updated due to quarterly assessment and reallocation				
						1/22/2010	\$140,000	\$3,080,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$6,300,000	\$9,380,000	Updated portfolio data from servicer				
						7/14/2010	(\$1,980,000)	\$7,400,000	Updated portfolio data from servicer				
						9/30/2010	(\$6,384,611)	\$1,015,389	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$1,015,388	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$2)	\$1,015,386	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$16)	\$1,015,370	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$12)	\$1,015,358	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$32)	\$1,015,326	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$5)	\$1,015,321	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$21)	\$1,015,300	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$8)	\$1,015,292	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$3)	\$1,015,289	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$4,716)	\$1,010,573	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$165)	\$1,010,408	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$1,944)	\$1,008,464	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$3,862)	\$1,004,602	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$1,276)	\$1,003,326	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$1,306,334)	\$872,692	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$49,137)	\$823,555	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$187,406)	\$636,149	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$45,604)	\$590,545	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$60,938)	\$529,607	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$41,224)	\$488,383	Updated due to quarterly assessment and reallocation				

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12/9/2009 Fidelity Bank, New Orleans, LA Purchase \$2,940,000 N/A \$14,516 \$27,209 \$29,083 \$70,808

Financial Instrument for Home Loan Modifications

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
7/29/2009	FIRST BANK, St. Louis, MO	Purchase	Financial Instrument for Home Loan Modifications	N/A		9/30/2009	(\$1,530,000)	\$4,930,000	Updated portfolio data from servicer/additional program initial cap	\$1,537,422	\$2,849,889	\$1,678,600	\$6,065,911
						12/30/2009	\$680,000	\$5,610,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$2,460,000	\$8,070,000	Updated portfolio data from servicer				
						7/14/2010	(\$2,470,000)	\$5,600,000	Updated portfolio data from servicer				
						9/30/2010	\$2,523,114	\$8,123,114	Updated portfolio data from servicer				
						1/6/2011	(\$2)	\$8,123,112	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$2)	\$8,123,110	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$15)	\$8,123,095	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$3)	\$8,123,092	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$5)	\$8,123,087	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$1)	\$8,123,086	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$5)	\$8,123,081	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$1)	\$8,123,080	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$474)	\$8,122,606	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$18)	\$8,122,588	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$35)	\$8,122,553	Updated due to quarterly assessment and reallocation				
						7/29/2014	\$1,722	\$8,124,275	Updated due to quarterly assessment and reallocation				
						9/29/2014	\$33,199	\$8,157,474	Updated due to quarterly assessment and reallocation				
						12/29/2014	\$2,304,333	\$10,461,807	Updated due to quarterly assessment and reallocation				
						3/26/2015	\$4,415	\$10,466,222	Updated due to quarterly assessment and reallocation				
						4/28/2015	\$495,986	\$10,962,208	Updated due to quarterly assessment and reallocation				
						6/25/2015	\$38,337	\$11,000,545	Updated due to quarterly assessment and reallocation				
						9/28/2015	\$16,222	\$11,016,767	Updated due to quarterly assessment and reallocation				
						12/28/2015	\$12,289	\$11,029,056	Updated due to quarterly assessment and reallocation				
5/15/2014	First Citizens Bank & Trust Company, Hendersonville, NC	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	5/15/2014	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$5,917	\$0	\$0	\$5,917
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
9/30/2010	First Federal Bank of Florida, Lake City, FL	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A					\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
											Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	
6/19/2009	First Federal Savings and Loan, Port Angeles, WA	Purchase	Financial Instrument for Home Loan Modifications	\$770,000	N/A		12/30/2009	\$2,020,000	\$2,790,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							3/26/2010	\$11,370,000	\$14,160,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							5/26/2010	(\$14,160,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0
12/16/2009	First Federal Savings and Loan Association of Lakewood, Lakewood, OH	Purchase	Financial Instrument for Home Loan Modifications	\$3,460,000	N/A		1/22/2010	\$160,000	\$3,620,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							4/21/2010	(\$3,620,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0
							9/30/2010	\$7,014,337	\$11,314,337	Updated portfolio data from servicer	\$333	\$0	\$1,000	\$1,333
							1/6/2011	(\$17)	\$11,314,320	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$20)	\$11,314,300	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$192)	\$11,314,108	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$144)	\$11,313,964	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$396)	\$11,313,568	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$67)	\$11,313,501	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$253)	\$11,313,248	Updated due to quarterly assessment and reallocation				
6/27/2013	(\$95)	\$11,313,153	Updated due to quarterly assessment and reallocation											
9/27/2013	(\$34)	\$11,313,119	Updated due to quarterly assessment and reallocation											
12/23/2013	(\$57,776)	\$11,255,343	Updated due to quarterly assessment and reallocation											
3/26/2014	(\$2,031)	\$11,253,312	Updated due to quarterly assessment and reallocation											
6/26/2014	(\$23,972)	\$11,229,340	Updated due to quarterly assessment and reallocation											
7/29/2014	(\$47,613)	\$11,181,727	Updated due to quarterly assessment and reallocation											
9/29/2014	(\$15,728)	\$11,165,999	Updated due to quarterly assessment and reallocation											
12/29/2014	(\$1,905,128)	\$9,260,871	Updated due to quarterly assessment and reallocation											
3/26/2015	(\$716,488)	\$8,544,383	Updated due to quarterly assessment and reallocation											
4/28/2015	(\$2,824,053)	\$5,720,330	Updated due to quarterly assessment and reallocation											
6/25/2015	(\$669,754)	\$5,050,576	Updated due to quarterly assessment and reallocation											
7/16/2015	\$10,000	\$5,060,576	Transfer of cap due to servicing transfer											
9/28/2015	(\$896,475)	\$4,164,101	Updated due to quarterly assessment and reallocation											
12/28/2015	(\$663,462)	\$3,500,639	Updated due to quarterly assessment and reallocation											
1/22/2010	\$50,000	\$1,330,000	Updated portfolio data from servicer/additional program initial cap											
3/26/2010	\$1,020,000	\$2,350,000	Updated portfolio data from servicer											
7/14/2010	(\$950,000)	\$1,400,000	Updated portfolio data from servicer											
9/30/2010	\$50,556	\$1,450,556	Updated portfolio data from servicer											
1/6/2011	(\$2)	\$1,450,554	Updated due to quarterly assessment and reallocation											
3/30/2011	(\$2)	\$1,450,552	Updated due to quarterly assessment and reallocation											
6/29/2011	(\$100,000)	\$1,350,552	Transfer of cap due to servicing transfer											
6/29/2011	(\$21)	\$1,350,531	Updated due to quarterly assessment and reallocation											
7/22/2011	(\$1,335,614)	\$14,917	Termination of SPA											
6/16/2014	First Mortgage Company, LLC, Oklahoma City, OK	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	6/16/2014	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
						3/26/2010	\$150,000	\$290,000	Updated portfolio data from servicer				
						7/14/2010	\$10,000	\$300,000	Updated portfolio data from servicer				
1/13/2010	First National Bank of Grant Park, Grant Park, IL	Purchase	Financial Instrument for Home Loan Modifications	N/A		9/30/2010	(\$9,889)	\$290,111	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
						1/26/2011	(\$290,111)	\$0	Termination of SPA				
						9/30/2010	\$180,222	\$680,222	Updated portfolio data from servicer				
9/30/2010	First Satey Bank, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	N/A		1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
						3/23/2011	(\$580,221)	\$0	Termination of SPA				
						9/30/2010	\$360,445	\$1,160,445	Updated portfolio data from servicer				
						1/6/2011	(\$2)	\$1,160,443	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$2)	\$1,160,441	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$18)	\$1,160,423	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$14)	\$1,160,409	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$37)	\$1,160,372	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$6)	\$1,160,366	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$24)	\$1,160,342	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$9)	\$1,160,333	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$3)	\$1,160,330	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$5,463)	\$1,154,867	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$192)	\$1,154,675	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$2,267)	\$1,152,408	Updated due to quarterly assessment and reallocation				
						7/1/2014	(\$1,152,408)	\$0	Termination of SPA				
						4/16/2015	\$10,000	\$10,000	Transfer of cap due to servicing transfer				
						5/14/2015	\$10,000	\$20,000	Transfer of cap due to servicing transfer				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
2/13/2014	Florida Community Bank, NA, Weston, FL	Purchase	Financial Instrument for Home Loan	SO	N/A	3				\$11,000	\$13,007	\$11,000	\$35,007
			Modifications						Transfer of cap due to servicing transfer				
							(\$2)	\$150,000	Updated due to quarterly assessment and reallocation				
							\$20,000	\$169,998	Transfer of cap due to servicing transfer				
							(\$37)	\$169,961	Updated due to quarterly assessment and reallocation				
							(\$73)	\$169,888	Updated due to quarterly assessment and reallocation				
							(\$25)	\$169,863	Updated due to quarterly assessment and reallocation				
							\$27,160	\$197,023	Updated due to quarterly assessment and reallocation				
							(\$16)	\$197,007	Updated due to quarterly assessment and reallocation				
							(\$64)	\$196,943	Updated due to quarterly assessment and reallocation				
							(\$15)	\$196,928	Updated due to quarterly assessment and reallocation				
							(\$20)	\$196,908	Updated due to quarterly assessment and reallocation				
							(\$14,536)	\$182,372	Updated due to quarterly assessment and reallocation				
							\$6,010,000	\$33,520,000	Updated portfolio data from servicer/additional program initial cap				
							(\$19,750,000)	\$13,770,000	Updated portfolio data from servicer/additional program initial cap				
							\$8,990,000	\$8,990,000	Updated portfolio data from servicer				
							\$6,600,000	\$6,600,000	Updated portfolio data from servicer				
							\$9,573,670	\$9,573,670	Updated portfolio data from servicer				
							(\$3)	\$9,573,667	Updated due to quarterly assessment and reallocation				
							(\$6)	\$7,773,661	Transfer of cap due to servicing transfer				
							(\$61)	\$7,773,600	Updated due to quarterly assessment and reallocation				
							(\$100,000)	\$7,673,600	Transfer of cap due to servicing transfer				
							(\$58)	\$7,673,542	Updated due to quarterly assessment and reallocation				
							(\$164)	\$7,673,378	Updated due to quarterly assessment and reallocation				
							(\$29)	\$7,673,349	Updated due to quarterly assessment and reallocation				
							(\$110)	\$7,673,239	Updated due to quarterly assessment and reallocation				
							(\$42)	\$7,673,197	Updated due to quarterly assessment and reallocation				
							(\$15)	\$7,673,182	Updated due to quarterly assessment and reallocation				
							(\$25,724)	\$7,647,458	Updated due to quarterly assessment and reallocation				
							\$40,000	\$7,687,458	Transfer of cap due to servicing transfer				
							(\$913)	\$7,686,545	Updated due to quarterly assessment and reallocation				
							(\$10,778)	\$7,675,767	Updated due to quarterly assessment and reallocation				
							(\$21,410)	\$7,654,357	Updated due to quarterly assessment and reallocation				
							(\$7,073)	\$7,647,284	Updated due to quarterly assessment and reallocation				
							(\$757,196)	\$6,890,088	Updated due to quarterly assessment and reallocation				
							(\$284,769)	\$6,605,319	Updated due to quarterly assessment and reallocation				
							(\$10,000)	\$6,595,319	Transfer of cap due to servicing transfer				
							(\$1,122,099)	\$5,473,220	Updated due to quarterly assessment and reallocation				
							(\$266,118)	\$5,207,102	Updated due to quarterly assessment and reallocation				
							(\$10,000)	\$5,197,102	Transfer of cap due to servicing transfer				
							(\$353,677)	\$4,843,425	Updated due to quarterly assessment and reallocation				
							(\$10,000)	\$4,833,425	Transfer of cap due to servicing transfer				
							(\$257,877)	\$4,575,548	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments	
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP					Reason for Adjustment
9/30/2010	Franklin Savings, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	\$1,700,000	N/A	6	9/30/2010	\$765,945	\$2,465,945	Updated portfolio data from servicer	\$1,750	\$3,865	\$4,000	\$9,615
							1/6/2011	(\$4)	\$2,465,941	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$4)	\$2,465,937	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$40)	\$2,465,897	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$30)	\$2,465,867	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$83)	\$2,465,784	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$14)	\$2,465,770	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$53)	\$2,465,717	Updated due to quarterly assessment and reallocation				
							6/14/2013	(\$10,000)	\$2,455,717	Transfer of cap due to servicing transfer				
							6/27/2013	(\$20)	\$2,455,697	Updated due to quarterly assessment and reallocation				
9/27/2013	(\$7)	\$2,455,690	Updated due to quarterly assessment and reallocation											
10/24/2013	(\$2,446,075)	\$9,615	Termination of SPA											
3/26/2010	\$480,000	\$740,000	Updated portfolio data from servicer											
7/14/2010	(\$140,000)	\$600,000	Updated portfolio data from servicer											
9/30/2010	(\$19,778)	\$580,222	Updated portfolio data from servicer											
1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation											
3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation											
6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation											
6/28/2012	(\$6)	\$580,206	Updated due to quarterly assessment and reallocation											
7/6/2012	(\$555,252)	\$24,954	Termination of SPA											
9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer											
6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation											
6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation											
9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation											
3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation											
12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation											
3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation											
6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation											
7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation											
9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation											
12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation											
3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation											
4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation											
6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation											
9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation											
12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation											
5/14/2015	Georgia Housing & Finance Authority DBA State Home Mortgage, Atlanta, GA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	5/14/2015	\$40,000	\$40,000	Transfer of cap due to servicing transfer	\$1,000	\$0	\$1,000	\$2,000
9/30/2010	GFA Federal Credit Union, Gardner, MA	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							3/23/2011	(\$145,056)	\$0	Termination of SPA	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
										Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
									Updated portfolio data from servicer/additional program initial cap			
						10/2/2009	\$60,000	\$290,000				
						12/30/2009	(\$10,000)	\$280,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	\$130,000	\$410,000	Updated portfolio data from servicer			
						7/14/2010	(\$110,000)	\$300,000	Updated portfolio data from servicer			
						9/30/2010	(\$9,889)	\$290,111	Updated portfolio data from servicer			
						6/29/2011	(\$3)	\$290,108	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$2)	\$290,106	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$7)	\$290,099	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$1)	\$290,098	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$4)	\$290,094	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$2)	\$290,092	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$1)	\$290,091	Updated due to quarterly assessment and reallocation			
						12/23/2013	(\$979)	\$289,112	Updated due to quarterly assessment and reallocation			
						3/26/2014	(\$34)	\$289,078	Updated due to quarterly assessment and reallocation			
						6/26/2014	(\$406)	\$288,672	Updated due to quarterly assessment and reallocation			
						7/29/2014	(\$807)	\$287,865	Updated due to quarterly assessment and reallocation			
						9/29/2014	(\$267)	\$287,598	Updated due to quarterly assessment and reallocation			
						11/3/2014	(\$275,124)	\$12,474	Termination of SPA			
						1/22/2010	\$20,000	\$390,000	Updated portfolio data from servicer/additional program initial cap			
12/11/2009	Glenview State Bank, Glenview, IL	Purchase	Financial Instrument for Home Loan Modifications	N/A		3/26/2010	\$1,250,000	\$1,640,000	Updated portfolio data from servicer	\$0	\$0	\$0
						5/26/2010	(\$1,640,000)	\$0	Termination of SPA			
						1/22/2010	\$10,000	\$180,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	\$30,000	\$210,000	Updated portfolio data from servicer			
						7/14/2010	(\$10,000)	\$200,000	Updated portfolio data from servicer			
						9/30/2010	\$90,111	\$290,111	Updated portfolio data from servicer			
						2/17/2011	(\$290,111)	\$0	Termination of SPA			
						1/22/2010	\$20,000	\$360,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	(\$320,000)	\$40,000	Updated portfolio data from servicer			
						7/14/2010	\$760,000	\$800,000	Updated portfolio data from servicer			
						9/30/2010	(\$74,722)	\$725,278	Updated portfolio data from servicer			
						1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation			
						3/30/2011	(\$1)	\$725,276	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$11)	\$725,265	Updated due to quarterly assessment and reallocation			
						1/25/2012	(\$725,265)	\$0	Termination of SPA			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						12/30/2009	\$1,600,000	\$1,600,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$880,000)	\$720,000	Updated portfolio data from servicer				
						7/14/2010	(\$320,000)	\$400,000	Updated portfolio data from servicer				
						9/30/2010	\$180,222	\$580,222	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$6)	\$580,206	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$17)	\$580,189	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$3)	\$580,186	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$11)	\$580,175	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$4)	\$580,171	Updated due to quarterly assessment and reallocation				
10/14/2009	Great Lakes Credit Union, North Chicago, IL	Purchase	Financial Instrument for Home Loan	\$570,000	N/A	9/27/2013	(\$1)	\$580,170	Updated due to quarterly assessment and reallocation	\$20,023	\$34,881	\$25,973	\$80,876
						12/23/2013	(\$2,438)	\$577,732	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$86)	\$577,646	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$925)	\$576,721	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$1,789)	\$574,932	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$607)	\$574,325	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$64,898)	\$509,427	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$25,379)	\$484,048	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$85,402)	\$398,646	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$19,002)	\$379,644	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$23,268)	\$356,376	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$20,061)	\$336,315	Updated due to quarterly assessment and reallocation				
						3/26/2010	\$8,680,000	\$9,450,000	Updated portfolio data from servicer				
						7/14/2010	(\$8,750,000)	\$700,000	Updated portfolio data from servicer				
						9/30/2010	\$170,334	\$870,334	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$1)	\$870,332	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$8)	\$870,324	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$4)	\$870,320	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$10)	\$870,310	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$2)	\$870,308	Updated due to quarterly assessment and reallocation				
						3/26/2013	(\$7)	\$870,301	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$2)	\$870,299	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$1)	\$870,298	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$1,504)	\$868,794	Updated due to quarterly assessment and reallocation	\$148,006	\$224,468	\$125,019	\$497,493
1/13/2010	Greater Nevada LLC dba Greater Nevada Mortgage, Carson City, NV	Purchase	Financial Instrument for Home Loan	\$770,000	N/A	3/26/2014	(\$43)	\$868,751	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$491)	\$868,260	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$975)	\$867,285	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$322)	\$866,963	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$10,113)	\$856,850	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$1,772)	\$855,078	Updated due to quarterly assessment and reallocation				
						4/28/2015	\$497,659	\$1,352,737	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$757)	\$1,351,980	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$5,586)	\$1,346,394	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$10,273)	\$1,336,121	Updated due to quarterly assessment and reallocation				

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
7/14/2011							\$200,000	\$200,000	Transfer of cap due to servicing transfer			
11/16/2011							\$900,000	\$1,100,000	Transfer of cap due to servicing transfer			
1/13/2012							\$1,200,000	\$1,200,000	Transfer of cap due to servicing transfer			
6/28/2012							(\$9)	\$1,199,991	Updated due to quarterly assessment and reallocation			
8/16/2012							\$20,000	\$1,219,991	Transfer of cap due to servicing transfer			
9/27/2012							(\$26)	\$1,219,965	Updated due to quarterly assessment and reallocation			
10/16/2012							\$50,000	\$1,269,965	Transfer of cap due to servicing transfer			
12/14/2012							\$10,000	\$1,279,965	Transfer of cap due to servicing transfer			
12/27/2012							(\$5)	\$1,279,960	Updated due to quarterly assessment and reallocation			
1/16/2013							\$130,000	\$1,409,960	Transfer of cap due to servicing transfer			
2/14/2013							\$120,000	\$1,529,960	Transfer of cap due to servicing transfer			
3/25/2013							(\$20)	\$1,529,940	Updated due to quarterly assessment and reallocation			
5/16/2013							\$80,000	\$1,609,940	Transfer of cap due to servicing transfer			
6/14/2013							\$420,000	\$2,029,940	Transfer of cap due to servicing transfer			
6/27/2013							(\$10)	\$2,029,930	Updated due to quarterly assessment and reallocation			
9/27/2013							(\$4)	\$2,029,926	Updated due to quarterly assessment and reallocation			
11/14/2013							\$120,000	\$2,149,926	Transfer of cap due to servicing transfer			
12/23/2013							(\$7,686)	\$2,142,241	Updated due to quarterly assessment and reallocation			
3/14/2014							\$10,000	\$2,152,241	Transfer of cap due to servicing transfer			
3/26/2014							(\$274)	\$2,151,967	Updated due to quarterly assessment and reallocation			
4/16/2014					3		\$240,000	\$2,391,967	Transfer of cap due to servicing transfer			
6/16/2014							\$30,000	\$2,421,967	Transfer of cap due to servicing transfer	\$480,709	\$777,494	\$1,36,752
6/26/2014			Financial Instrument for Home Loan Modifications				(\$3,396)	\$2,418,571	Updated due to quarterly assessment and reallocation			
7/29/2014							(\$6,541)	\$2,412,030	Updated due to quarterly assessment and reallocation			
8/14/2014							\$90,000	\$2,502,030	Transfer of cap due to servicing transfer			
9/16/2014							\$30,000	\$2,532,030	Transfer of cap due to servicing transfer			
9/29/2014							(\$2,150)	\$2,529,880	Updated due to quarterly assessment and reallocation			
11/14/2014							\$100,000	\$2,629,880	Transfer of cap due to servicing transfer			
12/16/2014							\$260,000	\$2,889,880	Transfer of cap due to servicing transfer			
12/29/2014							(\$122,632)	\$2,767,248	Updated due to quarterly assessment and reallocation			
1/15/2015							\$60,000	\$2,827,248	Transfer of cap due to servicing transfer			
3/16/2015							\$690,000	\$3,517,248	Transfer of cap due to servicing transfer			
3/26/2015							(\$37,405)	\$3,479,843	Updated due to quarterly assessment and reallocation			
4/28/2015							(\$144,484)	\$3,335,359	Updated due to quarterly assessment and reallocation			
6/25/2015							(\$41,229)	\$3,294,130	Updated due to quarterly assessment and reallocation			
7/16/2015							\$40,000	\$3,334,130	Transfer of cap due to servicing transfer			
8/14/2015							\$1,860,000	\$5,194,130	Transfer of cap due to servicing transfer			
9/16/2015							\$1,560,000	\$6,754,130	Transfer of cap due to servicing transfer			
9/28/2015							(\$408,264)	\$6,345,866	Updated due to quarterly assessment and reallocation			
10/15/2015							\$740,000	\$7,085,866	Transfer of cap due to servicing transfer			
12/16/2015							\$550,000	\$7,635,866	Transfer of cap due to servicing transfer			
12/28/2015							(\$469,266)	\$7,166,600	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments	
							Adjustment Date	CAP Adjustment Amount						Adjusted CAP
9/30/2010	Guaranty Bank, Saint Paul, MN	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$917	\$0	\$1,000	\$1,917
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
10/28/2009	Harleysville National Bank & Trust Company, Harleysville, PA	Purchase	Financial Instrument for Home Loan Modifications	\$1,070,000	N/A		4/21/2010	(\$1,070,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0
							1/22/2010	\$30,000	\$660,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$800,000	\$1,460,000	Updated portfolio data from servicer				
							7/14/2010	(\$360,000)	\$1,100,000	Updated portfolio data from servicer				
							9/30/2010	\$60,445	\$1,160,445	Updated portfolio data from servicer				
							1/6/2011	(\$2)	\$1,160,443	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$2)	\$1,160,441	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$18)	\$1,160,423	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$14)	\$1,160,409	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$37)	\$1,160,372	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$6)	\$1,160,366	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$24)	\$1,160,342	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$9)	\$1,160,333	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$3)	\$1,160,330	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$5,463)	\$1,154,867	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$192)	\$1,154,675	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$2,267)	\$1,152,408	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$4,502)	\$1,147,906	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$1,487)	\$1,146,419	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$180,152)	\$966,267	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$67,752)	\$898,515	Updated due to quarterly assessment and reallocation				
							4/2/2015	(\$898,515)	\$0	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
5/15/2014	Heartland Bank & Trust Company, Bloomington, IL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	5/15/2014	\$90,000	\$90,000	Transfer of cap due to servicing transfer	\$14,626	\$32,942	\$7,626	\$55,194
							6/26/2014	\$20,556	\$110,556	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$1)	\$110,555	Updated due to quarterly assessment and reallocation				
							12/29/2014	\$80,001	\$190,556	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$24)	\$190,532	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$131)	\$190,401	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$56)	\$190,345	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$131)	\$190,214	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$1,838)	\$188,276	Updated due to quarterly assessment and reallocation				
							1/22/2010	\$80,000	\$1,750,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$330,000	\$2,080,000	Updated portfolio data from servicer				
							7/14/2010	(\$1,080,000)	\$1,000,000	Updated portfolio data from servicer				
							9/30/2010	\$160,445	\$1,160,445	Updated portfolio data from servicer				
							1/6/2011	(\$1)	\$1,160,444	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$2)	\$1,160,442	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$16)	\$1,160,426	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$12)	\$1,160,414	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$33)	\$1,160,381	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$6)	\$1,160,375	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$21)	\$1,160,354	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$8)	\$1,160,346	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$3)	\$1,160,343	Updated due to quarterly assessment and reallocation	\$62,550	\$60,063	\$67,400	\$190,013
							12/23/2013	(\$4,797)	\$1,155,546	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$169)	\$1,155,377	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$1,996)	\$1,153,381	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$3,965)	\$1,149,416	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$1,311)	\$1,148,105	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$144,011)	\$1,004,094	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$55,020)	\$949,074	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$152,138)	\$796,936	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$33,425)	\$763,511	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$44,706)	\$718,805	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$34,106)	\$684,699	Updated due to quarterly assessment and reallocation				
11/25/2009	Home Financing Center, Inc. Coral Gables, FL	Purchase	Financial Instrument for Home Loan Modifications	\$230,000	N/A		4/21/2010	(\$230,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
4/20/2009	Home Loan Services, Inc., Pittsburgh, PA	Purchase	Financial Instrument for Home Loan Modifications	N/A	7	9/30/2010	(\$71,126,410)	\$478,973,590	Updated portfolio data from servicer	\$169,858	\$2,440,768	\$3,698,607	\$6,309,233
						12/15/2010	(\$314,900,000)	\$164,073,590	Transfer of cap due to servicing transfer				
						1/6/2011	(\$233)	\$164,073,357	Updated due to quarterly assessment and reallocation				
						2/16/2011	(\$1,900,000)	\$162,173,357	Transfer of cap due to servicing transfer				
						3/16/2011	(\$400,000)	\$161,773,357	Transfer of cap due to servicing transfer				
						3/30/2011	(\$278)	\$161,773,079	Updated due to quarterly assessment and reallocation				
						5/13/2011	(\$400,000)	\$161,373,079	Transfer of cap due to servicing transfer				
						6/29/2011	(\$2,625)	\$161,370,454	Updated due to quarterly assessment and reallocation				
						10/19/2011	(\$155,061,221)	\$6,309,233	Termination of SPA				
						2/14/2013	\$510,000	\$510,000	Transfer of cap due to servicing transfer				
						3/25/2013	(\$9)	\$509,991	Updated due to quarterly assessment and reallocation				
						4/16/2013	\$200,000	\$709,991	Transfer of cap due to servicing transfer				
						5/16/2013	\$40,000	\$749,991	Transfer of cap due to servicing transfer				
						6/27/2013	(\$4)	\$749,987	Updated due to quarterly assessment and reallocation				
						7/16/2013	(\$120,000)	\$629,987	Transfer of cap due to servicing transfer				
						9/27/2013	(\$2)	\$629,985	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$2,620)	\$627,365	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$92)	\$627,273	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$1,088)	\$626,185	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$2,161)	\$624,024	Updated due to quarterly assessment and reallocation				
2/14/2013	Home Servicing, LLC, Baton Rouge, LA	Purchase	Financial Instrument for Home Loan Modifications	\$0	3	9/16/2014	(\$290,000)	\$334,024	Transfer of cap due to servicing transfer	\$15,034	\$29,572	\$14,784	\$59,389
						9/29/2014	(\$332)	\$333,692	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$40,233)	\$293,459	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$15,131)	\$278,328	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$59,638)	\$218,690	Updated due to quarterly assessment and reallocation				
						6/16/2015	\$70,000	\$288,690	Transfer of cap due to servicing transfer				
						6/25/2015	(\$22,485)	\$266,205	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$20,000	\$286,205	Transfer of cap due to servicing transfer				
						8/14/2015	\$350,000	\$636,205	Transfer of cap due to servicing transfer				
						9/28/2015	(\$76,282)	\$559,923	Updated due to quarterly assessment and reallocation				
						12/16/2015	\$30,000	\$589,923	Transfer of cap due to servicing transfer				
						12/28/2015	(\$64,113)	\$525,810	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
9/30/2009							(\$121,190,000)	\$552,810,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009							(\$36,290,000)	\$516,520,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010							(\$199,320,000)	\$715,840,000	Updated portfolio data from servicer			
7/14/2010							(\$189,040,000)	\$526,800,000	Updated portfolio data from servicer			
9/30/2010							\$38,626,728	\$565,426,728	Updated portfolio data from servicer			
10/15/2010							(\$170,800,000)	\$394,626,728	Transfer of cap due to servicing transfer			
12/15/2010							(\$22,200,000)	\$372,426,728	Transfer of cap due to servicing transfer			
1/6/2011							(\$549)	\$372,426,179	Updated due to quarterly assessment and reallocation			
2/16/2011							(\$900,000)	\$371,526,179	Transfer of cap due to servicing transfer			
3/30/2011							(\$653)	\$371,925,526	Updated due to quarterly assessment and reallocation			
6/29/2011					13		(\$6,168)	\$371,519,358	Updated due to quarterly assessment and reallocation			
6/28/2012							(\$4,634)	\$371,514,724	Updated due to quarterly assessment and reallocation	\$0	\$3,036,319	\$8,308,819
8/16/2012	HomeEq Servicing, North Highlands, CA	Purchase	Financial Instrument for Home Loan	N/A			(\$430,000)	\$371,084,724	Transfer of cap due to servicing transfer			
9/27/2012							(\$12,728)	\$371,071,996	Updated due to quarterly assessment and reallocation			
12/14/2012							(\$20,000)	\$371,051,996	Transfer of cap due to servicing transfer			
12/27/2012							(\$2,148)	\$371,049,848	Updated due to quarterly assessment and reallocation			
3/25/2013							(\$8,137)	\$371,041,711	Updated due to quarterly assessment and reallocation			
6/27/2013							(\$3,071)	\$371,038,640	Updated due to quarterly assessment and reallocation			
9/27/2013							(\$1,101)	\$371,037,539	Updated due to quarterly assessment and reallocation			
11/14/2013							(\$10,000)	\$371,027,539	Transfer of cap due to servicing transfer			
12/23/2013							(\$1,858,220)	\$369,169,319	Updated due to quarterly assessment and reallocation			
2/27/2014							(\$360,860,500)	\$8,308,819	Termination of SPA			
1/22/2010							\$20,000	\$330,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010							\$820,000	\$1,150,000	Updated portfolio data from servicer			
7/14/2010							(\$350,000)	\$800,000	Updated portfolio data from servicer			
9/30/2010					6		\$70,334	\$870,334	Updated portfolio data from servicer			
1/6/2011							(\$1)	\$870,333	Updated due to quarterly assessment and reallocation	\$1,917	\$5,573	\$13,323
3/30/2011							(\$1)	\$870,332	Updated due to quarterly assessment and reallocation			
6/29/2011							(\$13)	\$870,319	Updated due to quarterly assessment and reallocation			
6/28/2012							(\$10)	\$870,309	Updated due to quarterly assessment and reallocation			
7/6/2012							(\$856,986)	\$13,323	Termination of SPA			

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HomeStar Bank & Financial Services, Manteno, IL

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							9/30/2009	(\$53,670,000)	\$1,218,820,000	Updated portfolio data from servicer/initial cap				
							12/30/2009	\$250,460,000	\$1,469,270,000	Updated portfolio data from servicer/initial cap				
							3/26/2010	\$124,820,000	\$1,594,090,000	Updated portfolio data from servicer				
							7/14/2010	(\$289,990,000)	\$1,304,100,000	Updated portfolio data from servicer				
							9/30/2010	\$1,690,508	\$1,305,790,508	Updated portfolio data from servicer				
							10/15/2010	\$300,000	\$1,306,090,508	Transfer of cap due to servicing transfer				
							11/16/2010	(\$100,000)	\$1,305,990,508	Transfer of cap due to servicing transfer				
							1/6/2011	(\$1,173)	\$1,305,989,335	Updated due to quarterly assessment and reallocation				
							2/16/2011	(\$500,000)	\$1,305,489,335	Transfer of cap due to servicing transfer				
							3/30/2011	(\$1,400)	\$1,305,487,935	Updated due to quarterly assessment and reallocation				
							4/13/2011	\$3,100,000	\$1,308,587,935	Transfer of cap due to servicing transfer				
							6/29/2011	(\$12,883)	\$1,308,575,052	Updated due to quarterly assessment and reallocation				
							9/15/2011	(\$1,000,000)	\$1,307,575,052	Transfer of cap due to servicing transfer				
							10/14/2011	(\$100,000)	\$1,307,475,052	Transfer of cap due to servicing transfer				
							11/16/2011	(\$1,100,000)	\$1,306,375,052	Transfer of cap due to servicing transfer				
							5/16/2012	(\$10,000)	\$1,306,365,052	Transfer of cap due to servicing transfer				
							6/28/2012	(\$8,378)	\$1,306,356,674	Updated due to quarterly assessment and reallocation				
							7/16/2012	(\$470,000)	\$1,305,886,674	Transfer of cap due to servicing transfer				
7/22/2009	Homeward Residential, Inc. (American Home Mortgage Servicing, Inc), Coppell, TX	Purchase	Financial Instrument for Home Loan	\$1,272,490,000	N/A	14	8/16/2012	(\$80,000)	\$1,305,806,674	Transfer of cap due to servicing transfer	\$51,759,482	\$133,893,684	\$94,837,607	\$280,490,773
							9/27/2012	(\$22,494)	\$1,305,784,180	Updated due to quarterly assessment and reallocation				
							10/16/2012	(\$260,000)	\$1,305,524,180	Transfer of cap due to servicing transfer				
							11/15/2012	(\$30,000)	\$1,305,494,180	Transfer of cap due to servicing transfer				
							12/14/2012	(\$50,000)	\$1,305,444,180	Transfer of cap due to servicing transfer				
							12/27/2012	(\$3,676)	\$1,305,440,504	Updated due to quarterly assessment and reallocation				
							1/16/2013	(\$80,000)	\$1,305,360,504	Transfer of cap due to servicing transfer				
							2/14/2013	\$20,000	\$1,305,380,504	Transfer of cap due to servicing transfer				
							3/14/2013	(\$84,160,000)	\$1,221,220,504	Transfer of cap due to servicing transfer				
							3/25/2013	(\$12,821)	\$1,221,207,683	Updated due to quarterly assessment and reallocation				
							4/16/2013	(\$621,110,000)	\$600,097,683	Transfer of cap due to servicing transfer				
							5/16/2013	(\$19,120,000)	\$580,977,683	Transfer of cap due to servicing transfer				
							6/27/2013	(\$1,947)	\$580,975,736	Updated due to quarterly assessment and reallocation				
							7/16/2013	(\$14,870,000)	\$566,105,736	Transfer of cap due to servicing transfer				
							9/27/2013	(\$655)	\$566,105,081	Updated due to quarterly assessment and reallocation				
							12/16/2013	\$20,000	\$566,125,081	Transfer of cap due to servicing transfer				
							12/23/2013	(\$1,110,189)	\$565,014,892	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$39,031)	\$564,975,861	Updated due to quarterly assessment and reallocation				
							4/16/2014	(\$10,000)	\$564,965,861	Transfer of cap due to servicing transfer				
							5/28/2014	(\$284,475,088)	\$280,490,773	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
									Updated portfolio data from servicer/additional program initial cap				
						10/2/2009	\$130,000	\$690,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$1,040,000	\$1,730,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$1,680,000)	\$50,000	Updated portfolio data from servicer				
						5/12/2010	\$1,260,000	\$1,310,000	Updated portfolio data from servicer				
						7/14/2010	(\$1,110,000)	\$200,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$100,000	\$300,000	Updated portfolio data from servicer				
						9/30/2010	(\$9,889)	\$290,111	Updated portfolio data from servicer				
						6/29/2011	(\$3)	\$290,108	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$2)	\$290,106	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$7)	\$290,099	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$1)	\$290,098	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$4)	\$290,094	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$2)	\$290,092	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$1)	\$290,091	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$979)	\$289,112	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$34)	\$289,078	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$406)	\$288,672	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$807)	\$287,865	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$267)	\$287,598	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$32,297)	\$255,301	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$12,146)	\$243,155	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$47,875)	\$195,280	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$11,354)	\$183,926	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$15,167)	\$168,759	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$11,225)	\$157,534	Updated due to quarterly assessment and reallocation				
						1/22/2010	\$30,000	\$730,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$1,740,000	\$2,470,000	Updated portfolio data from servicer				
						7/14/2010	(\$1,870,000)	\$600,000	Updated portfolio data from servicer				
						9/30/2010	\$850,556	\$1,450,556	Updated portfolio data from servicer				
						1/6/2011	(\$2)	\$1,450,554	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$2)	\$1,450,552	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$23)	\$1,450,529	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$17)	\$1,450,512	Updated due to quarterly assessment and reallocation				
						9/21/2012	(\$1,450,512)	\$0	Termination of SPA				
						1/22/2010	\$200,000	\$4,430,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$1,470,000)	\$2,960,000	Updated portfolio data from servicer				
						7/14/2010	(\$1,560,000)	\$1,400,000	Updated portfolio data from servicer				
						9/30/2010	\$5,882,780	\$7,252,780	Updated portfolio data from servicer				
						1/6/2011	(\$11)	\$7,252,769	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$13)	\$7,252,756	Updated due to quarterly assessment and reallocation				
						4/13/2011	(\$300,000)	\$6,952,756	Transfer of cap due to servicing transfer				
						6/3/2011	(\$6,927,254)	\$25,502	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap)	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount					
							9/30/2009	(\$10,000)	\$860,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$250,000	\$1,110,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	(\$10,000)	\$1,100,000	Updated portfolio data from servicer			
							7/14/2010	(\$400,000)	\$700,000	Updated portfolio data from servicer			
7/10/2009	IBM Southeast Employees Federal Credit Union, Delray Beach, FL	Purchase	Financial Instrument for Home Loan Modifications	\$870,000	N/A	6	9/30/2010	\$170,334	\$870,334	Updated portfolio data from servicer	\$23,589	\$16,000	\$48,589
							1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$870,332	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$12)	\$870,320	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$9)	\$870,311	Updated due to quarterly assessment and reallocation			
							9/14/2012	(\$821,722)	\$48,589	Termination of SPA			
							1/22/2010	\$40,000	\$800,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	(\$760,000)	\$40,000	Updated portfolio data from servicer			
							5/12/2010	\$2,630,000	\$2,670,000	Updated portfolio data from servicer			
							7/14/2010	(\$770,000)	\$1,900,000	Updated portfolio data from servicer			
							9/30/2010	\$565,945	\$2,465,945	Updated portfolio data from servicer			
							1/6/2011	(\$4)	\$2,465,941	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$4)	\$2,465,937	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$40)	\$2,465,897	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$29)	\$2,465,868	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$80)	\$2,465,788	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$14)	\$2,465,774	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$52)	\$2,465,722	Updated due to quarterly assessment and reallocation			
							6/27/2013	(\$19)	\$2,465,703	Updated due to quarterly assessment and reallocation			
10/23/2009	IC Federal Credit Union, Fitchburg, MA	Purchase	Financial Instrument for Home Loan Modifications	\$760,000	N/A		9/27/2013	(\$7)	\$2,465,696	Updated due to quarterly assessment and reallocation	\$34,333	\$41,200	\$140,091
							12/23/2013	(\$11,558)	\$2,454,138	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$410)	\$2,453,728	Updated due to quarterly assessment and reallocation	\$64,588		
							6/26/2014	(\$4,837)	\$2,448,891	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$9,607)	\$2,439,284	Updated due to quarterly assessment and reallocation			
							9/29/2014	(\$3,173)	\$2,436,111	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$374,717)	\$2,061,394	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$140,949)	\$1,920,445	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$534,653)	\$1,385,792	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$128,282)	\$1,257,510	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$172,975)	\$1,084,535	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$128,015)	\$956,520	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
						1/22/2010	\$440,000	\$9,870,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$14,480,000	\$24,350,000	Updated portfolio data from servicer				
						5/26/2010	(\$24,200,000)	\$150,000	Updated portfolio data from servicer				
						7/14/2010	\$150,000	\$300,000	Updated portfolio data from servicer				
						9/30/2010	(\$9,889)	\$290,111	Updated portfolio data from servicer				
						6/29/2011	(\$3)	\$290,108	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$2)	\$290,106	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$6)	\$290,100	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$1)	\$290,099	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$3)	\$290,096	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$1)	\$290,095	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$747)	\$289,348	Updated due to quarterly assessment and reallocation	\$79,514	\$34,821	\$33,025	\$147,361
12/4/2009	Idaho Housing and Finance Association, Boise, ID	Purchase	Financial Instrument for Home Loan Modifications	N/A		3/26/2014	(\$26)	\$289,322	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$314)	\$289,008	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$626)	\$288,382	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$226)	\$288,156	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$18,852)	\$269,304	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$7,136)	\$262,168	Updated due to quarterly assessment and reallocation				
						4/28/2015	\$259,548	\$521,716	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$35)	\$521,681	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$1,297)	\$520,384	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$6,174)	\$514,210	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
							3/26/2010	(\$730,000)	\$230,000	Updated portfolio data from servicer			
							7/14/2010	\$370,000	\$600,000	Updated portfolio data from servicer			
							9/30/2010	\$200,000	\$800,000	Updated portfolio data from servicer/additional program initial cap			
							9/30/2010	(\$364,833)	\$435,167	Updated portfolio data from servicer			
							11/16/2010	\$100,000	\$535,167	Transfer of cap due to servicing transfer			
							1/6/2011	(\$1)	\$535,166	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$535,165	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$7)	\$535,158	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$6)	\$535,152	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$15)	\$535,137	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$3)	\$535,134	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$10)	\$535,124	Updated due to quarterly assessment and reallocation			
							6/27/2013	(\$4)	\$535,120	Updated due to quarterly assessment and reallocation			
							9/27/2013	(\$1)	\$535,119	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0
							12/23/2013	(\$2,242)	\$532,877	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$79)	\$532,798	Updated due to quarterly assessment and reallocation			
							6/26/2014	(\$930)	\$531,868	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$1,848)	\$530,020	Updated due to quarterly assessment and reallocation			
							9/29/2014	(\$610)	\$529,410	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$73,927)	\$455,483	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$27,803)	\$427,680	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$109,586)	\$318,094	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$25,989)	\$292,105	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$34,717)	\$257,388	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$25,693)	\$231,695	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)										
						5/26/2010	\$120,000	\$28,160,000	Updated portfolio data from servicer/program initial cap				
						7/14/2010	(\$12,660,000)	\$15,500,000	Updated portfolio data from servicer				
						9/30/2010	\$100,000	\$15,600,000	Updated portfolio data from servicer/program initial cap				
						9/30/2010	(\$3,125,218)	\$12,474,782	Updated portfolio data from servicer				
						11/16/2010	\$800,000	\$13,274,782	Transfer of cap due to servicing transfer				
						1/6/2011	(\$20)	\$13,274,762	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$24)	\$13,274,738	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$221)	\$13,274,517	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$169)	\$13,274,348	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$465)	\$13,273,883	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$78)	\$13,273,805	Updated due to quarterly assessment and reallocation				
3/5/2010	Serve Servicing, Inc., Irving, TX	Purchase	Financial Instrument for Home Loan Modifications		N/A	3/25/2013	(\$297)	\$13,273,508	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
						6/27/2013	(\$112)	\$13,273,396	Updated due to quarterly assessment and reallocation				
						7/16/2013	(\$10,000)	\$13,263,396	Transfer of cap due to servicing transfer				
						9/27/2013	(\$40)	\$13,263,356	Updated due to quarterly assessment and reallocation				
						11/14/2013	(\$60,000)	\$13,203,356	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$67,516)	\$13,135,840	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$2,373)	\$13,133,467	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$28,014)	\$13,105,453	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$55,640)	\$13,049,813	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$18,379)	\$13,031,434	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$2,226,283)	\$10,805,151	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$837,269)	\$9,967,882	Updated due to quarterly assessment and reallocation				
						4/2/2015	(\$9,967,882)	\$0	Termination of SPA				
						9/30/2010	\$135,167	\$435,167	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$435,166	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$1)	\$435,165	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$6)	\$435,159	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$4)	\$435,155	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$12)	\$435,143	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$2)	\$435,141	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$8)	\$435,133	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$3)	\$435,130	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$1)	\$435,129	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$1,727)	\$433,402	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$61)	\$433,341	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$716)	\$432,625	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$1,423)	\$431,202	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$470)	\$430,732	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$56,939)	\$373,793	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$21,414)	\$352,379	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$84,403)	\$267,976	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$20,017)	\$247,959	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$26,739)	\$221,220	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$19,789)	\$201,431	Updated due to quarterly assessment and reallocation				
9/24/2010	James B. Nutter & Company, Kansas City, MO	Purchase	Financial Instrument for Home Loan Modifications		N/A					\$17,515	\$0	\$17,124	\$34,638

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						9/30/2009	(\$14,850,000)	\$2,684,870,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$1,178,180,000	\$3,863,050,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$1,006,580,000	\$4,869,630,000	Updated portfolio data from servicer/additional program initial cap				
						7/14/2010	(\$1,934,230,000)	\$2,935,400,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$72,400,000	\$3,007,800,000	Updated portfolio data from servicer				
						9/30/2010	\$215,625,536	\$3,223,425,536	Updated portfolio data from servicer				
						1/6/2011	(\$3,636)	\$3,223,421,900	Updated due to quarterly assessment and reallocation				
						3/16/2011	(\$100,000)	\$3,223,321,900	Transfer of cap due to servicing transfer				
						3/30/2011	(\$3,999)	\$3,223,317,901	Updated due to quarterly assessment and reallocation				
						4/13/2011	(\$200,000)	\$3,223,117,901	Transfer of cap due to servicing transfer				
						5/13/2011	\$122,700,000	\$3,345,817,901	Transfer of cap due to servicing transfer				
						6/29/2011	(\$34,606)	\$3,345,783,295	Updated due to quarterly assessment and reallocation				
						7/14/2011	\$600,000	\$3,346,383,295	Transfer of cap due to servicing transfer				
						8/16/2011	(\$400,000)	\$3,345,983,295	Transfer of cap due to servicing transfer				
						9/15/2011	(\$100,000)	\$3,345,883,295	Transfer of cap due to servicing transfer				
						10/14/2011	\$200,000	\$3,346,083,295	Transfer of cap due to servicing transfer				
						10/19/2011	\$519,211,309	\$3,865,294,604	Transfer of cap due to servicing transfer				
						11/16/2011	(\$2,800,000)	\$3,862,494,604	Transfer of cap due to servicing transfer				
						1/13/2012	(\$100,000)	\$3,862,394,604	Transfer of cap due to servicing transfer				
						2/16/2012	(\$100,000)	\$3,862,294,604	Transfer of cap due to servicing transfer				
						5/16/2012	(\$126,080,000)	\$3,736,214,604	Transfer of cap due to servicing transfer				
						6/14/2012	(\$1,620,000)	\$3,734,594,604	Transfer of cap due to servicing transfer				
						6/28/2012	(\$16,192)	\$3,734,578,412	Updated due to quarterly assessment and reallocation				
						7/16/2012	(\$2,300,000)	\$3,732,278,412	Transfer of cap due to servicing transfer				
						8/16/2012	(\$20,000)	\$3,732,258,412	Transfer of cap due to servicing transfer				
						9/27/2012	(\$37,341)	\$3,732,221,071	Updated due to quarterly assessment and reallocation				
						10/16/2012	(\$11,300,000)	\$3,731,091,071	Transfer of cap due to servicing transfer				
						11/15/2012	(\$3,770,000)	\$3,727,321,071	Transfer of cap due to servicing transfer				
						12/14/2012	(\$180,000)	\$3,727,141,071	Transfer of cap due to servicing transfer				
						12/27/2012	(\$4,535)	\$3,727,136,536	Updated due to quarterly assessment and reallocation				
						1/16/2013	(\$60,000)	\$3,727,076,536	Transfer of cap due to servicing transfer				
						2/14/2013	(\$520,000)	\$3,726,556,536	Transfer of cap due to servicing transfer				
						3/14/2013	(\$90,000)	\$3,726,466,536	Transfer of cap due to servicing transfer				
						3/25/2013	(\$14,310)	\$3,726,452,226	Updated due to quarterly assessment and reallocation				
						4/16/2013	(\$110,000)	\$3,726,342,226	Transfer of cap due to servicing transfer				
						5/16/2013	(\$120,000)	\$3,726,222,226	Transfer of cap due to servicing transfer				
						6/14/2013	(\$50,000)	\$3,726,172,226	Transfer of cap due to servicing transfer				
						6/27/2013	(\$3,778)	\$3,726,168,448	Updated due to quarterly assessment and reallocation				
						7/16/2013	(\$103,240,000)	\$3,622,928,448	Transfer of cap due to servicing transfer				
						8/15/2013	(\$20,000)	\$3,622,908,448	Transfer of cap due to servicing transfer				
						9/16/2013	(\$99,960,000)	\$3,522,948,448	Transfer of cap due to servicing transfer				
						9/27/2013	(\$724)	\$3,522,947,724	Updated due to quarterly assessment and reallocation				
						10/15/2013	(\$77,990,000)	\$3,444,957,724	Transfer of cap due to servicing transfer				

7/31/2009 JP Morgan Chase Bank, NA, Lewisville, TX Purchase \$2,699,720,000 N/A \$515,316,459 \$1,298,882,298 \$494,202,105 \$2,308,400,862

Financial Instrument for Home Loan Modifications

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
11/14/2013						11/14/2013	(\$15,610,000)	\$3,429,347,724	Transfer of cap due to servicing transfer				
12/16/2013						12/16/2013	(\$50,000)	\$3,429,297,724	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$840,396)	\$3,428,457,328	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	(\$5,790,000)	\$3,422,667,328	Transfer of cap due to servicing transfer				
2/13/2014						2/13/2014	(\$52,670,000)	\$3,369,997,328	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	(\$3,730,000)	\$3,366,267,328	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$21,412)	\$3,366,245,916	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	(\$14,000,000)	\$3,352,245,916	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	(\$18,970,000)	\$3,333,275,916	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	(\$30,170,000)	\$3,303,105,916	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$101,752)	\$3,303,004,164	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	(\$12,980,000)	\$3,290,024,164	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$154,293)	\$3,289,869,871	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	(\$7,180,000)	\$3,282,689,871	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	(\$9,640,000)	\$3,273,049,871	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$18,088)	\$3,273,031,783	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	(\$390,000)	\$3,272,641,783	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	(\$10,150,000)	\$3,262,491,783	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	(\$4,800,000)	\$3,257,691,783	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$549,933,107)	\$3,807,624,890	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	(\$10,720,000)	\$3,796,904,890	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	(\$4,030,000)	\$3,792,874,890	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	(\$47,020,000)	\$3,745,854,890	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	\$40,703,961	\$3,786,558,851	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	(\$3,010,000)	\$3,783,548,851	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	\$332,660,757	\$4,116,209,608	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	(\$8,210,000)	\$4,107,999,608	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	(\$14,130,000)	\$4,093,869,608	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	\$40,588,882	\$4,134,458,490	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	(\$17,520,000)	\$4,116,938,490	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$10,000)	\$4,116,928,490	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$760,000	\$4,117,688,490	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	\$27,225,885	\$4,144,914,375	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	(\$7,740,000)	\$4,137,174,375	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	(\$6,050,000)	\$4,131,124,375	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	(\$1,730,000)	\$4,129,394,375	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	\$37,401,098	\$4,166,795,473	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
11/15/2012							\$30,000	\$30,000	Transfer of cap due to servicing transfer				
12/14/2012							\$70,000	\$100,000	Transfer of cap due to servicing transfer				
1/16/2013							(\$10,000)	\$90,000	Transfer of cap due to servicing transfer				
2/14/2013							(\$10,000)	\$80,000	Transfer of cap due to servicing transfer				
4/16/2013							(\$10,000)	\$70,000	Transfer of cap due to servicing transfer				
5/16/2013							\$130,000	\$200,000	Transfer of cap due to servicing transfer				
6/14/2013							(\$50,000)	\$150,000	Transfer of cap due to servicing transfer				
7/16/2013							(\$20,000)	\$130,000	Transfer of cap due to servicing transfer				
12/23/2013							(\$155)	\$129,845	Updated due to quarterly assessment and reallocation				
3/14/2014							\$2,240,000	\$2,369,845	Transfer of cap due to servicing transfer				
3/26/2014							(\$373)	\$2,369,472	Updated due to quarterly assessment and reallocation				
6/26/2014							(\$4,497)	\$2,364,975	Updated due to quarterly assessment and reallocation				
7/29/2014							(\$8,932)	\$2,356,043	Updated due to quarterly assessment and reallocation				
9/16/2014							(\$40,000)	\$2,316,043	Transfer of cap due to servicing transfer				
9/29/2014							(\$2,954)	\$2,313,089	Updated due to quarterly assessment and reallocation				
11/14/2014							(\$340,000)	\$1,973,089	Transfer of cap due to servicing transfer				
12/16/2014							(\$50,000)	\$1,923,089	Transfer of cap due to servicing transfer				
12/29/2014					3		(\$296,094)	\$1,626,995	Updated due to quarterly assessment and reallocation	\$26,792	\$24,747	\$26,239	\$77,778
1/15/2015							(\$100,000)	\$1,526,995	Transfer of cap due to servicing transfer				
2/13/2015							(\$20,000)	\$1,506,995	Transfer of cap due to servicing transfer				
3/26/2015							(\$2,587)	\$1,414,408	Updated due to quarterly assessment and reallocation				
4/16/2015							\$6,360,000	\$7,774,408	Transfer of cap due to servicing transfer				
4/28/2015							(\$2,372,693)	\$5,401,715	Updated due to quarterly assessment and reallocation				
5/14/2015							(\$430,000)	\$4,971,715	Transfer of cap due to servicing transfer				
6/16/2015							(\$240,000)	\$4,731,715	Transfer of cap due to servicing transfer				
6/25/2015							(\$505,871)	\$4,225,844	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$30,000)	\$4,195,844	Transfer of cap due to servicing transfer				
8/14/2015							(\$160,000)	\$4,035,844	Transfer of cap due to servicing transfer				
9/16/2015							(\$20,000)	\$4,015,844	Transfer of cap due to servicing transfer				
9/28/2015							(\$647,986)	\$3,367,858	Updated due to quarterly assessment and reallocation				
10/15/2015							\$170,000	\$3,537,858	Transfer of cap due to servicing transfer				
11/16/2015							(\$260,000)	\$3,277,858	Transfer of cap due to servicing transfer				
12/16/2015							\$460,000	\$3,737,858	Transfer of cap due to servicing transfer				
12/28/2015							(\$546,139)	\$3,191,719	Updated due to quarterly assessment and reallocation				

Financial Instrument for Home Loan Modifications
 Kondaur Capital Corporation, Orange, CA

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						9/30/2009	\$180,000	\$600,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	(\$350,000)	\$250,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$20,000	\$270,000	Updated portfolio data from servicer				
						7/14/2010	(\$70,000)	\$200,000	Updated portfolio data from servicer				
						9/30/2010	\$90,111	\$290,111	Updated portfolio data from servicer				
						6/29/2011	(\$3)	\$290,108	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$2)	\$290,106	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$7)	\$290,099	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$1)	\$290,098	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$4)	\$290,094	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$2)	\$290,092	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$1)	\$290,091	Updated due to quarterly assessment and reallocation	\$16,212	\$17,485	\$26,196	\$59,894
8/5/2009	Lake City Bank, Warsaw, IN	Purchase	Financial Instrument for Home Loan Modifications			12/23/2013	(\$979)	\$289,112	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$34)	\$289,078	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$406)	\$288,672	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$807)	\$287,865	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$267)	\$287,598	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$26,057)	\$261,541	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$9,806)	\$251,735	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$17,748)	\$233,987	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$4,963)	\$229,024	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$6,649)	\$222,375	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$4,972)	\$217,403	Updated due to quarterly assessment and reallocation				
						9/30/2009	\$150,000	\$250,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$130,000	\$380,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$50,000	\$430,000	Updated portfolio data from servicer				
						7/14/2010	(\$30,000)	\$400,000	Updated portfolio data from servicer				
						9/30/2010	\$35,167	\$435,167	Updated portfolio data from servicer	\$3,000	\$3,651	\$4,000	\$10,651
						1/6/2011	(\$1)	\$435,166	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$1)	\$435,165	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$6)	\$435,159	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$4)	\$435,155	Updated due to quarterly assessment and reallocation				
						8/23/2012	(\$424,504)	\$10,651	Termination of SPA				
						6/16/2014	\$40,000	\$40,000	Transfer of cap due to servicing transfer	\$917	\$232	\$1,000	\$2,149
6/16/2014	Land/Home Financial Services, Inc., Concord, CA	Purchase	Financial Instrument for Home Loan Modifications			9/16/2014	\$20,000	\$60,000	Transfer of cap due to servicing transfer				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans											TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP						
1/16/2014	LenderLive Network, Inc, Glendale, CO	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	1/16/2014	\$100,000	\$100,000	\$100,000	Transfer of cap due to servicing transfer				
							3/14/2014	\$10,000	\$110,000	\$110,000	Transfer of cap due to servicing transfer				
							3/26/2014	(\$2)	\$109,998	\$109,998	Updated due to quarterly assessment and reallocation				
							5/15/2014	\$20,000	\$129,998	\$129,998	Transfer of cap due to servicing transfer				
							6/16/2014	\$80,000	\$209,998	\$209,998	Transfer of cap due to servicing transfer				
							6/26/2014	(\$236)	\$209,762	\$209,762	Updated due to quarterly assessment and reallocation				
							7/16/2014	\$140,000	\$349,762	\$349,762	Transfer of cap due to servicing transfer				
							7/29/2014	(\$1,069)	\$348,693	\$348,693	Updated due to quarterly assessment and reallocation				
							8/14/2014	\$60,000	\$408,693	\$408,693	Transfer of cap due to servicing transfer				
							9/29/2014	(\$438)	\$408,255	\$408,255	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$30,607)	\$377,648	\$377,648	Updated due to quarterly assessment and reallocation	\$38,500	\$69,770	\$8,000	\$116,270
							3/26/2015	(\$11,543)	\$366,105	\$366,105	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$45,568)	\$320,537	\$320,537	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$10,869)	\$309,668	\$309,668	Updated due to quarterly assessment and reallocation				
							7/16/2015	\$10,000	\$319,668	\$319,668	Transfer of cap due to servicing transfer				
							9/28/2015	(\$16,383)	\$303,285	\$303,285	Updated due to quarterly assessment and reallocation				
							11/16/2015	\$10,000	\$313,285	\$313,285	Transfer of cap due to servicing transfer				
							12/28/2015	(\$13,791)	\$299,494	\$299,494	Updated due to quarterly assessment and reallocation				
							9/30/2010	\$450,556	\$1,450,556	\$1,450,556	Updated portfolio data from servicer				
							1/6/2011	(\$2)	\$1,450,554	\$1,450,554	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$2)	\$1,450,552	\$1,450,552	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$23)	\$1,450,529	\$1,450,529	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$17)	\$1,450,512	\$1,450,512	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$48)	\$1,450,464	\$1,450,464	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$8)	\$1,450,456	\$1,450,456	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$30)	\$1,450,426	\$1,450,426	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$11)	\$1,450,415	\$1,450,415	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$4)	\$1,450,411	\$1,450,411	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$6,958)	\$1,443,453	\$1,443,453	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$245)	\$1,443,208	\$1,443,208	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
							6/26/2014	(\$2,887)	\$1,440,321	\$1,440,321	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$5,734)	\$1,434,587	\$1,434,587	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$1,894)	\$1,432,693	\$1,432,693	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$229,437)	\$1,203,256	\$1,203,256	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$86,288)	\$1,116,968	\$1,116,968	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$340,104)	\$776,864	\$776,864	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$80,659)	\$696,205	\$696,205	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$107,746)	\$588,459	\$588,459	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$79,741)	\$508,718	\$508,718	Updated due to quarterly assessment and reallocation				
12/16/2014	Liberty Savings Bank, FSB, Wilmington OH	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	12/16/2014	\$10,000	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
9/30/2009						9/30/2009	\$313,050,000	\$1,087,950,000	Updated portfolio data from servicer/additional program initial cap				
12/30/2009						12/30/2009	\$275,370,000	\$1,363,320,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	\$278,910,000	\$1,642,230,000	Updated portfolio data from servicer				
7/14/2010						7/14/2010	(\$474,730,000)	\$1,167,500,000	Updated portfolio data from servicer				
8/13/2010						8/13/2010	(\$700,000)	\$1,166,800,000	Transfer of cap due to servicing transfer				
9/15/2010						9/15/2010	(\$1,000,000)	\$1,165,800,000	Transfer of cap due to servicing transfer				
9/30/2010						9/30/2010	(\$115,017,236)	\$1,050,782,764	Updated portfolio data from servicer				
10/15/2010						10/15/2010	(\$800,000)	\$1,049,982,764	Transfer of cap due to servicing transfer				
12/15/2010						12/15/2010	\$800,000	\$1,050,782,764	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(\$1,286)	\$1,050,781,478	Updated due to quarterly assessment and reallocation				
3/16/2011						3/16/2011	\$8,800,000	\$1,059,581,478	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(\$1,470)	\$1,059,580,008	Updated due to quarterly assessment and reallocation				
4/13/2011						4/13/2011	(\$3,300,000)	\$1,056,280,008	Transfer of cap due to servicing transfer				
5/13/2011						5/13/2011	(\$300,000)	\$1,055,980,008	Transfer of cap due to servicing transfer				
6/16/2011						6/16/2011	(\$700,000)	\$1,055,280,008	Transfer of cap due to servicing transfer				
6/29/2011						6/29/2011	(\$13,097)	\$1,055,266,911	Updated due to quarterly assessment and reallocation				
7/14/2011					12	7/14/2011	(\$200,000)	\$1,055,066,911	Transfer of cap due to servicing transfer	\$13,441,220	\$35,353,126	\$27,530,414	\$76,324,760
9/15/2011						9/15/2011	(\$2,900,000)	\$1,052,166,911	Transfer of cap due to servicing transfer				
10/14/2011						10/14/2011	(\$300,000)	\$1,051,866,911	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	(\$500,000)	\$1,051,366,911	Transfer of cap due to servicing transfer				
12/15/2011						12/15/2011	(\$2,600,000)	\$1,048,766,911	Transfer of cap due to servicing transfer				
1/13/2012						1/13/2012	(\$194,800,000)	\$853,966,911	Transfer of cap due to servicing transfer				
2/16/2012						2/16/2012	(\$400,000)	\$853,566,911	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$9,728)	\$853,557,183	Updated due to quarterly assessment and reallocation				
8/16/2012						8/16/2012	(\$7,990,000)	\$845,567,183	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$26,467)	\$845,540,716	Updated due to quarterly assessment and reallocation				
12/27/2012						12/27/2012	(\$4,466)	\$845,536,250	Updated due to quarterly assessment and reallocation				
3/25/2013						3/25/2013	(\$16,922)	\$845,519,328	Updated due to quarterly assessment and reallocation				
6/27/2013						6/27/2013	(\$6,386)	\$845,512,942	Updated due to quarterly assessment and reallocation				
9/27/2013						9/27/2013	(\$2,289)	\$845,510,653	Updated due to quarterly assessment and reallocation				
12/16/2013						12/16/2013	(\$60,000)	\$845,450,653	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$3,864,503)	\$841,586,150	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	(\$30,000)	\$841,556,150	Transfer of cap due to servicing transfer				
1/31/2014						1/31/2014	(\$765,231,390)	\$76,324,760	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							1/22/2010	\$40,000	\$740,000	Updated portfolio data from servicer/ additional program initial cap				
							3/26/2010	\$80,000	\$790,000	Updated portfolio data from servicer				
							7/14/2010	\$1,310,000	\$2,100,000	Updated portfolio data from servicer				
							9/30/2010	\$75,834	\$2,175,834	Updated portfolio data from servicer				
							1/6/2011	(\$3)	\$2,175,831	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$4)	\$2,175,827	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$35)	\$2,175,792	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$26)	\$2,175,766	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$70)	\$2,175,696	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$12)	\$2,175,684	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$45)	\$2,175,639	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$17)	\$2,175,622	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$56)	\$2,175,616	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$9,932)	\$2,165,684	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$346)	\$2,165,338	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$4,087)	\$2,161,251	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$8,119)	\$2,153,132	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$2,682)	\$2,150,450	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$306,175)	\$1,844,275	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$116,051)	\$1,728,224	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$350,852)	\$1,377,372	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$83,233)	\$1,294,139	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$111,184)	\$1,182,955	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$82,285)	\$1,100,670	Updated due to quarterly assessment and reallocation	\$104,484	\$61,370	\$64,088	\$229,942

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
9/30/2010							9/30/2010	\$630,778	\$2,030,778	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							1/6/2011	(\$3)	\$2,030,775	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$3)	\$2,030,772	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$33)	\$2,030,739	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$25)	\$2,030,714	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$68)	\$2,030,646	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$11)	\$2,030,635	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$44)	\$2,030,591	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$16)	\$2,030,575	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$6)	\$2,030,569	Updated due to quarterly assessment and reallocation				
9/30/2010	Magna Bank, Germantown, TN	Purchase	Financial Instrument for Home Loan Modifications	\$1,400,000	N/A		12/23/2013	(\$9,947)	\$2,020,622	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
							3/26/2014	(\$350)	\$2,020,272	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$4,127)	\$2,016,145	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$8,198)	\$2,007,947	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$2,708)	\$2,005,239	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$328,007)	\$1,677,232	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$123,358)	\$1,553,874	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$486,219)	\$1,067,655	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$115,312)	\$952,343	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$154,035)	\$798,308	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$113,998)	\$684,310	Updated due to quarterly assessment and reallocation				
9/30/2010							9/30/2010	\$225,278	\$725,278	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation				
							3/9/2011	(\$725,277)	\$0	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
1/22/2010							\$950,000	\$21,310,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010							(\$17,880,000)	\$3,430,000	Updated portfolio data from servicer				
6/16/2010							\$1,030,000	\$4,460,000	Transfer of cap due to servicing transfer				
7/14/2010							(\$1,160,000)	\$3,300,000	Updated portfolio data from servicer				
8/13/2010							\$800,000	\$4,100,000	Transfer of cap due to servicing transfer				
9/30/2010							\$200,000	\$4,300,000	Updated portfolio data from servicer/additional program initial cap				
9/30/2010							\$1,357,168	\$5,657,168	Updated portfolio data from servicer				
1/6/2011							(\$1)	\$5,657,167	Updated due to quarterly assessment and reallocation				
3/16/2011							\$5,700,000	\$11,357,167	Transfer of cap due to servicing transfer				
3/30/2011							(\$6)	\$11,357,161	Updated due to quarterly assessment and reallocation				
4/13/2011							\$7,300,000	\$18,657,161	Transfer of cap due to servicing transfer				
5/13/2011							\$300,000	\$18,957,161	Transfer of cap due to servicing transfer				
6/16/2011							\$900,000	\$19,857,161	Transfer of cap due to servicing transfer				
6/29/2011							(\$154)	\$19,857,007	Updated due to quarterly assessment and reallocation				
7/14/2011							\$100,000	\$19,957,007	Transfer of cap due to servicing transfer				
8/16/2011							\$300,000	\$20,257,007	Transfer of cap due to servicing transfer				
1/13/2012							(\$1,500,000)	\$18,757,007	Transfer of cap due to servicing transfer				
2/16/2012							(\$2,100,000)	\$16,657,007	Transfer of cap due to servicing transfer				
4/16/2012							(\$1,300,000)	\$15,357,007	Transfer of cap due to servicing transfer				
6/14/2012							(\$8,350,000)	\$7,007,007	Transfer of cap due to servicing transfer				
6/28/2012							(\$38)	\$7,006,969	Updated due to quarterly assessment and reallocation				
8/16/2012							(\$90,000)	\$6,916,969	Transfer of cap due to servicing transfer				
9/27/2012							(\$103)	\$6,916,866	Updated due to quarterly assessment and reallocation				
10/16/2012							(\$1,020,000)	\$5,896,866	Transfer of cap due to servicing transfer				
11/15/2012							\$170,000	\$6,066,866	Transfer of cap due to servicing transfer				
12/27/2012							(\$15)	\$6,066,851	Updated due to quarterly assessment and reallocation				
2/14/2013							(\$100,000)	\$5,966,851	Transfer of cap due to servicing transfer				
3/14/2013							(\$490,000)	\$5,476,851	Transfer of cap due to servicing transfer				
3/25/2013							(\$61)	\$5,476,790	Updated due to quarterly assessment and reallocation				
4/16/2013							(\$10,000)	\$5,466,790	Transfer of cap due to servicing transfer				
5/16/2013							(\$30,000)	\$5,436,790	Transfer of cap due to servicing transfer				
6/14/2013							(\$10,000)	\$5,426,790	Transfer of cap due to servicing transfer				
6/27/2013							(\$23)	\$5,426,767	Updated due to quarterly assessment and reallocation				
7/16/2013							(\$20,000)	\$5,406,767	Transfer of cap due to servicing transfer				
9/27/2013							(\$8)	\$5,406,759	Updated due to quarterly assessment and reallocation				
12/23/2013							(\$13,934)	\$5,392,825	Updated due to quarterly assessment and reallocation				
3/26/2014							(\$490)	\$5,392,335	Updated due to quarterly assessment and reallocation				
6/26/2014							(\$5,781)	\$5,386,554	Updated due to quarterly assessment and reallocation				
7/29/2014							(\$11,483)	\$5,375,071	Updated due to quarterly assessment and reallocation				
9/29/2014							(\$3,793)	\$5,371,278	Updated due to quarterly assessment and reallocation				
12/29/2014							(\$459,453)	\$4,911,825	Updated due to quarterly assessment and reallocation				
3/26/2015							(\$172,793)	\$4,739,032	Updated due to quarterly assessment and reallocation				
4/28/2015							(\$681,066)	\$4,057,966	Updated due to quarterly assessment and reallocation				
6/25/2015							(\$161,522)	\$3,896,444	Updated due to quarterly assessment and reallocation				
9/28/2015							(\$215,764)	\$3,680,680	Updated due to quarterly assessment and reallocation				
12/28/2015							(\$159,682)	\$3,520,998	Updated due to quarterly assessment and reallocation				
11/25/2009	Marix Servicing, LLC, Phoenix, AZ	Purchase	Financial Instrument for Home Loan Modifications							\$352,196	\$970,197	\$839,633	\$2,162,025

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Date	Name of institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount						
9/30/2010	Marsh Associates, Inc., Charlotte NC	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$1)	\$145,053	Updated due to quarterly assessment and reallocation	\$9,688	\$0	\$10,649	\$20,337
							3/25/2013	(\$1)	\$145,052	Updated due to quarterly assessment and reallocation				
10/15/2013	(\$50,000)	\$85,052	Transfer of cap due to servicing transfer											
10/28/2009	Members Mortgage Company, Inc., Woburn, MA	Purchase	Financial Instrument for Home Loan Modifications	\$510,000	N/A		4/21/2010	(\$510,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0
							10/2/2009	\$70,000	\$350,000	Updated portfolio data from servicer/additional program initial cap				
9/11/2009	Metropolitan National Bank, Little Rock, AR	Purchase	Financial Instrument for Home Loan Modifications	\$280,000	N/A		12/30/2009	\$620,000	\$970,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$100,000	\$1,070,000	Updated portfolio data from servicer				
							7/14/2010	(\$670,000)	\$400,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							9/30/2010	\$35,167	\$435,167	Updated portfolio data from servicer				
							1/6/2011	(\$435,166)	\$0	Termination of SPA				
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
9/30/2010	Mid America Mortgage, Inc. (Schmidt Mortgage Company), Rocky River, OH	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation											
6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation											
9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation											
12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation											

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount						
						Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *							
9/30/2010							9/30/2010	\$49,915,806	Updated portfolio data from servicer				
							1/6/2011	(\$125)	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$139)	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$1,223)	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$797)	Updated due to quarterly assessment and reallocation				
							7/16/2012	\$294,540,000	Transfer of cap due to servicing transfer				
							7/27/2012	(\$263,550,000)	Transfer of cap due to servicing transfer				
							9/27/2012	(\$3,170)	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$507)	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1,729)	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$593)	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$199)	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$280,061)	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8,934)	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$95,352)	Updated due to quarterly assessment and reallocation	\$28,342,518	\$2,797,228	\$30,626,812	\$61,766,558
							7/29/2014	\$30,892,185	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$9,245)	Updated due to quarterly assessment and reallocation				
							12/29/2014	\$75,614,324	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$240,368)	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$679,405)	Updated due to quarterly assessment and reallocation				
							5/14/2015	\$27,080,000	Transfer of cap due to servicing transfer				
							6/16/2015	\$8,250,000	Transfer of cap due to servicing transfer				
							6/25/2015	(\$87,379)	Updated due to quarterly assessment and reallocation				
							8/14/2015	\$13,920,000	Transfer of cap due to servicing transfer				
							9/28/2015	\$34,217,510	Updated due to quarterly assessment and reallocation				
							12/16/2015	\$2,100,000	Transfer of cap due to servicing transfer				
							12/28/2015	\$12,428,293	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount					
4/14/2010	Midwest Bank and Trust Co., Elmhwood Park, IL	Purchase	Financial Instrument for Home Loan Modifications	\$300,000	N/A		7/14/2010	\$300,000	\$600,000	Updated portfolio data from servicer			
							9/30/2010	(\$19,778)	\$580,222	Updated portfolio data from servicer			
							1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation		\$0	\$0
							6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation			
							7/14/2011	(\$580,212)	\$0	Termination of SPA			
							9/30/2010	\$180,222	\$580,222	Updated portfolio data from servicer			
							1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation			
9/15/2010	Midwest Community Bank, Freeport, IL	Purchase	Financial Instrument for Home Loan Modifications	\$400,000	N/A		6/28/2012	(\$6)	\$580,206	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$17)	\$580,189	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$3)	\$580,186	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$11)	\$580,175	Updated due to quarterly assessment and reallocation			
							6/27/2013	(\$4)	\$580,171	Updated due to quarterly assessment and reallocation			
							9/27/2013	(\$1)	\$580,170	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$2,474)	\$577,696	Updated due to quarterly assessment and reallocation		\$1,000	\$2,000
							3/26/2014	(\$87)	\$577,609	Updated due to quarterly assessment and reallocation			
							6/26/2014	(\$1,027)	\$576,582	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$2,039)	\$574,543	Updated due to quarterly assessment and reallocation			
9/15/2010	Midwest Community Bank, Freeport, IL	Purchase	Financial Instrument for Home Loan Modifications	\$400,000	N/A		9/29/2014	(\$673)	\$573,870	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$81,582)	\$492,288	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$30,682)	\$461,606	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$120,932)	\$340,674	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$28,680)	\$311,994	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$38,312)	\$273,682	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$28,353)	\$245,329	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP					
							Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *						
								9/30/2009	(\$490,000)	\$370,000	Updated portfolio data from servicer/additional program initial cap		
								12/30/2009	\$6,750,000	\$7,120,000	Updated portfolio data from servicer/additional program initial cap		
								3/26/2010	(\$6,340,000)	\$780,000	Updated portfolio data from servicer		
								7/14/2010	(\$180,000)	\$600,000	Updated portfolio data from servicer		
								9/30/2010	\$125,278	\$725,278	Updated portfolio data from servicer		
								3/30/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation		
								6/29/2011	(\$4)	\$725,273	Updated due to quarterly assessment and reallocation		
								6/28/2012	(\$1)	\$725,272	Updated due to quarterly assessment and reallocation		
								9/27/2012	(\$1)	\$725,271	Updated due to quarterly assessment and reallocation		
								3/25/2013	\$47,663	\$772,934	Updated due to quarterly assessment and reallocation		
								12/23/2013	(\$149)	\$772,785	Updated due to quarterly assessment and reallocation		
								3/26/2014	(\$5)	\$772,780	Updated due to quarterly assessment and reallocation		
								6/26/2014	(\$64)	\$772,716	Updated due to quarterly assessment and reallocation		
								7/29/2014	(\$19)	\$772,697	Updated due to quarterly assessment and reallocation		
								9/29/2014	(\$7)	\$772,690	Updated due to quarterly assessment and reallocation		
								12/29/2014	\$221,158	\$993,848	Updated due to quarterly assessment and reallocation		
								3/26/2015	(\$880)	\$992,968	Updated due to quarterly assessment and reallocation		
								4/28/2015	(\$2,830)	\$990,138	Updated due to quarterly assessment and reallocation		
								6/25/2015	(\$2,036)	\$988,102	Updated due to quarterly assessment and reallocation		
								9/28/2015	\$15,293	\$1,003,395	Updated due to quarterly assessment and reallocation		
								12/28/2015	\$22,214	\$1,025,609	Updated due to quarterly assessment and reallocation		
								9/30/2009	\$18,530,000	\$42,010,000	Updated portfolio data from servicer/additional program initial cap		
								12/30/2009	\$24,510,000	\$66,520,000	Updated portfolio data from servicer/additional program initial cap		
								3/26/2010	\$18,360,000	\$84,880,000	Updated portfolio data from servicer		
								7/14/2010	(\$22,580,000)	\$62,300,000	Updated portfolio data from servicer		
								9/30/2010	(\$8,194,261)	\$54,105,739	Updated portfolio data from servicer		
								1/6/2011	(\$37)	\$54,105,702	Updated due to quarterly assessment and reallocation		
								3/16/2011	(\$29,400,000)	\$24,705,702	Transfer of cap due to servicing transfer		
								3/30/2011	(\$34)	\$24,705,668	Updated due to quarterly assessment and reallocation		
								5/26/2011	(\$20,077,503)	\$4,628,165	Termination of SPA		

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
									Updated portfolio data from servicer/additional program initial cap				
							\$1,780,000	\$5,990,000					
							\$2,840,000	\$8,830,000	Updated portfolio data from servicer/additional program initial cap				
							\$2,800,000	\$11,630,000	Updated portfolio data from servicer				
							(\$5,730,000)	\$5,900,000	Updated portfolio data from servicer				
							\$2,658,280	\$8,558,280	Updated portfolio data from servicer				
							(\$12)	\$8,558,268	Updated due to quarterly assessment and reallocation				
							(\$14)	\$8,558,254	Updated due to quarterly assessment and reallocation				
							(\$129)	\$8,558,125	Updated due to quarterly assessment and reallocation				
							(\$94)	\$8,558,031	Updated due to quarterly assessment and reallocation				
							(\$256)	\$8,557,775	Updated due to quarterly assessment and reallocation				
							(\$43)	\$8,557,732	Updated due to quarterly assessment and reallocation				
							(\$162)	\$8,557,570	Updated due to quarterly assessment and reallocation				
							(\$60)	\$8,557,510	Updated due to quarterly assessment and reallocation				
							(\$21)	\$8,557,489	Updated due to quarterly assessment and reallocation				
							(\$35,751)	\$8,521,738	Updated due to quarterly assessment and reallocation				
							(\$1,246)	\$8,520,492	Updated due to quarterly assessment and reallocation				
							(\$14,660)	\$8,505,832	Updated due to quarterly assessment and reallocation				
							(\$28,986)	\$8,476,846	Updated due to quarterly assessment and reallocation				
							(\$9,490)	\$8,467,356	Updated due to quarterly assessment and reallocation				
							(\$11,009,361)	\$7,457,995	Updated due to quarterly assessment and reallocation				
							(\$376,129)	\$7,081,866	Updated due to quarterly assessment and reallocation				
							(\$1,379,506)	\$5,702,360	Updated due to quarterly assessment and reallocation				
							(\$322,697)	\$5,379,763	Updated due to quarterly assessment and reallocation				
							(\$416,164)	\$4,963,599	Updated due to quarterly assessment and reallocation				
							(\$295,000)	\$4,668,599	Updated due to quarterly assessment and reallocation				
							(\$2,900,000)	\$1,960,000	Updated portfolio data from servicer/additional program initial cap				
							(\$1,600,000)	\$360,000	Updated portfolio data from servicer				
							(\$260,000)	\$100,000	Updated portfolio data from servicer				
							\$45,056	\$145,056	Updated portfolio data from servicer				
							(\$145,056)	\$0	Termination of SPA				
							\$10,000	\$10,000	Transfer of cap due to servicing transfer				
							\$6,042	\$16,042	Updated due to quarterly assessment and reallocation				
7/22/2009	Mortgage Center, LLC, Southfield, MI	Purchase	Financial Instrument for Home Loan Modifications							\$308,339	\$453,790	\$469,388	\$1,231,518
10/14/2009	Mortgage Clearing Corporation, Tulsa, OK	Purchase	Financial Instrument for Home Loan Modifications							\$0	\$0	\$0	\$0
7/16/2014	Mortgage Investors Group, Knoxville, TN	Purchase	Financial Instrument for Home Loan Modifications		3					\$9,917	\$0	\$2,917	\$12,833

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
										Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
6/12/2009						6/12/2009	\$16,140,000	\$117,140,000	Updated portfolio data from servicer			
9/30/2009						9/30/2009	\$134,560,000	\$251,700,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009						12/30/2009	\$80,250,000	\$331,950,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010						3/26/2010	\$67,250,000	\$399,200,000	Updated portfolio data from servicer			
7/14/2010						7/14/2010	(\$85,900,000)	\$313,300,000	Updated portfolio data from servicer			
8/13/2010						8/13/2010	\$100,000	\$313,400,000	Transfer of cap due to servicing transfer			
9/30/2010						9/30/2010	\$2,900,000	\$316,300,000	Updated portfolio data from servicer/additional program initial cap			
9/30/2010						9/30/2010	\$33,801,486	\$350,101,486	Updated portfolio data from servicer			
11/16/2010						11/16/2010	\$700,000	\$350,801,486	Transfer of cap due to servicing transfer			
12/15/2010						12/15/2010	\$1,700,000	\$352,501,486	Transfer of cap due to servicing transfer			
1/6/2011						1/6/2011	(\$363)	\$352,501,123	Updated due to quarterly assessment and reallocation			
2/16/2011						2/16/2011	\$900,000	\$353,401,123	Transfer of cap due to servicing transfer			
3/16/2011						3/16/2011	\$29,800,000	\$383,201,123	Transfer of cap due to servicing transfer			
3/30/2011						3/30/2011	(\$428)	\$383,200,695	Updated due to quarterly assessment and reallocation			
5/26/2011						5/26/2011	\$20,077,503	\$403,278,198	Transfer of cap due to servicing transfer			
6/29/2011						6/29/2011	(\$4,248)	\$403,273,950	Updated due to quarterly assessment and reallocation			
11/16/2011						11/16/2011	\$100,000	\$403,373,950	Transfer of cap due to servicing transfer			
3/15/2012						3/15/2012	(\$100,000)	\$403,273,950	Transfer of cap due to servicing transfer			
5/16/2012						5/16/2012	\$90,000	\$403,363,950	Transfer of cap due to servicing transfer			
6/14/2012						6/14/2012	(\$2,380,000)	\$400,983,950	Transfer of cap due to servicing transfer			
6/28/2012						6/28/2012	(\$2,957)	\$400,980,993	Updated due to quarterly assessment and reallocation			
7/16/2012						7/16/2012	(\$2,580,000)	\$398,400,993	Transfer of cap due to servicing transfer			
8/16/2012						8/16/2012	\$131,450,000	\$529,850,993	Transfer of cap due to servicing transfer			
8/23/2012						8/23/2012	\$166,976,849	\$696,827,842	Transfer of cap due to servicing transfer			
9/27/2012						9/27/2012	(\$12,806)	\$696,815,036	Updated due to quarterly assessment and reallocation			
11/15/2012						11/15/2012	\$160,000	\$696,975,036	Transfer of cap due to servicing transfer			
12/14/2012						12/14/2012	\$50,000	\$697,025,036	Transfer of cap due to servicing transfer			
12/27/2012						12/27/2012	(\$1,882)	\$697,023,154	Updated due to quarterly assessment and reallocation			
2/14/2013						2/14/2013	(\$10,000)	\$697,013,154	Transfer of cap due to servicing transfer			
3/14/2013						3/14/2013	(\$280,000)	\$696,733,154	Transfer of cap due to servicing transfer			
3/25/2013						3/25/2013	(\$6,437)	\$696,726,717	Updated due to quarterly assessment and reallocation			
4/16/2013						4/16/2013	\$30,000	\$696,756,717	Transfer of cap due to servicing transfer			
5/16/2013						5/16/2013	(\$1,510,000)	\$695,246,717	Transfer of cap due to servicing transfer			
6/14/2013						6/14/2013	(\$1,070,000)	\$694,176,717	Transfer of cap due to servicing transfer			
6/27/2013						6/27/2013	(\$2,099)	\$694,174,618	Updated due to quarterly assessment and reallocation			
7/9/2013						7/9/2013	\$23,179,591	\$717,354,209	Transfer of cap due to servicing transfer			
7/16/2013						7/16/2013	\$490,000	\$717,844,209	Transfer of cap due to servicing transfer			
9/16/2013						9/16/2013	\$289,070,000	\$1,006,914,209	Transfer of cap due to servicing transfer			
9/27/2013						9/27/2013	(\$1,118)	\$1,006,913,091	Updated due to quarterly assessment and reallocation			
10/15/2013						10/15/2013	\$63,440,000	\$1,070,353,091	Transfer of cap due to servicing transfer			
11/14/2013						11/14/2013	\$5,060,000	\$1,075,413,091	Transfer of cap due to servicing transfer			
5/28/2009	Nationstar Mortgage LLC, Lewisville, TX	Purchase	Financial Instrument for Home Loan				\$101,000,000				\$351,476,797	\$662,659,294
			Modifications	N/A						\$174,079,145	\$137,103,352	

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
12/16/2013						12/16/2013	\$3,210,000	\$1,078,623,091	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$1,697,251)	\$1,076,925,840	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	(\$1,000,000)	\$1,076,825,840	Transfer of cap due to servicing transfer				
2/13/2014						2/13/2014	\$32,370,000	\$1,109,195,840	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	(\$20,000)	\$1,109,175,840	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$47,177)	\$1,109,128,663	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$370,000	\$1,109,498,663	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	\$41,040,000	\$1,150,538,663	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$120,000	\$1,150,658,663	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$496,816)	\$1,150,161,847	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	\$90,000	\$1,150,251,847	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$917,451)	\$1,149,334,396	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$47,000,000	\$1,196,334,396	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$4,250,000	\$1,200,584,396	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$345,854)	\$1,200,238,542	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	\$23,560,000	\$1,223,798,542	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	\$350,000	\$1,224,148,542	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	(\$1,170,000)	\$1,222,978,542	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	\$115,871,484	\$1,338,850,026	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$390,000	\$1,339,240,026	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	(\$20,000)	\$1,339,220,026	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$3,770,000	\$1,342,990,026	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	\$77,475,779	\$1,420,465,805	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$1,400,000	\$1,421,865,805	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	\$436,566,037	\$1,858,431,842	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$0	\$1,858,431,842	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	\$70,000	\$1,858,501,842	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	\$47,906,687	\$1,906,408,529	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	(\$1,480,000)	\$1,904,928,529	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$10,000)	\$1,904,918,529	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$1,870,000)	\$1,903,048,529	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	\$161,750,620	\$2,064,799,149	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$350,000	\$2,065,149,149	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	(\$60,000)	\$2,065,089,149	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	(\$50,000)	\$2,064,999,149	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	\$130,704,697	\$2,195,703,846	Updated due to quarterly assessment and reallocation				
12/16/2013						12/16/2013	\$10,000	\$10,000	Transfer of cap due to servicing transfer				\$0
5/15/2014						5/15/2014	\$10,000	\$20,000	Transfer of cap due to servicing transfer				\$0

12/16/2013
 Nationwide Advantage Mortgage Company, Des Moines, IA
 Purchase
 Financial Instrument for Home Loan Modifications
 \$0 N/A 3

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
4/13/2011						4/13/2011	\$200,000	\$200,000	Transfer of cap due to servicing transfer				
						5/13/2011	\$100,000	\$300,000	Transfer of cap due to servicing transfer				
						6/16/2011	\$300,000	\$600,000	Transfer of cap due to servicing transfer				
						6/29/2011	(\$9)	\$599,991	Updated due to quarterly assessment and reallocation				
						8/16/2011	\$200,000	\$799,991	Transfer of cap due to servicing transfer				
						6/28/2012	(\$7)	\$799,984	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$19)	\$799,965	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$3)	\$799,962	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$12)	\$799,950	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$5)	\$799,945	Updated due to quarterly assessment and reallocation				
						7/16/2013	\$150,000	\$949,945	Transfer of cap due to servicing transfer				
						9/27/2013	(\$2)	\$949,943	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$3,454)	\$946,489	Updated due to quarterly assessment and reallocation	\$76,475	\$89,506	\$44,757	\$210,738
						3/26/2014	(\$121)	\$946,368	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$1,433)	\$944,935	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$2,846)	\$942,089	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$940)	\$941,149	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$93,451)	\$847,698	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$38,280)	\$809,418	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$150,882)	\$658,536	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$36,528)	\$622,008	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$48,795)	\$573,213	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$36,112)	\$537,101	Updated due to quarterly assessment and reallocation				
						3/16/2015	\$210,000	\$210,000	Transfer of cap due to servicing transfer				
						3/26/2015	\$52,082	\$262,082	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$20,260)	\$241,822	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$4,820)	\$237,002	Updated due to quarterly assessment and reallocation	\$47,779	\$0	\$32,888	\$80,667
						9/28/2015	(\$6,306)	\$230,696	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$4,751)	\$225,945	Updated due to quarterly assessment and reallocation				
						9/30/2009	\$290,000	\$430,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$210,000	\$640,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$170,000	\$810,000	Updated portfolio data from servicer				
						7/14/2010	(\$10,000)	\$800,000	Updated portfolio data from servicer				
						9/30/2010	(\$74,722)	\$725,278	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation	\$0	\$3,568	\$6,500	\$10,068
						3/30/2011	(\$1)	\$725,276	Updated due to quarterly assessment and reallocation				
						4/13/2011	(\$200,000)	\$525,276	Transfer of cap due to servicing transfer				
						6/29/2011	(\$7)	\$525,269	Updated due to quarterly assessment and reallocation				
						7/22/2011	(\$515,201)	\$10,068	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
6/12/2009							(\$105,620,000)	\$553,380,000	Updated portfolio data from servicer			
9/30/2009							\$102,580,000	\$655,960,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009							\$277,640,000	\$933,600,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010							\$46,860,000	\$980,460,000	Updated portfolio data from servicer			
6/16/2010							\$156,050,000	\$1,136,510,000	Transfer of cap due to servicing transfer			
7/14/2010							(\$191,610,000)	\$944,900,000	Updated portfolio data from servicer			
7/16/2010							\$23,710,000	\$968,610,000	Transfer of cap due to servicing transfer			
9/15/2010							\$100,000	\$968,710,000	Updated portfolio data from servicer/additional program initial cap			
9/30/2010							\$3,742,740	\$972,452,740	Updated portfolio data from servicer			
10/15/2010							\$170,800,000	\$1,143,252,740	Transfer of cap due to servicing transfer			
1/6/2011							(\$1,020)	\$1,143,251,720	Updated due to quarterly assessment and reallocation			
2/16/2011							\$900,000	\$1,144,151,720	Transfer of cap due to servicing transfer			
3/30/2011							(\$1,114)	\$1,144,150,606	Updated due to quarterly assessment and reallocation			
6/29/2011							(\$10,044)	\$1,144,140,562	Updated due to quarterly assessment and reallocation			
10/14/2011							(\$100,000)	\$1,144,040,562	Transfer of cap due to servicing transfer			
1/13/2012							\$194,800,000	\$1,338,840,562	Transfer of cap due to servicing transfer			
2/16/2012							\$400,000	\$1,339,240,562	Transfer of cap due to servicing transfer			
3/15/2012							\$100,000	\$1,339,340,562	Transfer of cap due to servicing transfer			
5/16/2012							\$123,530,000	\$1,462,870,562	Transfer of cap due to servicing transfer			
6/14/2012							\$354,290,000	\$1,817,160,562	Transfer of cap due to servicing transfer			
6/28/2012							(\$6,308)	\$1,817,154,254	Updated due to quarterly assessment and reallocation			
7/16/2012							\$10,080,000	\$1,827,234,254	Transfer of cap due to servicing transfer	\$511,102,913	\$1,589,011,733	\$2,562,357,188
8/16/2012							\$8,390,000	\$1,835,624,254	Transfer of cap due to servicing transfer			
9/27/2012							(\$10,733)	\$1,835,613,521	Updated due to quarterly assessment and reallocation			
10/16/2012							\$14,560,000	\$1,850,173,521	Transfer of cap due to servicing transfer			
11/15/2012							\$13,240,000	\$1,863,413,521	Transfer of cap due to servicing transfer			
12/14/2012							\$2,080,000	\$1,865,493,521	Transfer of cap due to servicing transfer			
12/27/2012							(\$1,015)	\$1,865,492,506	Updated due to quarterly assessment and reallocation			
1/16/2013							\$410,000	\$1,865,902,506	Transfer of cap due to servicing transfer			
2/14/2013							\$960,000	\$1,866,862,506	Transfer of cap due to servicing transfer			
3/14/2013							\$83,880,000	\$1,950,742,506	Transfer of cap due to servicing transfer			
3/25/2013							(\$1,877)	\$1,950,740,629	Updated due to quarterly assessment and reallocation			
4/9/2013							\$157,237,929	\$2,107,978,558	Transfer of cap due to servicing transfer			
4/16/2013							\$620,860,000	\$2,728,838,558	Transfer of cap due to servicing transfer			
5/16/2013							\$18,970,000	\$2,747,808,558	Transfer of cap due to servicing transfer			
6/14/2013							(\$190,000)	\$2,747,618,558	Transfer of cap due to servicing transfer			
6/27/2013							(\$2,817)	\$2,747,615,741	Updated due to quarterly assessment and reallocation			
7/16/2013							\$14,710,000	\$2,762,325,741	Transfer of cap due to servicing transfer			
9/16/2013							\$66,170,000	\$2,828,495,741	Transfer of cap due to servicing transfer			
9/27/2013							(\$276)	\$2,828,495,465	Updated due to quarterly assessment and reallocation			
10/15/2013							\$267,580,000	\$3,096,075,465	Transfer of cap due to servicing transfer			
11/14/2013							\$4,290,000	\$3,100,365,465	Transfer of cap due to servicing transfer			
12/16/2013							\$280,370,000	\$3,380,735,465	Transfer of cap due to servicing transfer			

Financial Instrument for Home Loan Modifications

Owen Loan Servicing LLC, West Palm Beach, FL

4/16/2009

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)										
						12/23/2013	\$49,286,732	\$3,430,022,197	Updated due to quarterly assessment and reallocation				
						1/16/2014	\$51,180,000	\$3,481,202,197	Transfer of cap due to servicing transfer				
						1/31/2014	\$765,231,390	\$4,246,433,587	Transfer of cap due to merger/acquisition				
						2/13/2014	\$38,900,000	\$4,285,333,587	Transfer of cap due to servicing transfer				
						2/27/2014	\$360,860,500	\$4,646,194,086	Transfer of cap due to merger/acquisition				
						3/4/2014	\$25,080,000	\$4,671,274,086	Transfer of cap due to servicing transfer				
						3/26/2014	(\$167,651)	\$4,671,106,435	Updated due to quarterly assessment and reallocation				
						4/16/2014	\$11,980,000	\$4,683,086,435	Transfer of cap due to servicing transfer				
						5/15/2014	\$130,000	\$4,683,216,435	Transfer of cap due to servicing transfer				
						5/28/2014	\$284,475,088	\$4,967,691,523	Transfer of cap due to merger/acquisition				
						6/16/2014	\$690,000	\$4,968,381,523	Transfer of cap due to servicing transfer				
						6/26/2014	(\$2,284,678)	\$4,966,096,845	Updated due to quarterly assessment and reallocation				
						7/16/2014	(\$10,000)	\$4,966,086,845	Transfer of cap due to servicing transfer				
						7/29/2014	(\$4,336,420)	\$4,961,750,425	Updated due to quarterly assessment and reallocation				
						8/14/2014	\$1,030,000	\$4,962,780,425	Transfer of cap due to servicing transfer				
						9/16/2014	\$2,290,000	\$4,965,070,425	Transfer of cap due to servicing transfer				
						9/29/2014	(\$1,332,356)	\$4,963,738,069	Updated due to quarterly assessment and reallocation				
						10/16/2014	(\$55,610,000)	\$4,908,128,069	Transfer of cap due to servicing transfer				
						11/14/2014	(\$560,000)	\$4,907,568,069	Transfer of cap due to servicing transfer				
						12/16/2014	\$1,110,000	\$4,908,678,069	Transfer of cap due to servicing transfer				
						12/29/2014	\$301,404,585	\$5,210,082,654	Updated due to quarterly assessment and reallocation				
						1/15/2015	\$100,000	\$5,210,182,654	Transfer of cap due to servicing transfer				
						2/13/2015	\$31,540,000	\$5,241,722,654	Transfer of cap due to servicing transfer				
						3/26/2015	\$185,944,745	\$5,427,667,399	Updated due to quarterly assessment and reallocation				
						4/16/2015	(\$4,540,000)	\$5,423,127,399	Transfer of cap due to servicing transfer				
						4/28/2015	\$427,273,750	\$5,850,401,149	Updated due to quarterly assessment and reallocation				
						5/14/2015	(\$2,790,000)	\$5,847,611,149	Transfer of cap due to servicing transfer				
						6/16/2015	(\$8,130,000)	\$5,839,481,149	Transfer of cap due to servicing transfer				
						6/25/2015	\$166,414,320	\$6,005,895,469	Updated due to quarterly assessment and reallocation				
						7/16/2015	(\$7,110,000)	\$5,998,785,469	Transfer of cap due to servicing transfer				
						8/14/2015	(\$10,500,000)	\$5,988,285,469	Transfer of cap due to servicing transfer				
						9/16/2015	(\$7,770,000)	\$5,980,515,469	Transfer of cap due to servicing transfer				
						9/28/2015	\$158,688,291	\$6,139,173,720	Updated due to quarterly assessment and reallocation				
						10/15/2015	(\$5,660,000)	\$6,133,513,720	Transfer of cap due to servicing transfer				
						11/16/2015	(\$600,000)	\$6,132,913,720	Transfer of cap due to servicing transfer				
						12/16/2015	(\$9,870,000)	\$6,123,043,720	Transfer of cap due to servicing transfer				
						12/28/2015	\$85,621,261	\$6,208,664,981	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
6/12/2009							\$384,650,000	\$1,017,650,000	Updated portfolio data from servicer			
9/30/2009							\$2,537,240,000	\$3,554,890,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009							(\$1,679,520,000)	\$1,875,370,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010							\$190,180,000	\$2,065,550,000	Updated portfolio data from servicer			
5/14/2010							\$1,880,000	\$2,067,430,000	Transfer of cap due to servicing transfer			
7/14/2010							(\$881,530,000)	\$1,185,900,000	Updated portfolio data from servicer			
8/13/2010							(\$3,700,000)	\$1,182,200,000	Transfer of cap due to servicing transfer			
9/30/2010							\$119,200,000	\$1,301,400,000	Updated portfolio data from servicer/additional program initial cap			
9/30/2010							\$216,998,139	\$1,518,398,139	Updated portfolio data from servicer			
12/15/2010							(\$500,000)	\$1,517,898,139	Transfer of cap due to servicing transfer			
1/6/2011							(\$1,734)	\$1,517,896,405	Updated due to quarterly assessment and reallocation			
3/16/2011							(\$100,000)	\$1,517,796,405	Transfer of cap due to servicing transfer			
3/30/2011							(\$2,024)	\$1,517,794,381	Updated due to quarterly assessment and reallocation			
4/13/2011							(\$800,000)	\$1,516,994,381	Transfer of cap due to servicing transfer			
5/13/2011							(\$17,900,000)	\$1,499,094,381	Transfer of cap due to servicing transfer			
6/29/2011							(\$18,457)	\$1,499,075,924	Updated due to quarterly assessment and reallocation			
7/14/2011							(\$200,000)	\$1,498,875,924	Transfer of cap due to servicing transfer			
8/16/2011							\$3,400,000	\$1,502,275,924	Transfer of cap due to servicing transfer			
9/15/2011							\$200,000	\$1,502,475,924	Transfer of cap due to servicing transfer			
10/14/2011					16		(\$800,000)	\$1,501,675,924	Transfer of cap due to servicing transfer			
11/16/2011							(\$200,000)	\$1,501,475,924	Transfer of cap due to servicing transfer			
12/15/2011							\$2,600,000	\$1,504,075,924	Transfer of cap due to servicing transfer			
1/13/2012							(\$1,600,000)	\$1,502,475,924	Transfer of cap due to servicing transfer			
3/15/2012							(\$400,000)	\$1,502,075,924	Transfer of cap due to servicing transfer			
4/16/2012							(\$100,000)	\$1,501,975,924	Transfer of cap due to servicing transfer			
5/16/2012							(\$800,000)	\$1,501,175,924	Transfer of cap due to servicing transfer			
6/14/2012							(\$990,000)	\$1,500,185,924	Transfer of cap due to servicing transfer			
6/28/2012							(\$12,463)	\$1,500,173,461	Updated due to quarterly assessment and reallocation			
8/16/2012							\$10,000	\$1,500,183,461	Transfer of cap due to servicing transfer			
9/27/2012							(\$33,210)	\$1,500,150,251	Updated due to quarterly assessment and reallocation			
11/15/2012							(\$1,200,000)	\$1,498,950,251	Transfer of cap due to servicing transfer			
12/14/2012							\$40,000	\$1,498,990,251	Transfer of cap due to servicing transfer			
12/27/2012							(\$5,432)	\$1,498,984,819	Updated due to quarterly assessment and reallocation			
1/16/2013							\$60,000	\$1,499,044,819	Transfer of cap due to servicing transfer			
2/14/2013							(\$30,000)	\$1,499,014,819	Transfer of cap due to servicing transfer			
3/14/2013							(\$80,000)	\$1,498,934,819	Transfer of cap due to servicing transfer			
3/25/2013							(\$19,838)	\$1,498,914,981	Updated due to quarterly assessment and reallocation			
6/14/2013							\$30,000	\$1,498,944,981	Transfer of cap due to servicing transfer			
6/27/2013							(\$7,105)	\$1,498,937,876	Updated due to quarterly assessment and reallocation			
9/16/2013							(\$66,500,000)	\$1,432,437,876	Transfer of cap due to servicing transfer			
9/27/2013							(\$2,430)	\$1,432,435,446	Updated due to quarterly assessment and reallocation			

Owens Loan Servicing, LLC (as successor in interest to GMAC Mortgage, LLC, Ft. Washington, PA)

4/13/2009

\$633,000,000

16

N/A

Financial Instrument for Home Loan Modifications

Purchase

\$63,425,150

\$148,797,391

\$97,338,220

\$309,561,761

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)									
10/15/2013						10/15/2013	(\$197,220,000)	\$1,235,215,446	Transfer of cap due to servicing transfer			
11/14/2013						11/14/2013	(\$30,000)	\$1,235,185,446	Transfer of cap due to servicing transfer			
12/16/2013						12/16/2013	(\$2,230,000)	\$1,232,955,446	Transfer of cap due to servicing transfer			
12/23/2013						12/23/2013	(\$3,902,818)	\$1,229,052,628	Updated due to quarterly assessment and reallocation			
1/16/2014						1/16/2014	(\$9,350,000)	\$1,219,702,628	Transfer of cap due to servicing transfer			
2/13/2014						2/13/2014	(\$36,560,000)	\$1,183,142,628	Transfer of cap due to servicing transfer			
3/4/2014						3/4/2014	(\$17,170,000)	\$1,165,972,628	Transfer of cap due to servicing transfer			
3/26/2014						3/26/2014	(\$136,207)	\$1,165,836,421	Updated due to quarterly assessment and reallocation			
4/16/2014						4/16/2014	(\$20,570,000)	\$1,145,266,421	Transfer of cap due to servicing transfer			
5/15/2014						5/15/2014	(\$260,000)	\$1,145,006,421	Transfer of cap due to servicing transfer			
6/16/2014						6/16/2014	(\$400,000)	\$1,144,606,421	Transfer of cap due to servicing transfer			
6/26/2014						6/26/2014	(\$1,585,532)	\$1,143,020,889	Updated due to quarterly assessment and reallocation			
7/16/2014						7/16/2014	(\$70,000)	\$1,142,950,889	Transfer of cap due to servicing transfer			
7/29/2014						7/29/2014	(\$3,099,444)	\$1,139,851,445	Updated due to quarterly assessment and reallocation			
8/14/2014						8/14/2014	(\$7,900,000)	\$1,131,951,445	Transfer of cap due to servicing transfer			
9/16/2014						9/16/2014	(\$2,480,000)	\$1,129,471,445	Transfer of cap due to servicing transfer			
9/29/2014						9/29/2014	(\$1,022,008)	\$1,128,449,437	Updated due to quarterly assessment and reallocation			
10/16/2014						10/16/2014	(\$240,000)	\$1,128,209,437	Transfer of cap due to servicing transfer			
11/14/2014						11/14/2014	(\$260,000)	\$1,127,949,437	Transfer of cap due to servicing transfer			
12/16/2014						12/16/2014	(\$1,200,000)	\$1,126,749,437	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	(\$120,415,077)	\$1,006,334,360	Updated due to quarterly assessment and reallocation			
1/15/2015						1/15/2015	(\$90,000)	\$1,006,244,360	Transfer of cap due to servicing transfer			
2/13/2015						2/13/2015	(\$32,040,000)	\$974,204,360	Transfer of cap due to servicing transfer			
3/26/2015						3/26/2015	(\$45,741,813)	\$928,462,547	Updated due to quarterly assessment and reallocation			
4/16/2015						4/16/2015	\$80,000	\$928,542,547	Transfer of cap due to servicing transfer			
4/28/2015						4/28/2015	(\$180,258,444)	\$748,284,103	Updated due to quarterly assessment and reallocation			
6/16/2015						6/16/2015	(\$180,000)	\$748,104,103	Transfer of cap due to servicing transfer			
6/25/2015						6/25/2015	(\$42,755,476)	\$705,348,627	Updated due to quarterly assessment and reallocation			
9/28/2015						9/28/2015	(\$57,116,228)	\$648,232,399	Updated due to quarterly assessment and reallocation			
12/28/2015						12/28/2015	(\$42,653,357)	\$605,579,042	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			TARP Incentive Payments				
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
						10/2/2009	\$460,000	\$2,530,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$2,730,000	\$5,260,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$13,280,000	\$18,540,000	Updated portfolio data from servicer				
						7/14/2010	(\$13,540,000)	\$5,000,000	Updated portfolio data from servicer				
						9/30/2010	\$1,817,613	\$6,817,613	Updated portfolio data from servicer				
						1/6/2011	(\$10)	\$6,817,603	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$12)	\$6,817,591	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$115)	\$6,817,476	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$86)	\$6,817,390	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$236)	\$6,817,154	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$40)	\$6,817,114	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$149)	\$6,816,965	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$56)	\$6,816,909	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$20)	\$6,816,889	Updated due to quarterly assessment and reallocation				
9/11/2009	ORNL Federal Credit Union, Oak Ridge, TN	Purchase	Financial Instrument for Home Loan Modifications			12/23/2013	(\$33,979)	\$6,782,910	Updated due to quarterly assessment and reallocation	\$30,941	\$53,347	\$58,474	\$142,762
						3/26/2014	(\$1,192)	\$6,781,718	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$14,049)	\$6,767,669	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$27,888)	\$6,739,781	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$9,230)	\$6,730,551	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$1,104,824)	\$5,625,727	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$416,543)	\$5,209,184	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$1,600,867)	\$3,608,317	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$379,686)	\$3,228,631	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$508,298)	\$2,720,333	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$376,180)	\$2,344,153	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						10/2/2009	\$950,000	\$5,300,000	Updated portfolio data from servicer/initial cap				
						12/30/2009	\$5,700,000	\$11,000,000	Updated portfolio data from servicer/initial cap				
						3/26/2010	\$740,000	\$11,740,000	Updated portfolio data from servicer				
						7/14/2010	(\$1,440,000)	\$10,300,000	Updated portfolio data from servicer				
						9/30/2010	(\$6,673,610)	\$3,626,390	Updated portfolio data from servicer				
						1/6/2011	(\$5)	\$3,626,385	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$6)	\$3,626,379	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$52)	\$3,626,327	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$38)	\$3,626,289	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$107)	\$3,626,182	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$18)	\$3,626,164	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$69)	\$3,626,095	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$26)	\$3,626,069	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$9)	\$3,626,060	Updated due to quarterly assessment and reallocation	\$86,689	\$214,240	\$113,529	\$414,459
9/9/2009	OwnersChoice Funding, Inc. (CUC Mortgage Corporation), Albany, NY	Purchase	Financial Instrument for Home Loan Modifications			12/23/2013	(\$15,739)	\$3,610,321	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$554)	\$3,609,767	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$6,538)	\$3,603,229	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$12,989)	\$3,590,240	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$4,292)	\$3,585,948	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$498,170)	\$3,087,778	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$183,056)	\$2,904,722	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$704,893)	\$2,199,829	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$167,093)	\$2,032,736	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$224,207)	\$1,808,529	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$150,962)	\$1,657,567	Updated due to quarterly assessment and reallocation				
						1/22/2010	\$40,000	\$800,000	Updated portfolio data from servicer/initial cap				
						3/26/2010	\$140,000	\$940,000	Updated portfolio data from servicer				
						7/14/2010	(\$140,000)	\$800,000	Updated portfolio data from servicer				
						9/30/2010	\$70,334	\$870,334	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation	\$11,000	\$23,937	\$19,000	\$53,937
						3/30/2011	(\$1)	\$870,332	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$12)	\$870,320	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$10)	\$870,310	Updated due to quarterly assessment and reallocation				
						9/14/2012	(\$816,373)	\$53,937	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments	
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives		
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *				9/30/2010	\$2,181,334	\$3,481,334	Updated portfolio data from servicer				
							1/6/2011	(\$5)	\$3,481,329	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$6)	\$3,481,323	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$58)	\$3,481,265	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$43)	\$3,481,222	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$119)	\$3,481,103	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$20)	\$3,481,083	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$76)	\$3,481,007	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$29)	\$3,480,978	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$10)	\$3,480,968	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$17,421)	\$3,463,547	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$612)	\$3,462,935	Updated due to quarterly assessment and reallocation	\$8,417			\$8,419
							6/26/2014	(\$7,228)	\$3,455,707	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$14,356)	\$3,441,351	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$4,742)	\$3,436,609	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$563,436)	\$2,873,173	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$211,377)	\$2,661,796	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$828,966)	\$1,832,830	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$197,512)	\$1,635,318	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$265,281)	\$1,370,037	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$198,838)	\$1,171,199	Updated due to quarterly assessment and reallocation				
8/25/2010	Pathfinder Bank, Oswego, NY	Purchase	Financial Instrument for Home Loan Modifications		N/A						\$8,417	\$16,395	\$31,307	\$56,119

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Adjustment Details										Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments	
Date	Name of Institution	Transaction Type	Investment Description	Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
				Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)						Updated portfolio data from servicer/additional program initial cap			
							9/30/2009	(\$1,200,000)	\$5,010,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$30,800,000	\$35,810,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$23,200,000	\$59,010,000	Updated portfolio data from servicer			
							6/16/2010	\$2,710,000	\$61,720,000	Transfer of cap due to servicing transfer			
							7/14/2010	(\$18,020,000)	\$43,700,000	Updated portfolio data from servicer			
							7/16/2010	\$6,680,000	\$50,380,000	Transfer of cap due to servicing transfer			
							8/13/2010	\$2,600,000	\$52,980,000	Transfer of cap due to servicing transfer			
							9/15/2010	(\$100,000)	\$52,880,000	Transfer of cap due to servicing transfer			
							9/30/2010	\$200,000	\$53,080,000	Updated portfolio data from servicer/additional program initial cap			
							9/30/2010	(\$1,423,197)	\$51,656,803	Updated portfolio data from servicer			
							11/16/2010	\$1,400,000	\$33,056,803	Transfer of cap due to servicing transfer			
							12/15/2010	(\$100,000)	\$52,956,803	Transfer of cap due to servicing transfer			
							1/6/2011	(\$72)	\$52,956,731	Updated due to quarterly assessment and reallocation			
							1/13/2011	\$4,100,000	\$57,056,731	Transfer of cap due to servicing transfer			
							2/16/2011	(\$100,000)	\$56,956,731	Transfer of cap due to servicing transfer			
							3/16/2011	\$4,000,000	\$60,956,731	Transfer of cap due to servicing transfer			
							3/30/2011	(\$94)	\$60,956,637	Updated due to quarterly assessment and reallocation			
							4/13/2011	(\$100,000)	\$60,856,637	Transfer of cap due to servicing transfer			
							5/13/2011	\$5,800,000	\$66,656,637	Transfer of cap due to servicing transfer			
							6/16/2011	\$600,000	\$67,256,637	Transfer of cap due to servicing transfer			
							6/29/2011	(\$812)	\$67,255,825	Updated due to quarterly assessment and reallocation			
8/12/2009	PennyMac Loan Services, LLC, Calabasas, CA	Purchase	Financial Instrument for Home Loan Modifications		\$6,210,000	N/A	7/14/2011	\$2,500,000	\$69,755,825	Transfer of cap due to servicing transfer	\$10,595,613	\$36,311,330	\$60,163,032
							9/15/2011	\$2,800,000	\$72,555,825	Transfer of cap due to servicing transfer			
							10/14/2011	\$300,000	\$72,855,825	Transfer of cap due to servicing transfer			
							11/16/2011	\$900,000	\$73,755,825	Transfer of cap due to servicing transfer			
							12/15/2011	\$800,000	\$74,555,825	Transfer of cap due to servicing transfer			
							1/13/2012	\$200,000	\$74,755,825	Transfer of cap due to servicing transfer			
							3/15/2012	\$1,900,000	\$76,655,825	Transfer of cap due to servicing transfer			
							4/16/2012	\$200,000	\$76,855,825	Transfer of cap due to servicing transfer			
							6/14/2012	\$1,340,000	\$78,195,825	Transfer of cap due to servicing transfer			
							6/28/2012	(\$340)	\$78,195,485	Updated due to quarterly assessment and reallocation			
							7/16/2012	\$2,930,000	\$81,125,485	Transfer of cap due to servicing transfer			
							8/16/2012	\$890,000	\$82,015,485	Transfer of cap due to servicing transfer			
							9/27/2012	(\$974)	\$82,014,511	Updated due to quarterly assessment and reallocation			
							10/16/2012	\$1,800,000	\$83,814,511	Transfer of cap due to servicing transfer			
							12/14/2012	\$3,860,000	\$87,674,511	Transfer of cap due to servicing transfer			
							12/27/2012	(\$154)	\$87,674,357	Updated due to quarterly assessment and reallocation			
							2/14/2013	\$2,980,000	\$90,654,357	Transfer of cap due to servicing transfer			
							3/25/2013	(\$506)	\$90,653,851	Updated due to quarterly assessment and reallocation			
							4/16/2013	\$2,160,000	\$92,813,851	Transfer of cap due to servicing transfer			
							6/14/2013	\$2,440,000	\$95,253,851	Transfer of cap due to servicing transfer			
							6/27/2013	(\$128)	\$95,253,723	Updated due to quarterly assessment and reallocation			
							10/15/2013	\$4,450,000	\$99,703,716	Transfer of cap due to servicing transfer			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
12/23/2013				\$15,529,931			12/23/2013	\$15,529,931	\$115,529,931	Updated due to quarterly assessment and reallocation				
2/13/2014				\$5,130,000			2/13/2014	\$5,130,000	\$120,659,931	Transfer of cap due to servicing transfer				
3/14/2014				(\$2,390,000)			3/14/2014	(\$2,390,000)	\$118,269,931	Transfer of cap due to servicing transfer				
3/26/2014				\$2,017,426			3/26/2014	\$2,017,426	\$120,287,357	Updated due to quarterly assessment and reallocation				
5/15/2014				(\$10,000)			5/15/2014	(\$10,000)	\$120,277,357	Transfer of cap due to servicing transfer				
6/16/2014				\$2,360,000			6/16/2014	\$2,360,000	\$122,637,357	Transfer of cap due to servicing transfer				
6/26/2014				\$5,959,201			6/26/2014	\$5,959,201	\$128,596,558	Updated due to quarterly assessment and reallocation				
7/16/2014				\$10,000			7/16/2014	\$10,000	\$128,606,558	Transfer of cap due to servicing transfer				
7/29/2014				\$3,708,381			7/29/2014	\$3,708,381	\$132,314,939	Updated due to quarterly assessment and reallocation				
8/14/2014				\$150,000			8/14/2014	\$150,000	\$132,464,939	Transfer of cap due to servicing transfer				
9/16/2014				(\$2,610,000)			9/16/2014	(\$2,610,000)	\$129,854,939	Transfer of cap due to servicing transfer				
9/29/2014				(\$7,217)			9/29/2014	(\$7,217)	\$129,847,722	Updated due to quarterly assessment and reallocation				
10/16/2014				(\$25,090,000)			10/16/2014	(\$25,090,000)	\$104,757,722	Transfer of cap due to servicing transfer				
11/14/2014				\$20,000			11/14/2014	\$20,000	\$104,777,722	Transfer of cap due to servicing transfer				
12/29/2014				\$16,799,847			12/29/2014	\$16,799,847	\$121,577,569	Updated due to quarterly assessment and reallocation				
2/13/2015				\$20,000			2/13/2015	\$20,000	\$121,597,569	Transfer of cap due to servicing transfer				
3/26/2015				\$2,467,104			3/26/2015	\$2,467,104	\$124,064,673	Updated due to quarterly assessment and reallocation				
4/16/2015				\$3,210,000			4/16/2015	\$3,210,000	\$127,274,673	Transfer of cap due to servicing transfer				
4/28/2015				\$1,404,045			4/28/2015	\$1,404,045	\$128,678,718	Updated due to quarterly assessment and reallocation				
5/14/2015				(\$3,370,000)			5/14/2015	(\$3,370,000)	\$125,308,718	Transfer of cap due to servicing transfer				
6/16/2015				\$3,380,000			6/16/2015	\$3,380,000	\$128,688,718	Transfer of cap due to servicing transfer				
6/25/2015				\$2,364,052			6/25/2015	\$2,364,052	\$131,052,770	Updated due to quarterly assessment and reallocation				
7/16/2015				\$450,000			7/16/2015	\$450,000	\$131,502,770	Transfer of cap due to servicing transfer				
8/14/2015				\$4,410,000			8/14/2015	\$4,410,000	\$135,912,770	Transfer of cap due to servicing transfer				
9/28/2015				\$6,612,807			9/28/2015	\$6,612,807	\$142,525,577	Updated due to quarterly assessment and reallocation				
12/28/2015				\$4,078,670			12/28/2015	\$4,078,670	\$146,604,247	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
							Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap)					
								9/15/2011	\$1,300,000	\$1,300,000		
								6/28/2012	(\$15)	\$1,299,985		
								9/27/2012	(\$42)	\$1,299,943		
								10/16/2012	\$140,000	\$1,439,943		
								12/27/2012	(\$8)	\$1,439,935		
								3/25/2013	(\$30)	\$1,439,905		
								6/27/2013	(\$11)	\$1,439,894		
								7/16/2013	\$5,850,000	\$7,289,894		
								9/27/2013	(\$20)	\$7,289,874		
								12/23/2013	(\$34,545)	\$7,255,329		
9/15/2011	PHH Mortgage Corporation, Mt. Laurel, NJ	Purchase	Financial Instrument for Home Loan	\$0	N/A	3		3/26/2014	(\$1,216)	\$7,254,113	\$133,993	\$337,658
								6/26/2014	(\$14,371)	\$7,239,742	\$133,266	
								7/29/2014	(\$28,561)	\$7,211,181		
								9/29/2014	(\$9,436)	\$7,201,745		
								12/29/2014	(\$1,078,208)	\$6,123,537		
								3/26/2015	(\$406,380)	\$5,717,157		
								4/28/2015	(\$1,601,860)	\$4,115,297		
								6/25/2015	(\$382,420)	\$3,732,877		
								8/14/2015	(\$10,000)	\$3,722,877		
								9/28/2015	(\$512,596)	\$3,210,281		
								12/28/2015	(\$387,831)	\$2,822,450		
								11/14/2013	\$10,000	\$10,000	\$9,917	\$3,000
11/14/2013	Plaza Home Mortgage, Inc. San Diego, CA	Purchase	Financial Instrument for Home Loan	\$0	N/A	3		7/16/2014	\$20,000	\$30,000	\$0	\$12,917

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
9/30/2009							\$315,170,000	\$610,150,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009							\$90,280,000	\$700,430,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010							(\$18,690,000)	\$681,740,000	Updated portfolio data from servicer			
7/14/2010							(\$272,640,000)	\$409,100,000	Updated portfolio data from servicer			
9/30/2010							\$80,600,000	\$489,700,000	Updated portfolio data from servicer/additional program initial cap			
9/30/2010							\$71,230,004	\$560,930,004	Updated portfolio data from servicer			
1/6/2011							(\$828)	\$560,929,176	Updated due to quarterly assessment and reallocation			
2/16/2011							\$200,000	\$561,129,176	Transfer of cap due to servicing transfer			
3/16/2011							(\$100,000)	\$561,029,176	Transfer of cap due to servicing transfer			
3/30/2011							(\$981)	\$561,028,195	Updated due to quarterly assessment and reallocation			
4/13/2011							(\$2,300,000)	\$558,728,195	Transfer of cap due to servicing transfer			
5/13/2011							(\$200,000)	\$558,528,195	Transfer of cap due to servicing transfer			
6/16/2011							(\$200,000)	\$558,328,195	Transfer of cap due to servicing transfer			
6/29/2011							(\$9,197)	\$558,318,998	Updated due to quarterly assessment and reallocation			
10/14/2011							\$300,000	\$558,618,998	Transfer of cap due to servicing transfer			
11/16/2011							(\$300,000)	\$558,318,998	Transfer of cap due to servicing transfer			
1/13/2012							\$200,000	\$558,518,998	Transfer of cap due to servicing transfer			
2/16/2012							(\$100,000)	\$558,418,998	Transfer of cap due to servicing transfer			
3/15/2012							\$200,000	\$558,618,998	Transfer of cap due to servicing transfer			
6/14/2012							(\$10,000)	\$558,608,998	Transfer of cap due to servicing transfer			
6/28/2012							(\$6,771)	\$558,602,227	Updated due to quarterly assessment and reallocation			
9/27/2012							(\$18,467)	\$558,583,760	Updated due to quarterly assessment and reallocation			
12/27/2012							(\$3,105)	\$558,580,655	Updated due to quarterly assessment and reallocation			
3/25/2013							(\$1,713)	\$558,568,942	Updated due to quarterly assessment and reallocation			
6/27/2013							(\$4,393)	\$558,564,549	Updated due to quarterly assessment and reallocation			
9/27/2013							(\$1,565)	\$558,562,984	Updated due to quarterly assessment and reallocation			
12/23/2013							(\$2,622,925)	\$555,940,059	Updated due to quarterly assessment and reallocation			
3/14/2014							\$7,680,000	\$563,620,059	Transfer of cap due to servicing transfer			
3/26/2014							(\$92,836)	\$563,527,223	Updated due to quarterly assessment and reallocation			
6/26/2014							(\$1,090,169)	\$562,437,054	Updated due to quarterly assessment and reallocation			
7/29/2014							(\$2,140,858)	\$560,296,196	Updated due to quarterly assessment and reallocation			
8/14/2014							(\$940,000)	\$559,356,196	Transfer of cap due to servicing transfer			
9/29/2014							(\$704,516)	\$558,651,680	Updated due to quarterly assessment and reallocation			
10/16/2014							\$10,000	\$558,661,680	Transfer of cap due to servicing transfer			
11/14/2014							(\$1,380,000)	\$557,281,680	Transfer of cap due to servicing transfer			
12/29/2014							(\$81,896,499)	\$475,385,181	Updated due to quarterly assessment and reallocation			
3/16/2015							(\$840,000)	\$474,545,181	Transfer of cap due to servicing transfer			
3/26/2015							(\$30,405,344)	\$444,139,837	Updated due to quarterly assessment and reallocation			
4/28/2015							(\$109,179,651)	\$334,960,186	Updated due to quarterly assessment and reallocation			
6/25/2015							(\$25,425,688)	\$309,534,498	Updated due to quarterly assessment and reallocation			
9/28/2015							(\$33,194,831)	\$276,339,667	Updated due to quarterly assessment and reallocation			
10/15/2015							(\$30,000)	\$276,309,667	Transfer of cap due to servicing transfer			
11/16/2015							(\$2,810,000)	\$273,499,667	Transfer of cap due to servicing transfer			
12/28/2015							(\$24,862,414)	\$248,637,253	Updated due to quarterly assessment and reallocation			
6/26/2009	PNC Bank, National Association (successor to National City Bank), Miamisburg, OH	Purchase	Financial Instrument for Home Loan Modifications				\$294,980,000		N/A	\$14,835,734	\$18,041,698	\$43,863,139

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
3/15/2012	PrimeWest Mortgage Corporation, Lubbock, TX	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0
						9/30/2009	(\$60,000)	\$1,030,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$1,260,000	\$2,290,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$2,070,000	\$4,360,000	Updated portfolio data from servicer				
						7/14/2010	(\$3,960,000)	\$400,000	Updated portfolio data from servicer				
						9/30/2010	\$180,222	\$580,222	Updated portfolio data from servicer				
						1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$8)	\$580,212	Updated due to quarterly assessment and reallocation				
						6/29/2012	(\$6)	\$580,206	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$17)	\$580,189	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$3)	\$580,186	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$11)	\$580,175	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$4)	\$580,171	Updated due to quarterly assessment and reallocation				
7/29/2009	Purdue Federal Credit Union (Purdue Employees Federal Credit Union), West Lafayette, IN	Purchase	Financial Instrument for Home Loan Modifications	\$1,090,000	N/A		(\$1)	\$580,170	Updated due to quarterly assessment and reallocation	\$4,000	\$3,446	\$4,000	\$11,446
						12/23/2013	(\$2,474)	\$577,696	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$87)	\$577,609	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$1,027)	\$576,582	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$2,039)	\$574,543	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$673)	\$573,870	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$81,582)	\$492,288	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$30,682)	\$461,606	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$120,932)	\$340,674	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$28,680)	\$311,994	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$38,312)	\$273,682	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$28,353)	\$245,329	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments	
						Adjustment Date	Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives		
							3/26/2010	(\$10,000)	\$10,000	Updated portfolio data from servicer				
							7/14/2010	\$90,000	\$100,000	Updated portfolio data from servicer				
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation				
							1/22/2010	\$890,000	\$19,850,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$3,840,000	\$23,690,000	Updated portfolio data from servicer				
							7/14/2010	(\$2,890,000)	\$20,800,000	Updated portfolio data from servicer				
							9/30/2010	\$9,661,676	\$30,461,676	Updated portfolio data from servicer				
							1/6/2011	(\$46)	\$30,461,630	Updated due to quarterly assessment and reallocation				
							1/13/2011	\$1,600,000	\$32,061,630	Transfer of cap due to servicing transfer				
							2/16/2011	\$1,400,000	\$33,461,630	Transfer of cap due to servicing transfer				
							3/30/2011	(\$58)	\$33,461,572	Updated due to quarterly assessment and reallocation				
							4/13/2011	\$100,000	\$33,561,572	Transfer of cap due to servicing transfer				
							5/13/2011	\$100,000	\$33,661,572	Transfer of cap due to servicing transfer				
							6/16/2011	\$800,000	\$34,461,572	Transfer of cap due to servicing transfer				
							6/29/2011	(\$559)	\$34,461,013	Updated due to quarterly assessment and reallocation				
							7/14/2011	\$300,000	\$34,761,013	Transfer of cap due to servicing transfer				
							8/16/2011	\$200,000	\$34,961,013	Transfer of cap due to servicing transfer				
							9/15/2011	\$100,000	\$35,061,013	Transfer of cap due to servicing transfer				
							1/13/2012	\$100,000	\$35,161,013	Transfer of cap due to servicing transfer				
							6/14/2012	\$330,000	\$35,491,013	Transfer of cap due to servicing transfer				
							6/28/2012	(\$428)	\$35,490,585	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$1,184)	\$35,489,401	Updated due to quarterly assessment and reallocation				
							10/16/2012	(\$1,910,000)	\$33,579,401	Transfer of cap due to servicing transfer				
							11/15/2012	(\$980,000)	\$32,599,401	Transfer of cap due to servicing transfer				
							12/27/2012	(\$187)	\$32,599,214	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$707)	\$32,598,507	Updated due to quarterly assessment and reallocation				
							4/16/2013	(\$240,000)	\$32,358,507	Transfer of cap due to servicing transfer				
							6/27/2013	(\$268)	\$32,358,239	Updated due to quarterly assessment and reallocation				
							7/16/2013	\$10,000	\$32,368,239	Transfer of cap due to servicing transfer				
							9/27/2013	(\$96)	\$32,368,143	Updated due to quarterly assessment and reallocation				
							11/14/2013	(\$20,000)	\$32,348,143	Transfer of cap due to servicing transfer				
							12/23/2013	(\$162,518)	\$32,185,625	Updated due to quarterly assessment and reallocation				
							2/27/2014	(\$31,540,186)	\$645,439	Termination of SPA				
11/18/2009	QLending, Inc., Coral Gables, FL	Purchase	Financial Instrument for Home Loan Modifications						\$20,000	N/A		\$0	\$0	\$0
11/18/2009	Quantum Servicing Corporation, Tampa, FL	Purchase	Financial Instrument for Home Loan Modifications			6			\$18,960,000	N/A	\$133,393	\$332,061	\$179,984	\$645,439

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
12/14/2012	Quicken Loans Inc, Detroit, MI	Purchase	Financial Instrument for Home Loan Modifications	SO	N/A	3				\$9,917	\$0	\$7,000	\$16,917
							\$10,000	\$10,000	Transfer of cap due to servicing transfer				
							\$10,000	\$20,000	Transfer of cap due to servicing transfer				
							\$30,000	\$50,000	Transfer of cap due to servicing transfer				
							\$10,000	\$60,000	Transfer of cap due to servicing transfer				
							\$10,000	\$70,000	Transfer of cap due to servicing transfer				
							\$45,056	\$145,056	Updated portfolio data from servicer				
							\$34,944	\$180,000	Updated due to quarterly assessment and reallocation				
							\$40,000	\$220,000	Updated due to quarterly assessment and reallocation				
							\$50,000	\$270,000	Updated due to quarterly assessment and reallocation				
							(\$200,000)	\$70,000	Transfer of cap due to servicing transfer				
							(\$10,000)	\$60,000	Transfer of cap due to servicing transfer				
							(\$60,000)	\$0	Termination of SPA				
							(\$1,860,000)	\$17,540,000	Updated portfolio data from servicer/additional program initial cap				
							\$27,920,000	\$45,460,000	Updated portfolio data from servicer/additional program initial cap				
							(\$1,390,000)	\$44,070,000	Updated portfolio data from servicer				
							(\$1,387,000)	\$30,200,000	Updated portfolio data from servicer				
							\$400,000	\$30,600,000	Updated portfolio data from servicer/additional program initial cap				
							\$586,954	\$31,186,954	Updated portfolio data from servicer				
							(\$34)	\$31,186,920	Updated due to quarterly assessment and reallocation				
							(\$37)	\$31,186,883	Updated due to quarterly assessment and reallocation				
							\$100,000	\$31,286,883	Transfer of cap due to servicing transfer				
							(\$329)	\$31,286,554	Updated due to quarterly assessment and reallocation				
							(\$1,900,000)	\$29,386,554	Transfer of cap due to servicing transfer				
							\$2,800,000	\$32,186,554	Transfer of cap due to servicing transfer				
							\$420,000	\$32,606,554	Transfer of cap due to servicing transfer				
							\$8,060,000	\$40,666,554	Transfer of cap due to servicing transfer				
							(\$313)	\$40,666,241	Updated due to quarterly assessment and reallocation				
							\$2,160,000	\$42,826,241	Transfer of cap due to servicing transfer				
							(\$911)	\$42,825,330	Updated due to quarterly assessment and reallocation				
							\$5,690,000	\$48,515,330	Transfer of cap due to servicing transfer				
							\$20,000	\$48,535,330	Transfer of cap due to servicing transfer				
							(\$178)	\$48,535,152	Updated due to quarterly assessment and reallocation				
							(\$260,000)	\$51,465,152	Transfer of cap due to servicing transfer				
							(\$713)	\$51,464,439	Updated due to quarterly assessment and reallocation				
							\$1,330,000	\$52,794,439	Transfer of cap due to servicing transfer				
							\$100,000	\$52,894,439	Transfer of cap due to servicing transfer				
							\$20,000	\$52,914,439	Transfer of cap due to servicing transfer				
							(\$264)	\$52,914,175	Updated due to quarterly assessment and reallocation				
							\$6,080,000	\$58,994,175	Transfer of cap due to servicing transfer				
							(\$2,130,000)	\$56,864,175	Transfer of cap due to servicing transfer				
							(\$101)	\$56,864,074	Updated due to quarterly assessment and reallocation				
							\$6,910,000	\$63,774,074	Transfer of cap due to servicing transfer				
							(\$1,050,000)	\$62,724,074	Transfer of cap due to servicing transfer				
6/12/2009	Residential Credit Solutions, Inc., Fort Worth, TX	Purchase	Financial Instrument for Home Loan Modifications		N/A		\$19,400,000	\$19,400,000	Transfer of cap due to servicing transfer	\$6,023,999	\$10,549,686	\$4,467,454	\$21,041,139

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
12/23/2013						(5173,684)	\$62,550,490		Updated due to quarterly assessment and reallocation				
1/16/2014						\$1,310,000	\$63,860,490		Transfer of cap due to servicing transfer				
2/13/2014						(62,210,000)	\$61,650,490		Transfer of cap due to servicing transfer				
3/14/2014						(61,390,000)	\$60,260,490		Transfer of cap due to servicing transfer				
3/26/2014						(55,632)	\$60,294,858		Updated due to quarterly assessment and reallocation				
4/16/2014						(8220,000)	\$60,034,858		Transfer of cap due to servicing transfer				
5/15/2014						\$940,000	\$60,974,858		Transfer of cap due to servicing transfer				
6/16/2014						(\$640,000)	\$60,334,858		Transfer of cap due to servicing transfer				
6/26/2014						(\$63,739)	\$60,271,119		Updated due to quarterly assessment and reallocation				
7/16/2014						\$1,000,000	\$61,271,119		Transfer of cap due to servicing transfer				
7/29/2014						(\$128,318)	\$61,142,801		Updated due to quarterly assessment and reallocation				
8/14/2014						(62,700,000)	\$58,442,801		Transfer of cap due to servicing transfer				
9/16/2014						(62,860,000)	\$55,582,801		Transfer of cap due to servicing transfer				
9/29/2014						(637,047)	\$55,545,754		Updated due to quarterly assessment and reallocation				
10/16/2014						\$690,000	\$56,235,754		Transfer of cap due to servicing transfer				
11/14/2014						\$40,000	\$56,275,754		Transfer of cap due to servicing transfer				
12/16/2014						(\$780,000)	\$55,495,754		Transfer of cap due to servicing transfer				
12/29/2014						(63,041,582)	\$52,454,172		Updated due to quarterly assessment and reallocation				
1/15/2015						(\$270,000)	\$52,184,172		Transfer of cap due to servicing transfer				
2/13/2015						\$1,300,000	\$53,484,172		Transfer of cap due to servicing transfer				
3/16/2015						(\$140,000)	\$53,344,172		Transfer of cap due to servicing transfer				
3/26/2015						(61,134,415)	\$52,209,757		Updated due to quarterly assessment and reallocation				
4/16/2015						(\$10,000)	\$52,199,757		Transfer of cap due to servicing transfer				
4/28/2015						(\$4,012,710)	\$48,187,047		Updated due to quarterly assessment and reallocation				
5/14/2015						\$570,000	\$48,757,047		Transfer of cap due to servicing transfer				
6/16/2015						\$350,000	\$49,107,047		Transfer of cap due to servicing transfer				
6/25/2015						(\$936,320)	\$48,170,727		Updated due to quarterly assessment and reallocation				
7/16/2015						(\$40,000)	\$48,130,727		Transfer of cap due to servicing transfer				
8/14/2015						\$10,000	\$48,140,727		Transfer of cap due to servicing transfer				
9/16/2015						(\$300,000)	\$47,840,727		Transfer of cap due to servicing transfer				
9/28/2015						(\$999,808)	\$46,840,919		Updated due to quarterly assessment and reallocation				
10/15/2015						\$290,000	\$47,130,919		Transfer of cap due to servicing transfer				
11/16/2015						(\$120,000)	\$47,010,919		Transfer of cap due to servicing transfer				
12/16/2015						(\$250,000)	\$46,760,919		Transfer of cap due to servicing transfer				
12/28/2015						(\$660,712)	\$46,100,207		Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments	
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives		
							Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *							
6/14/2012	Resurgent Capital Solutions L.P., Greenville, SC	Purchase	Financial Instrument for Home Loan	SO	3, 15									
				N/A							\$708,326	\$1,696,731	\$797,665	\$3,202,722
							\$940,000	\$940,000	Transfer of cap due to servicing transfer					
							\$205,242	\$1,145,242	Updated due to quarterly assessment and reallocation					
							(\$3)	\$1,145,239	Updated due to quarterly assessment and reallocation					
							(\$1)	\$1,145,238	Updated due to quarterly assessment and reallocation					
							\$10,000	\$1,155,238	Transfer of cap due to servicing transfer					
							\$8,690,000	\$9,845,238	Transfer of cap due to servicing transfer					
							\$1,390,000	\$11,235,238	Transfer of cap due to servicing transfer					
							(\$219)	\$11,235,019	Updated due to quarterly assessment and reallocation					
							\$620,000	\$11,855,019	Transfer of cap due to servicing transfer					
							\$990,000	\$12,845,019	Transfer of cap due to servicing transfer					
							(\$96)	\$12,844,923	Updated due to quarterly assessment and reallocation					
							\$5,780,000	\$18,624,923	Transfer of cap due to servicing transfer					
							(\$50)	\$18,624,873	Updated due to quarterly assessment and reallocation					
							\$880,000	\$19,504,873	Transfer of cap due to servicing transfer					
							\$6,610,000	\$26,114,873	Transfer of cap due to servicing transfer					
							\$20,000	\$26,134,873	Transfer of cap due to servicing transfer					
							(\$118,329)	\$26,016,544	Updated due to quarterly assessment and reallocation					
							\$1,770,000	\$27,786,544	Transfer of cap due to servicing transfer					
							\$23,920,000	\$51,706,544	Transfer of cap due to servicing transfer					
							\$1,460,000	\$53,166,544	Transfer of cap due to servicing transfer					
							(\$7,186)	\$53,159,358	Updated due to quarterly assessment and reallocation					
							\$2,370,000	\$55,529,358	Transfer of cap due to servicing transfer					
							\$1,990,000	\$57,519,358	Transfer of cap due to servicing transfer					
							\$1,720,000	\$59,239,358	Transfer of cap due to servicing transfer					
							(\$96,715)	\$59,142,643	Updated due to quarterly assessment and reallocation					
							\$1,310,000	\$60,452,643	Transfer of cap due to servicing transfer					
							(\$197,950)	\$60,254,693	Updated due to quarterly assessment and reallocation					
							(\$56,740,004)	\$3,514,689	Transfer of cap due to servicing transfer					
							\$488,713	\$4,003,402	Updated due to quarterly assessment and reallocation					
							(\$800,680)	\$3,202,722	Termination of SPA					

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments	
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				Reason for Adjustment
6/17/2009	RG Mortgage Corporation, San Juan, PR	Purchase	Financial Instrument for Home Loan Modifications	\$57,000,000	N/A	6	9/30/2009	(\$11,300,000)	\$45,700,000	Updated portfolio data from servicer/additional program initial cap	\$164,853	\$227,582	\$793,769
							12/30/2009	(\$42,210,000)	\$3,490,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$65,640,000	\$69,130,000	Updated portfolio data from servicer			
							4/9/2010	(\$14,470,000)	\$54,660,000	Updated portfolio data from servicer			
							7/14/2010	(\$8,860,000)	\$45,800,000	Updated portfolio data from servicer			
							9/30/2010	(\$4,459,154)	\$41,340,846	Updated portfolio data from servicer			
							12/15/2010	(\$4,300,000)	\$37,040,846	Transfer of cap due to servicing transfer			
							1/6/2011	(\$51)	\$37,040,795	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$66)	\$37,040,730	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$616)	\$37,040,114	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$462)	\$37,039,652	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$1,270)	\$37,038,382	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$214)	\$37,038,168	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$812)	\$37,037,356	Updated due to quarterly assessment and reallocation			
							6/27/2013	(\$306)	\$37,037,050	Updated due to quarterly assessment and reallocation			
9/27/2013	(\$110)	\$37,036,940	Updated due to quarterly assessment and reallocation										
12/23/2013	(\$185,423)	\$36,851,517	Updated due to quarterly assessment and reallocation										
3/26/2014	(\$6,518)	\$36,844,999	Updated due to quarterly assessment and reallocation										
6/26/2014	(\$77,004)	\$36,767,995	Updated due to quarterly assessment and reallocation										
7/29/2014	(\$152,943)	\$36,615,052	Updated due to quarterly assessment and reallocation										
9/29/2014	(\$50,520)	\$36,564,532	Updated due to quarterly assessment and reallocation										
10/16/2014	(\$30,000)	\$36,534,532	Transfer of cap due to servicing transfer										
11/3/2014	(\$35,740,763)	\$793,769	Termination of SPA										
3/26/2010	\$610,000	\$850,000	Updated portfolio data from servicer										
7/14/2010	\$50,000	\$900,000	Updated portfolio data from servicer										
9/30/2010	(\$29,666)	\$870,334	Updated portfolio data from servicer										
1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation										
3/23/2011	(\$870,333)	\$0	Termination of SPA										
10/2/2009	\$130,000	\$700,000	Updated portfolio data from servicer/additional program initial cap										
12/30/2009	(\$310,000)	\$390,000	Updated portfolio data from servicer/additional program initial cap										
3/26/2010	\$2,110,000	\$2,500,000	Updated portfolio data from servicer										
7/14/2010	\$8,300,000	\$10,800,000	Updated portfolio data from servicer										
9/30/2010	\$5,301,172	\$16,101,172	Updated portfolio data from servicer										
1/6/2011	(\$22)	\$16,101,150	Updated due to quarterly assessment and reallocation										
3/16/2011	(\$400,000)	\$15,701,150	Transfer of cap due to servicing transfer										
3/30/2011	(\$25)	\$15,701,125	Updated due to quarterly assessment and reallocation										
6/29/2011	(\$232)	\$15,700,893	Updated due to quarterly assessment and reallocation										
6/28/2012	(\$174)	\$15,700,719	Updated due to quarterly assessment and reallocation										
9/27/2012	(\$479)	\$15,700,240	Updated due to quarterly assessment and reallocation										
11/15/2012	(\$350,000)	\$15,350,240	Transfer of cap due to servicing transfer										
12/27/2012	(\$82)	\$15,350,158	Updated due to quarterly assessment and reallocation										
3/25/2013	(\$308)	\$15,349,850	Updated due to quarterly assessment and reallocation										
8/28/2009	RoundPoint Mortgage Servicing Corporation, Charlotte, NC	Purchase	Financial Instrument for Home Loan Modifications	\$570,000	N/A		10/2/2009	\$130,000	\$700,000	Updated portfolio data from servicer/additional program initial cap	\$449,687	\$981,805	\$2,074,430
							12/30/2009	(\$310,000)	\$390,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$2,110,000	\$2,500,000	Updated portfolio data from servicer			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
4/16/2013							\$80,000	\$15,429,850	Transfer of cap due to servicing transfer				
6/14/2013							\$20,000	\$15,449,850	Transfer of cap due to servicing transfer				
6/27/2013							(\$108)	\$15,449,742	Updated due to quarterly assessment and reallocation				
7/16/2013							\$30,000	\$15,479,742	Transfer of cap due to servicing transfer				
9/16/2013							\$640,000	\$16,119,742	Transfer of cap due to servicing transfer				
9/27/2013							(\$40)	\$16,119,702	Updated due to quarterly assessment and reallocation				
12/16/2013							\$190,000	\$16,309,702	Transfer of cap due to servicing transfer				
12/23/2013							(\$67,286)	\$16,242,416	Updated due to quarterly assessment and reallocation				
1/16/2014							\$520,000	\$16,762,416	Transfer of cap due to servicing transfer				
2/13/2014							\$10,000	\$16,772,416	Transfer of cap due to servicing transfer				
3/14/2014							(\$30,000)	\$16,742,416	Transfer of cap due to servicing transfer				
3/26/2014							(\$2,463)	\$16,739,953	Updated due to quarterly assessment and reallocation				
4/16/2014							(\$20,000)	\$16,719,953	Transfer of cap due to servicing transfer				
6/26/2014							(\$28,873)	\$16,691,080	Updated due to quarterly assessment and reallocation				
7/16/2014							\$480,000	\$17,171,080	Transfer of cap due to servicing transfer				
7/29/2014							(\$59,055)	\$17,112,025	Updated due to quarterly assessment and reallocation				
8/14/2014							\$360,000	\$17,472,025	Transfer of cap due to servicing transfer				
9/29/2014							(\$19,992)	\$17,452,033	Updated due to quarterly assessment and reallocation				
10/16/2014							\$530,000	\$17,982,033	Transfer of cap due to servicing transfer				
12/16/2014							(\$120,000)	\$17,862,033	Transfer of cap due to servicing transfer				
12/29/2014							(\$2,352,678)	\$15,509,355	Updated due to quarterly assessment and reallocation				
3/26/2015							(\$891,303)	\$14,618,052	Updated due to quarterly assessment and reallocation				
4/28/2015							(\$3,450,733)	\$11,167,319	Updated due to quarterly assessment and reallocation				
5/14/2015							(\$50,000)	\$11,117,319	Transfer of cap due to servicing transfer				
6/25/2015							(\$822,251)	\$10,295,068	Updated due to quarterly assessment and reallocation				
8/14/2015							\$20,000	\$10,315,068	Transfer of cap due to servicing transfer				
9/28/2015							(\$1,064,251)	\$9,250,817	Updated due to quarterly assessment and reallocation				
12/16/2015							\$10,000	\$9,260,817	Transfer of cap due to servicing transfer				
12/28/2015							(\$732,290)	\$8,528,527	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount						
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
							\$200,000	\$200,000	Transfer of cap due to servicing transfer				
							\$600,000	\$800,000	Transfer of cap due to servicing transfer				
							(\$3)	\$799,997	Updated due to quarterly assessment and reallocation				
							\$110,000	\$909,997	Transfer of cap due to servicing transfer				
							(\$13)	\$909,984	Updated due to quarterly assessment and reallocation				
							\$1,270,000	\$2,179,984	Transfer of cap due to servicing transfer				
							\$230,000	\$2,409,984	Transfer of cap due to servicing transfer				
							(\$5)	\$2,409,979	Updated due to quarterly assessment and reallocation				
							\$990,000	\$3,399,979	Transfer of cap due to servicing transfer				
							\$600,000	\$3,999,979	Transfer of cap due to servicing transfer				
							\$1,980,000	\$5,979,979	Transfer of cap due to servicing transfer				
							(\$77)	\$5,979,902	Updated due to quarterly assessment and reallocation				
							\$340,000	\$6,319,902	Transfer of cap due to servicing transfer				
							\$1,520,000	\$7,839,902	Transfer of cap due to servicing transfer				
							\$2,740,000	\$10,579,902	Transfer of cap due to servicing transfer				
							(\$53)	\$10,579,849	Updated due to quarterly assessment and reallocation				
							\$2,570,000	\$13,149,849	Transfer of cap due to servicing transfer				
							(\$26)	\$13,149,823	Updated due to quarterly assessment and reallocation				
							\$10,000	\$13,159,823	Transfer of cap due to servicing transfer				
							\$19,140,000	\$32,299,823	Transfer of cap due to servicing transfer				
							\$1,330,000	\$33,629,823	Transfer of cap due to servicing transfer				
							(\$50,644)	\$33,569,179	Updated due to quarterly assessment and reallocation				
							\$10,000	\$33,579,179	Transfer of cap due to servicing transfer				
							\$50,000	\$33,629,179	Transfer of cap due to servicing transfer				
							(\$2,090)	\$33,627,089	Updated due to quarterly assessment and reallocation	\$11,647,020	\$13,077,119	\$2,778,700	\$27,502,839
12/15/2011	Rushmore Loan Management Services LLC, Irvine, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$4,440,000	\$38,067,089	Transfer of cap due to servicing transfer				
							\$60,000	\$38,127,089	Transfer of cap due to servicing transfer				
							\$380,000	\$38,507,089	Transfer of cap due to servicing transfer				
							(\$35,305)	\$38,471,784	Updated due to quarterly assessment and reallocation				
							\$270,000	\$38,741,784	Transfer of cap due to servicing transfer				
							\$4,040,000	\$42,781,810	Transfer of cap due to servicing transfer				
							\$1,670,000	\$44,451,810	Transfer of cap due to servicing transfer				
							(\$27,982)	\$44,423,828	Updated due to quarterly assessment and reallocation				
							\$13,870,000	\$58,293,828	Transfer of cap due to servicing transfer				
							\$8,350,000	\$66,643,828	Transfer of cap due to servicing transfer				
							\$2,520,000	\$69,163,828	Transfer of cap due to servicing transfer				
							(\$1,524,773)	\$67,639,055	Updated due to quarterly assessment and reallocation				
							\$89,789,055	\$157,428,110	Transfer of cap due to servicing transfer				
							\$980,000	\$158,408,110	Transfer of cap due to servicing transfer				
							\$140,000	\$158,548,110	Transfer of cap due to servicing transfer				
							(\$1,062,455)	\$157,485,655	Updated due to quarterly assessment and reallocation				
							\$67,796,600	\$225,282,255	Transfer of cap due to servicing transfer				
							(\$3,336,729)	\$221,945,526	Updated due to quarterly assessment and reallocation				
							\$210,000	\$222,155,526	Transfer of cap due to servicing transfer				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP			
							6/16/2015	\$8,540,000	\$73,009,871			
							6/25/2015	(\$1,665,379)	\$71,344,492	Transfer of cap due to servicing transfer		
							7/16/2015	\$2,050,000	\$73,394,492	Updated due to quarterly assessment and reallocation		
							8/14/2015	\$10,390,000	\$83,784,492	Transfer of cap due to servicing transfer		
							9/16/2015	\$5,300,000	\$89,084,492	Transfer of cap due to servicing transfer		
							9/28/2015	(\$3,202,247)	\$85,882,245	Updated due to quarterly assessment and reallocation		
							10/15/2015	(\$1,260,000)	\$84,622,245	Transfer of cap due to servicing transfer		
							11/16/2015	\$100,000	\$84,722,245	Transfer of cap due to servicing transfer		
							12/16/2015	\$350,000	\$85,072,245	Transfer of cap due to servicing transfer		
							12/28/2015	(\$2,075,474)	\$82,996,771	Updated due to quarterly assessment and reallocation		

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							6/17/2009	\$225,040,000	\$632,040,000	Updated portfolio data from servicer				
							9/30/2009	\$254,380,000	\$886,420,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$355,710,000	\$1,242,130,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	(\$57,720,000)	\$1,184,410,000	Updated portfolio data from servicer				
							6/16/2010	(\$156,050,000)	\$1,028,360,000	Transfer of cap due to servicing transfer				
							7/14/2010	(\$51,366,000)	\$514,700,000	Updated portfolio data from servicer				
							7/16/2010	(\$22,980,000)	\$491,720,000	Transfer of cap due to servicing transfer				
							9/15/2010	\$1,800,000	\$493,520,000	Transfer of cap due to servicing transfer				
							9/30/2010	\$9,800,000	\$503,320,000	Updated portfolio data from servicer/additional program initial cap				
							9/30/2010	\$116,222,668	\$619,542,668	Updated portfolio data from servicer				
							10/15/2010	\$100,000	\$619,642,668	Transfer of cap due to servicing transfer				
							12/15/2010	\$8,900,000	\$628,542,668	Transfer of cap due to servicing transfer				
							1/6/2011	(\$556)	\$628,542,112	Updated due to quarterly assessment and reallocation				
							1/13/2011	\$2,300,000	\$630,842,112	Transfer of cap due to servicing transfer				
							3/16/2011	\$700,000	\$631,542,112	Transfer of cap due to servicing transfer				
							3/30/2011	(\$654)	\$631,541,458	Updated due to quarterly assessment and reallocation				
							4/13/2011	\$2,100,000	\$633,641,458	Transfer of cap due to servicing transfer				
							6/29/2011	(\$6,144)	\$633,635,314	Updated due to quarterly assessment and reallocation				
							7/14/2011	\$200,000	\$633,835,314	Transfer of cap due to servicing transfer				
							8/16/2011	(\$100,000)	\$633,735,314	Transfer of cap due to servicing transfer				
							9/15/2011	(\$700,000)	\$633,035,314	Transfer of cap due to servicing transfer				
							12/15/2011	\$17,500,000	\$650,535,314	Transfer of cap due to servicing transfer				
							2/16/2012	(\$100,000)	\$650,435,314	Transfer of cap due to servicing transfer				
							3/15/2012	\$100,000	\$650,535,314	Transfer of cap due to servicing transfer				
							4/16/2012	(\$17,500,000)	\$633,035,314	Transfer of cap due to servicing transfer				
							5/16/2012	(\$760,000)	\$632,275,314	Transfer of cap due to servicing transfer				
							6/14/2012	(\$354,290,000)	\$277,985,314	Transfer of cap due to servicing transfer				
							6/28/2012	(\$1,831)	\$277,983,483	Updated due to quarterly assessment and reallocation				
							7/16/2012	(\$10,120,000)	\$267,863,483	Transfer of cap due to servicing transfer				
							8/16/2012	(\$10,000)	\$267,853,483	Transfer of cap due to servicing transfer				
							9/27/2012	(\$4,701)	\$267,848,782	Updated due to quarterly assessment and reallocation				
							10/16/2012	(\$9,220,000)	\$258,628,782	Transfer of cap due to servicing transfer				
							11/15/2012	(\$30,000)	\$258,598,782	Transfer of cap due to servicing transfer				
							12/14/2012	\$60,000	\$258,658,782	Transfer of cap due to servicing transfer				
							12/27/2012	(\$788)	\$258,657,994	Updated due to quarterly assessment and reallocation				
							1/16/2013	(\$610,000)	\$258,047,994	Transfer of cap due to servicing transfer				
							3/25/2013	(\$2,979)	\$258,045,015	Updated due to quarterly assessment and reallocation				
							4/9/2013	(\$157,237,929)	\$100,807,086	Termination of SPA	\$19,655,075	\$41,738,413	\$39,413,598	\$100,807,086

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			TARP Incentive Payments			
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
						10/2/2009	\$90,000	\$480,000	Updated portfolio data from servicer/additional program initial cap			
						12/30/2009	\$940,000	\$1,420,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	(\$980,000)	\$440,000	Updated portfolio data from servicer			
						7/14/2010	(\$140,000)	\$300,000	Updated portfolio data from servicer			
						9/30/2010	\$1,150,556	\$1,450,556	Updated portfolio data from servicer			
						1/6/2011	(\$2)	\$1,450,554	Updated due to quarterly assessment and reallocation			
						3/30/2011	(\$2)	\$1,450,552	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$22)	\$1,450,530	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$16)	\$1,450,514	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$44)	\$1,450,470	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$7)	\$1,450,463	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$28)	\$1,450,435	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$11)	\$1,450,424	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$4)	\$1,450,420	Updated due to quarterly assessment and reallocation	\$38,083	\$78,856	\$156,440
9/23/2009	Schools Financial Credit Union, Sacramento, CA	Purchase	Financial Instrument for Home Loan Modifications			12/23/2013	(\$6,411)	\$1,444,009	Updated due to quarterly assessment and reallocation			
						3/26/2014	(\$225)	\$1,443,784	Updated due to quarterly assessment and reallocation			
						6/26/2014	(\$2,661)	\$1,441,123	Updated due to quarterly assessment and reallocation			
						7/29/2014	(\$5,285)	\$1,435,838	Updated due to quarterly assessment and reallocation			
						9/29/2014	(\$1,746)	\$1,434,092	Updated due to quarterly assessment and reallocation			
						12/29/2014	(\$201,817)	\$1,232,275	Updated due to quarterly assessment and reallocation			
						3/26/2015	(\$76,420)	\$1,155,855	Updated due to quarterly assessment and reallocation			
						4/28/2015	(\$301,210)	\$854,645	Updated due to quarterly assessment and reallocation			
						6/25/2015	(\$71,460)	\$783,185	Updated due to quarterly assessment and reallocation			
						9/28/2015	(\$95,514)	\$687,671	Updated due to quarterly assessment and reallocation			
						12/28/2015	(\$70,705)	\$616,966	Updated due to quarterly assessment and reallocation			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
							Adjustment Date	Adjustment Amount		Adjusted CAP	Borrower's Incentives	Lenders/ Investors Incentives	
							12/15/2010	\$4,300,000	Transfer of cap due to servicing transfer				
							1/6/2011	(\$4,299,996)	Updated due to quarterly assessment and reallocation				
							6/29/2011	\$4,299,991	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$23)	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$63)	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$11)	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$41)	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$16)	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$6)	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$9,679)	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$344)	Updated due to quarterly assessment and reallocation				
				\$0	N/A	3	6/26/2014	(\$4,087)	Updated due to quarterly assessment and reallocation	\$1,250,278	\$831,258	\$417,009	\$2,498,545
							7/29/2014	(\$8,126)	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$2,690)	Updated due to quarterly assessment and reallocation				
							10/16/2014	\$30,000	Transfer of cap due to servicing transfer				
							12/29/2014	(\$163,461)	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$65,464)	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$260,119)	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$63,179)	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$87,785)	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$65,988)	Updated due to quarterly assessment and reallocation				
							10/2/2009	\$100,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$20,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	(\$290,000)	Updated portfolio data from servicer				
				\$440,000	N/A		7/14/2010	(\$70,000)	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							9/30/2010	(\$54,944)	Updated portfolio data from servicer				
							6/29/2011	(\$1)	Updated due to quarterly assessment and reallocation				
							4/11/2012	(\$145,055)	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount					
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *									
						6/12/2009	\$284,590,000	Updated portfolio data from servicer				
						9/30/2009	\$121,910,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$131,340,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$355,530,000)	Updated portfolio data from servicer				
						7/14/2010	\$128,690,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$4,000,000	Updated portfolio data from servicer				
						9/30/2010	\$691,000,000	Updated portfolio data from servicer				
						9/30/2010	\$59,807,784	Updated portfolio data from servicer				
						11/16/2010	(\$700,000)	Transfer of cap due to servicing transfer				
						12/15/2010	\$64,400,000	Transfer of cap due to servicing transfer				
						1/6/2011	(\$639)	Updated due to quarterly assessment and reallocation				
						1/13/2011	(\$2,300,000)	Transfer of cap due to servicing transfer				
						2/16/2011	\$100,000	Transfer of cap due to servicing transfer				
						3/16/2011	\$3,600,000	Transfer of cap due to servicing transfer				
						3/30/2011	(\$735)	Updated due to quarterly assessment and reallocation				
						4/13/2011	(\$100,000)	Transfer of cap due to servicing transfer				
						5/13/2011	\$400,000	Transfer of cap due to servicing transfer				
						6/16/2011	(\$100,000)	Transfer of cap due to servicing transfer				
						6/29/2011	(\$6,805)	Updated due to quarterly assessment and reallocation				
						8/16/2011	(\$100,000)	Transfer of cap due to servicing transfer				
						9/15/2011	(\$200,000)	Transfer of cap due to servicing transfer				
						10/4/2011	(\$100,000)	Transfer of cap due to servicing transfer				
						11/16/2011	(\$100,000)	Transfer of cap due to servicing transfer				
						1/13/2012	\$200,000	Transfer of cap due to servicing transfer	\$217,446,309	\$357,704,677	\$192,227,164	\$767,378,150
						3/15/2012	\$24,800,000	Transfer of cap due to servicing transfer				
						4/16/2012	\$1,900,000	Transfer of cap due to servicing transfer				
						5/16/2012	\$80,000	Transfer of cap due to servicing transfer				
						6/14/2012	\$8,710,000	Transfer of cap due to servicing transfer				
						6/28/2012	(\$5,176)	Updated due to quarterly assessment and reallocation				
						7/16/2012	\$2,430,000	Transfer of cap due to servicing transfer				
						8/16/2012	\$2,310,000	Transfer of cap due to servicing transfer				
						9/27/2012	(\$13,961)	Updated due to quarterly assessment and reallocation				
						10/16/2012	\$126,940,000	Transfer of cap due to servicing transfer				
						11/15/2012	\$9,990,000	Transfer of cap due to servicing transfer				
						12/14/2012	\$10,650,000	Transfer of cap due to servicing transfer				
						12/27/2012	(\$2,663)	Updated due to quarterly assessment and reallocation				
						1/16/2013	\$18,680,000	Transfer of cap due to servicing transfer				
						2/14/2013	\$10,290,000	Transfer of cap due to servicing transfer				
						3/14/2013	\$4,320,000	Transfer of cap due to servicing transfer				
						3/25/2013	(\$10,116)	Updated due to quarterly assessment and reallocation				
						4/16/2013	\$840,000	Transfer of cap due to servicing transfer				
						5/16/2013	\$1,330,000	Transfer of cap due to servicing transfer				

4/13/2009 Select Portfolio Servicing, Inc., Salt Lake City, UT
Purchase
Financial Instrument for Home Loan Modifications
\$376,000,000 N/A

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP					
6/14/2013							\$3,620,000	\$1,042,627,689	Transfer of cap due to servicing transfer				
6/27/2013							(\$3,564)	\$1,042,624,125	Updated due to quarterly assessment and reallocation				
7/16/2013							\$105,080,000	\$1,147,704,125	Transfer of cap due to servicing transfer				
8/15/2013							\$10,000	\$1,147,714,125	Transfer of cap due to servicing transfer				
9/16/2013							\$98,610,000	\$1,246,324,125	Transfer of cap due to servicing transfer				
9/27/2013							(\$1,541)	\$1,246,322,584	Updated due to quarterly assessment and reallocation				
10/15/2013							\$1,280,000	\$1,247,602,584	Transfer of cap due to servicing transfer				
11/14/2013							\$15,130,000	\$1,262,732,584	Transfer of cap due to servicing transfer				
12/16/2013							\$6,290,000	\$1,269,022,584	Transfer of cap due to servicing transfer				
12/23/2013							(\$2,481,777)	\$1,266,540,807	Updated due to quarterly assessment and reallocation				
1/16/2014							\$1,580,000	\$1,268,120,807	Transfer of cap due to servicing transfer				
2/13/2014							\$75,350,000	\$1,343,470,807	Transfer of cap due to servicing transfer				
3/14/2014							\$16,900,000	\$1,360,370,807	Transfer of cap due to servicing transfer				
3/26/2014							(\$85,696)	\$1,360,285,111	Updated due to quarterly assessment and reallocation				
4/16/2014							\$12,470,000	\$1,372,755,111	Transfer of cap due to servicing transfer				
5/15/2014							\$20,960,000	\$1,393,715,111	Transfer of cap due to servicing transfer				
6/16/2014							\$14,220,000	\$1,407,935,111	Transfer of cap due to servicing transfer				
6/26/2014							(\$1,023,387)	\$1,406,911,724	Updated due to quarterly assessment and reallocation				
7/16/2014							\$12,690,000	\$1,419,601,724	Transfer of cap due to servicing transfer				
7/29/2014							(\$1,968,183)	\$1,417,633,541	Updated due to quarterly assessment and reallocation				
8/14/2014							(\$42,210,000)	\$1,375,423,541	Transfer of cap due to servicing transfer				
9/16/2014							\$7,420,000	\$1,382,843,541	Transfer of cap due to servicing transfer				
9/29/2014							(\$540,365)	\$1,382,303,176	Updated due to quarterly assessment and reallocation				
10/16/2014							\$57,410,000	\$1,439,713,176	Transfer of cap due to servicing transfer				
11/14/2014							\$1,490,000	\$1,441,203,176	Transfer of cap due to servicing transfer				
12/16/2014							\$3,740,000	\$1,444,943,176	Transfer of cap due to servicing transfer				
12/29/2014							\$6,991,378	\$1,451,934,554	Updated due to quarterly assessment and reallocation				
1/15/2015							\$10,630,000	\$1,462,564,554	Transfer of cap due to servicing transfer				
2/13/2015							\$4,120,000	\$1,466,684,554	Transfer of cap due to servicing transfer				
3/16/2015							(\$900,000)	\$1,465,784,554	Transfer of cap due to servicing transfer				
3/26/2015							\$71,365,159	\$1,537,149,713	Updated due to quarterly assessment and reallocation				
4/16/2015							\$710,000	\$1,537,859,713	Transfer of cap due to servicing transfer				
4/28/2015							\$36,897,540	\$1,574,757,253	Updated due to quarterly assessment and reallocation				
5/14/2015							\$3,890,000	\$1,578,647,253	Transfer of cap due to servicing transfer				
6/16/2015							\$34,620,000	\$1,613,267,253	Transfer of cap due to servicing transfer				
6/25/2015							\$41,497,746	\$1,654,764,999	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$16,430,000)	\$1,638,334,999	Transfer of cap due to servicing transfer				
8/14/2015							\$3,520,000	\$1,641,854,999	Transfer of cap due to servicing transfer				
9/16/2015							\$10,280,000	\$1,652,134,999	Transfer of cap due to servicing transfer				
9/28/2015							\$87,496,640	\$1,739,631,639	Updated due to quarterly assessment and reallocation				
10/15/2015							(\$16,640,000)	\$1,722,991,639	Transfer of cap due to servicing transfer				
11/16/2015							(\$260,000)	\$1,722,731,639	Transfer of cap due to servicing transfer				
12/16/2015							\$45,960,000	\$1,768,691,639	Transfer of cap due to servicing transfer				
12/28/2015							\$43,906,188	\$1,812,597,827	Updated due to quarterly assessment and reallocation				

Continued on next page

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments		
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
							6/16/2010	\$3,680,000	Transfer of cap due to servicing transfer			
							8/13/2010	\$3,300,000	Transfer of cap due to servicing transfer			
							9/30/2010	\$3,043,831	Updated portfolio data from servicer			
							10/15/2010	\$1,423,831	Transfer of cap due to servicing transfer			
							1/6/2011	(617)	Updated due to quarterly assessment and reallocation			
							3/16/2011	\$2,100,000	Transfer of cap due to servicing transfer			
							3/30/2011	(624)	Updated due to quarterly assessment and reallocation			
							4/13/2011	\$2,900,000	Transfer of cap due to servicing transfer			
							6/16/2011	(\$200,000)	Transfer of cap due to servicing transfer			
							6/29/2011	(\$273)	Updated due to quarterly assessment and reallocation			
							10/14/2011	\$1,000,000	Transfer of cap due to servicing transfer			
							11/16/2011	\$1,100,000	Transfer of cap due to servicing transfer			
							4/16/2012	\$200,000	Transfer of cap due to servicing transfer			
							5/16/2012	\$10,000	Transfer of cap due to servicing transfer			
							6/14/2012	(\$300,000)	Transfer of cap due to servicing transfer			
							6/28/2012	(\$218)	Updated due to quarterly assessment and reallocation			
							7/16/2012	\$40,000	Transfer of cap due to servicing transfer			
							8/16/2012	\$480,000	Transfer of cap due to servicing transfer			
							9/27/2012	(\$600)	Updated due to quarterly assessment and reallocation			
							11/15/2012	\$70,000	Transfer of cap due to servicing transfer			
							12/27/2012	(\$102)	Updated due to quarterly assessment and reallocation			
							3/14/2013	\$90,000	Transfer of cap due to servicing transfer			
							3/25/2013	(\$384)	Updated due to quarterly assessment and reallocation			
				\$0	N/A	3	5/16/2013	(\$30,000)	Transfer of cap due to servicing transfer	\$1,851,327	\$1,228,842	\$4,902,662
							6/27/2013	(\$146)	Updated due to quarterly assessment and reallocation			
							7/16/2013	\$170,000	Transfer of cap due to servicing transfer			
							9/27/2013	(\$52)	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$88,613)	Updated due to quarterly assessment and reallocation			
							3/14/2014	\$10,000	Transfer of cap due to servicing transfer			
							3/26/2014	(\$3,125)	Updated due to quarterly assessment and reallocation			
							4/16/2014	\$30,000	Transfer of cap due to servicing transfer			
							6/26/2014	(\$36,971)	Updated due to quarterly assessment and reallocation			
							7/16/2014	\$23,490,000	Transfer of cap due to servicing transfer			
							7/29/2014	(\$142,594)	Updated due to quarterly assessment and reallocation			
							8/14/2014	\$2,480,000	Transfer of cap due to servicing transfer			
							9/16/2014	\$11,650,000	Transfer of cap due to servicing transfer			
							9/29/2014	(\$52,910)	Updated due to quarterly assessment and reallocation			
							12/16/2014	\$30,000	Transfer of cap due to servicing transfer			
							12/29/2014	(\$4,478,535)	Updated due to quarterly assessment and reallocation			
							1/15/2015	\$10,000	Transfer of cap due to servicing transfer			
							3/16/2015	\$20,000	Transfer of cap due to servicing transfer			
							3/26/2015	(\$1,844,353)	Updated due to quarterly assessment and reallocation			
							4/16/2015	\$2,860,000	Transfer of cap due to servicing transfer			
							4/28/2015	(\$8,202,554)	Updated due to quarterly assessment and reallocation			
							6/16/2015	\$30,000	Transfer of cap due to servicing transfer			
							6/25/2015	(\$1,996,581)	Updated due to quarterly assessment and reallocation			

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount						
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)										
						8/14/2015	\$7,610,000	\$49,525,779	Transfer of cap due to servicing transfer				
						9/16/2015	\$370,000	\$49,895,779	Transfer of cap due to servicing transfer				
						9/28/2015	(\$4,239,474)	\$45,656,305	Updated due to quarterly assessment and reallocation				
						10/15/2015	\$3,760,000	\$49,416,305	Transfer of cap due to servicing transfer				
						11/16/2015	\$1,150,000	\$50,566,305	Transfer of cap due to servicing transfer				
						12/16/2015	\$90,000	\$50,656,305	Transfer of cap due to servicing transfer				
						12/28/2015	(\$3,752,790)	\$46,903,515	Updated due to quarterly assessment and reallocation				
						10/2/2009	\$960,000	\$5,350,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	(\$3,090,000)	\$2,260,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$230,000	\$2,490,000	Updated portfolio data from servicer				
						7/14/2010	\$5,310,000	\$7,800,000	Updated portfolio data from servicer				
						9/30/2010	\$323,114	\$8,123,114	Updated portfolio data from servicer				
						1/6/2011	(\$12)	\$8,123,102	Updated due to quarterly assessment and reallocation				
						3/16/2011	\$600,000	\$8,723,102	Transfer of cap due to servicing transfer				
						3/30/2011	(\$16)	\$8,723,086	Updated due to quarterly assessment and reallocation				
						4/13/2011	\$200,000	\$8,923,086	Transfer of cap due to servicing transfer				
						5/13/2011	\$100,000	\$9,023,086	Transfer of cap due to servicing transfer				
						6/29/2011	(\$153)	\$9,022,933	Updated due to quarterly assessment and reallocation				
						9/15/2011	\$100,000	\$9,122,933	Transfer of cap due to servicing transfer				
						11/16/2011	\$100,000	\$9,222,933	Transfer of cap due to servicing transfer				
						4/16/2012	\$1,100,000	\$10,322,933	Transfer of cap due to servicing transfer				
						6/14/2012	\$650,000	\$10,972,933	Transfer of cap due to servicing transfer				
						6/28/2012	(\$136)	\$10,972,797	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$347)	\$10,972,450	Updated due to quarterly assessment and reallocation				
						10/16/2012	\$250,000	\$11,222,450	Transfer of cap due to servicing transfer				
						11/15/2012	\$30,000	\$11,252,450	Transfer of cap due to servicing transfer				
						12/14/2012	(\$10,000)	\$11,242,450	Transfer of cap due to servicing transfer				
						12/27/2012	(\$59)	\$11,242,391	Updated due to quarterly assessment and reallocation				
						1/16/2013	\$20,000	\$11,262,391	Transfer of cap due to servicing transfer				
						2/14/2013	\$290,000	\$11,552,391	Transfer of cap due to servicing transfer				
						3/14/2013	\$10,000	\$11,562,391	Transfer of cap due to servicing transfer				
						3/25/2013	(\$220)	\$11,562,171	Updated due to quarterly assessment and reallocation				
						4/16/2013	(\$60,000)	\$11,502,171	Transfer of cap due to servicing transfer				
						5/16/2013	\$50,000	\$11,552,171	Transfer of cap due to servicing transfer				
						6/14/2013	\$10,000	\$11,562,171	Transfer of cap due to servicing transfer				
						6/27/2013	(\$79)	\$11,562,092	Updated due to quarterly assessment and reallocation				
						7/16/2013	(\$90,000)	\$11,472,092	Transfer of cap due to servicing transfer				
						9/16/2013	\$310,000	\$11,782,092	Transfer of cap due to servicing transfer				
						9/27/2013	(\$28)	\$11,782,064	Updated due to quarterly assessment and reallocation				
						10/15/2013	\$230,000	\$12,012,064	Transfer of cap due to servicing transfer				
						11/14/2013	\$120,000	\$12,132,064	Transfer of cap due to servicing transfer				
						12/16/2013	\$460,000	\$12,592,064	Transfer of cap due to servicing transfer				
						12/23/2013	(\$49,413)	\$12,542,651	Updated due to quarterly assessment and reallocation				
						1/16/2014	\$40,000	\$12,582,651	Transfer of cap due to servicing transfer				

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9/23/2009
 Seneca Mortgage Servicing LLC (AMS Servicing, LLC), Buffalo, NY
 Purchase
 Financial Instrument for Home Loan Modifications
 \$4,390,000 N/A

\$82,138
 \$315,899
 \$172,491
 \$570,528

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
						3/14/2014	(\$260,000)	\$12,322,651	Transfer of cap due to servicing transfer				
						3/26/2014	(\$1,697)	\$12,320,954	Updated due to quarterly assessment and reallocation				
						4/16/2014	\$100,000	\$12,420,954	Transfer of cap due to servicing transfer				
						6/16/2014	\$30,000	\$12,450,954	Transfer of cap due to servicing transfer				
						6/26/2014	(\$20,009)	\$12,430,945	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$39,741)	\$12,391,204	Updated due to quarterly assessment and reallocation				
						8/14/2014	(\$40,000)	\$12,351,204	Transfer of cap due to servicing transfer				
						9/16/2014	\$70,000	\$12,421,204	Transfer of cap due to servicing transfer				
						9/29/2014	(\$13,236)	\$12,407,968	Updated due to quarterly assessment and reallocation				
						12/16/2014	(\$10,000)	\$12,397,968	Transfer of cap due to servicing transfer				
						12/29/2014	(\$1,446,220)	\$10,951,748	Updated due to quarterly assessment and reallocation				
						1/15/2015	(\$280,000)	\$10,671,748	Transfer of cap due to servicing transfer				
						2/13/2015	(\$70,000)	\$10,601,748	Transfer of cap due to servicing transfer				
						3/16/2015	(\$1,970,000)	\$8,631,748	Transfer of cap due to servicing transfer				
						3/26/2015	(\$563,340)	\$8,068,408	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$1,823,241)	\$6,225,167	Updated due to quarterly assessment and reallocation				
						4/16/2015	\$160,000	\$6,385,167	Transfer of cap due to servicing transfer				
						6/16/2015	(\$60,000)	\$6,325,167	Transfer of cap due to servicing transfer				
						6/25/2015	(\$427,170)	\$5,897,997	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$330,000	\$6,227,997	Transfer of cap due to servicing transfer				
						8/14/2015	\$80,000	\$6,307,997	Transfer of cap due to servicing transfer				
						9/16/2015	\$140,000	\$6,447,997	Transfer of cap due to servicing transfer				
						9/28/2015	(\$561,929)	\$5,886,068	Updated due to quarterly assessment and reallocation				
						10/15/2015	\$40,000	\$5,926,068	Transfer of cap due to servicing transfer				
						11/16/2015	\$580,000	\$6,506,068	Transfer of cap due to servicing transfer				
						12/16/2015	\$230,000	\$6,736,068	Transfer of cap due to servicing transfer				
						12/28/2015	(\$486,283)	\$6,249,785	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer: Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details		Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount					
							9/30/2009	(\$25,510,000)	\$4,220,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$520,000	\$4,740,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$4,330,000	\$9,070,000	Updated portfolio data from servicer			
							4/19/2010	\$230,000	\$9,300,000	Transfer of cap due to servicing transfer			
							5/19/2010	\$850,000	\$10,150,000	Updated portfolio data from servicer/additional program initial cap			
							7/14/2010	(\$850,000)	\$9,300,000	Updated portfolio data from servicer			
							9/15/2010	\$100,000	\$9,400,000	Transfer of cap due to servicing transfer			
							9/30/2010	\$100,000	\$9,500,000	Updated portfolio data from servicer/additional program initial cap			
							9/30/2010	\$16,755,064	\$26,255,064	Updated portfolio data from servicer			
							10/15/2010	\$100,000	\$26,355,064	Transfer of cap due to servicing transfer			
							12/15/2010	\$100,000	\$26,455,064	Transfer of cap due to servicing transfer			
							1/6/2011	(\$40)	\$26,455,024	Updated due to quarterly assessment and reallocation			
							1/13/2011	\$300,000	\$26,755,024	Transfer of cap due to servicing transfer			
							2/16/2011	\$100,000	\$26,855,024	Transfer of cap due to servicing transfer			
							3/16/2011	\$2,200,000	\$29,055,024	Transfer of cap due to servicing transfer			
							3/30/2011	(\$52)	\$29,054,972	Updated due to quarterly assessment and reallocation			
							4/13/2011	\$1,500,000	\$30,554,972	Transfer of cap due to servicing transfer			
							5/13/2011	\$1,000,000	\$31,554,972	Transfer of cap due to servicing transfer			
							6/16/2011	\$100,000	\$31,654,972	Transfer of cap due to servicing transfer			
							6/29/2011	(\$534)	\$31,654,438	Updated due to quarterly assessment and reallocation			
							8/16/2011	\$700,000	\$32,354,438	Transfer of cap due to servicing transfer			
							9/15/2011	(\$600,000)	\$31,754,438	Transfer of cap due to servicing transfer			
							10/14/2011	\$4,000,000	\$35,754,438	Transfer of cap due to servicing transfer			
							11/16/2011	\$600,000	\$36,354,438	Transfer of cap due to servicing transfer			
							12/15/2011	\$200,000	\$36,554,438	Transfer of cap due to servicing transfer			
							1/13/2012	\$100,000	\$36,654,438	Transfer of cap due to servicing transfer			
							2/16/2012	\$1,300,000	\$37,954,438	Transfer of cap due to servicing transfer			
							3/15/2012	\$1,100,000	\$39,054,438	Transfer of cap due to servicing transfer			
							4/16/2012	\$800,000	\$39,854,438	Transfer of cap due to servicing transfer			
							5/16/2012	(\$1,080,000)	\$38,774,438	Transfer of cap due to servicing transfer			
							6/14/2012	\$1,560,000	\$40,334,438	Transfer of cap due to servicing transfer			
							6/28/2012	(\$465)	\$40,333,973	Updated due to quarterly assessment and reallocation			
							8/16/2012	\$70,000	\$40,403,973	Transfer of cap due to servicing transfer			
							9/27/2012	(\$1,272)	\$40,402,701	Updated due to quarterly assessment and reallocation			
							10/16/2012	\$2,100,000	\$42,502,701	Transfer of cap due to servicing transfer			
							11/15/2012	\$1,340,000	\$43,842,701	Transfer of cap due to servicing transfer			
							12/14/2012	\$1,160,000	\$45,002,701	Transfer of cap due to servicing transfer			
							12/27/2012	(\$239)	\$45,002,462	Updated due to quarterly assessment and reallocation			
							1/16/2013	\$210,000	\$45,212,462	Transfer of cap due to servicing transfer			
							2/14/2013	\$1,790,000	\$47,002,462	Transfer of cap due to servicing transfer			
							3/14/2013	\$1,920,000	\$48,922,462	Transfer of cap due to servicing transfer			
							3/25/2013	(\$960)	\$48,921,502	Updated due to quarterly assessment and reallocation			
							4/16/2013	\$410,000	\$49,331,502	Transfer of cap due to servicing transfer			
							5/16/2013	(\$60,000)	\$49,271,502	Transfer of cap due to servicing transfer			
							6/14/2013	\$1,620,000	\$50,891,502	Transfer of cap due to servicing transfer			

Servis One, Inc.
 dba BSI Financial
 Services, Titusville,
 PA

8/12/2009

\$29,730,000

N/A

Financial
 Instrument
 for Home
 Loan
 Modifications

Purchase

\$19,918,448

\$3,173,973

\$8,962,834

\$7,781,642

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
6/27/2013							(\$359)	\$50,891,143	Updated due to quarterly assessment and reallocation				
7/16/2013							\$2,030,000	\$52,921,143	Transfer of cap due to servicing transfer				
8/15/2013							\$10,000	\$52,931,143	Transfer of cap due to servicing transfer				
9/16/2013							\$2,600,000	\$55,531,143	Transfer of cap due to servicing transfer				
9/27/2013							(\$135)	\$55,631,008	Updated due to quarterly assessment and reallocation				
10/15/2013							\$270,000	\$55,801,008	Transfer of cap due to servicing transfer				
11/14/2013							\$30,000	\$55,831,008	Transfer of cap due to servicing transfer				
12/16/2013							\$9,960,000	\$65,791,008	Transfer of cap due to servicing transfer				
12/23/2013							(\$239,727)	\$65,551,281	Updated due to quarterly assessment and reallocation				
1/16/2014							\$2,090,000	\$67,641,281	Transfer of cap due to servicing transfer				
2/13/2014							\$2,450,000	\$70,091,281	Transfer of cap due to servicing transfer				
3/14/2014							(\$130,000)	\$69,961,281	Transfer of cap due to servicing transfer				
3/26/2014							(\$8,837)	\$69,952,444	Updated due to quarterly assessment and reallocation				
4/16/2014							\$60,000	\$70,012,444	Transfer of cap due to servicing transfer				
5/15/2014							(\$460,000)	\$69,552,444	Transfer of cap due to servicing transfer				
6/16/2014							\$920,000	\$70,472,444	Transfer of cap due to servicing transfer				
6/26/2014							(\$103,723)	\$70,368,721	Updated due to quarterly assessment and reallocation				
7/29/2014							(\$205,396)	\$70,163,325	Updated due to quarterly assessment and reallocation				
8/14/2014							\$4,050,000	\$74,213,325	Transfer of cap due to servicing transfer				
9/16/2014							\$420,000	\$74,633,325	Transfer of cap due to servicing transfer				
9/29/2014							(\$73,587)	\$74,559,738	Updated due to quarterly assessment and reallocation				
10/16/2014							\$7,390,000	\$81,949,738	Transfer of cap due to servicing transfer				
11/14/2014							(\$390,000)	\$81,559,738	Transfer of cap due to servicing transfer				
12/16/2014							\$4,990,000	\$86,549,738	Transfer of cap due to servicing transfer				
12/29/2014							(\$8,713,039)	\$77,836,699	Updated due to quarterly assessment and reallocation				
1/15/2015							(\$50,000)	\$77,786,699	Transfer of cap due to servicing transfer				
2/13/2015							\$11,850,000	\$89,636,699	Transfer of cap due to servicing transfer				
3/16/2015							\$11,660,000	\$101,296,699	Transfer of cap due to servicing transfer				
3/26/2015							(\$4,671,888)	\$96,624,811	Updated due to quarterly assessment and reallocation				
4/16/2015							\$590,000	\$97,214,811	Transfer of cap due to servicing transfer				
4/28/2015							(\$18,231,781)	\$78,983,030	Updated due to quarterly assessment and reallocation				
5/14/2015							\$2,100,000	\$81,083,030	Transfer of cap due to servicing transfer				
6/16/2015							\$2,820,000	\$83,903,030	Transfer of cap due to servicing transfer				
6/25/2015							(\$4,782,922)	\$79,120,108	Updated due to quarterly assessment and reallocation				
7/16/2015							\$60,000	\$79,180,108	Transfer of cap due to servicing transfer				
8/14/2015							\$2,240,000	\$81,420,108	Transfer of cap due to servicing transfer				
9/16/2015							(\$430,000)	\$80,990,108	Transfer of cap due to servicing transfer				
9/28/2015							(\$6,107,608)	\$74,882,500	Updated due to quarterly assessment and reallocation				
10/15/2015							\$1,040,000	\$75,922,500	Transfer of cap due to servicing transfer				
11/16/2015							\$3,700,000	\$79,622,500	Transfer of cap due to servicing transfer				
12/16/2015							\$500,000	\$80,122,500	Transfer of cap due to servicing transfer				
12/28/2015							(\$4,760,843)	\$75,361,657	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans											TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap)	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
7/17/2009	ShoreBank, Chicago, IL	Purchase	Financial Instrument for Home Loan	\$1,410,000	N/A	6	9/30/2009	\$890,000	\$2,300,000	Updated portfolio data from servicer/additional program initial cap	\$49,915	\$153,906	\$143,165	\$346,986
							12/30/2009	\$1,260,000	\$3,560,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	(\$20,000)	\$3,540,000	Updated portfolio data from servicer				
							7/14/2010	(\$240,000)	\$3,300,000	Updated portfolio data from servicer				
							9/30/2010	\$471,446	\$3,771,446	Updated portfolio data from servicer				
							1/6/2011	(\$3)	\$3,771,443	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$4)	\$3,771,439	Updated due to quarterly assessment and reallocation	\$49,915	\$153,906	\$143,165	\$346,986
							4/13/2011	(\$1,100,000)	\$2,671,439	Transfer of cap due to servicing transfer				
							6/29/2011	(\$38)	\$2,671,401	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$29)	\$2,671,372	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$79)	\$2,671,293	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$13)	\$2,671,280	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$50)	\$2,671,230	Updated due to quarterly assessment and reallocation				
							4/9/2013	(\$2,324,244)	\$346,986	Termination of SPA				
							1/22/2010	\$90,000	\$1,970,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$1,110,000	\$3,080,000	Updated portfolio data from servicer				
							7/14/2010	(\$1,180,000)	\$1,900,000	Updated portfolio data from servicer				
							9/30/2010	\$275,834	\$2,175,834	Updated portfolio data from servicer				
							1/6/2011	(\$2)	\$2,175,832	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$3)	\$2,175,829	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$26)	\$2,175,803	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$21)	\$2,175,782	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$57)	\$2,175,725	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$10)	\$2,175,715	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$37)	\$2,175,678	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$15)	\$2,175,663	Updated due to quarterly assessment and reallocation				
							7/9/2013	(\$1,889,819)	\$285,844	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
10/15/2013	SN Servicing Corporation, Baton Rouge, LA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$41,853	\$98,141	\$40,982	\$180,975
							10/15/2013	\$60,000	Transfer of cap due to servicing transfer				
							12/16/2013	\$10,000	Transfer of cap due to servicing transfer				
							7/16/2014	\$170,000	Transfer of cap due to servicing transfer				
							7/29/2014	(\$544)	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$180)	Updated due to quarterly assessment and reallocation				
							10/16/2014	\$160,000	Transfer of cap due to servicing transfer				
							11/14/2014	\$419,276	Transfer of cap due to servicing transfer				
							12/16/2014	\$60,000	Transfer of cap due to servicing transfer				
							12/29/2014	(\$13,406)	Updated due to quarterly assessment and reallocation				
							1/15/2015	\$90,000	Transfer of cap due to servicing transfer				
							3/26/2015	(\$18,475)	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$72,818)	Updated due to quarterly assessment and reallocation				
							5/14/2015	\$1,310,000	Transfer of cap due to servicing transfer	\$41,853	\$98,141	\$40,982	\$180,975
							6/16/2015	\$80,000	Transfer of cap due to servicing transfer				
							6/25/2015	(\$158,664)	Updated due to quarterly assessment and reallocation				
							7/16/2015	\$20,000	Transfer of cap due to servicing transfer				
							8/14/2015	\$20,000	Transfer of cap due to servicing transfer				
							9/16/2015	\$1,895,913	Transfer of cap due to servicing transfer				
							9/28/2015	(\$260,437)	Updated due to quarterly assessment and reallocation				
							10/15/2015	\$2,820,000	Transfer of cap due to servicing transfer				
							11/16/2015	\$990,000	Transfer of cap due to servicing transfer				
							12/28/2015	(\$716,235)	Updated due to quarterly assessment and reallocation				
12/16/2009	Sound Community Bank, Seattle, WA	Purchase	Financial Instrument for Home Loan Modifications	\$440,000	N/A		1/22/2010	\$20,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
							3/26/2010	\$1,430,000	Updated portfolio data from servicer				
							7/14/2010	(\$390,000)	Updated portfolio data from servicer				
							9/8/2010	(\$1,500,000)	Termination of SPA				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans											TARP Incentive Payments		
Adjustment Details											Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
							3/26/2010	(\$51,240,000)	\$12,910,000	Updated portfolio data from servicer			
							5/14/2010	\$3,000,000	\$15,910,000	Transfer of cap due to servicing transfer			
							6/16/2010	\$4,860,000	\$20,770,000	Transfer of cap due to servicing transfer			
							7/14/2010	\$3,630,000	\$24,400,000	Updated portfolio data from servicer			
							7/16/2010	\$330,000	\$24,730,000	Transfer of cap due to servicing transfer			
							8/13/2010	\$700,000	\$25,430,000	Transfer of cap due to servicing transfer			
							9/15/2010	\$200,000	\$25,630,000	Transfer of cap due to servicing transfer			
							9/30/2010	(\$1,695,826)	\$23,934,174	Updated portfolio data from servicer			
							11/16/2010	\$200,000	\$24,134,174	Transfer of cap due to servicing transfer			
							1/6/2011	(\$32)	\$24,134,142	Updated due to quarterly assessment and reallocation			
							1/13/2011	\$1,500,000	\$25,634,142	Transfer of cap due to servicing transfer			
							3/16/2011	\$7,100,000	\$32,734,142	Transfer of cap due to servicing transfer			
							3/30/2011	(\$36)	\$32,734,106	Updated due to quarterly assessment and reallocation			
							4/13/2011	\$1,000,000	\$33,734,106	Transfer of cap due to servicing transfer			
							5/13/2011	\$100,000	\$33,834,106	Transfer of cap due to servicing transfer			
							6/16/2011	\$300,000	\$34,134,106	Transfer of cap due to servicing transfer			
							6/29/2011	(\$332)	\$34,133,774	Updated due to quarterly assessment and reallocation			
							8/16/2011	\$100,000	\$34,233,774	Transfer of cap due to servicing transfer			
							9/15/2011	\$300,000	\$34,533,774	Transfer of cap due to servicing transfer			
							10/14/2011	\$300,000	\$34,833,774	Transfer of cap due to servicing transfer			
							12/15/2011	(\$1,700,000)	\$33,133,774	Transfer of cap due to servicing transfer			
							1/13/2012	\$1,600,000	\$34,733,774	Transfer of cap due to servicing transfer			
							2/16/2012	\$100,000	\$34,833,774	Transfer of cap due to servicing transfer			
							3/15/2012	\$100,000	\$34,933,774	Transfer of cap due to servicing transfer			
				\$64,150,000	N/A		4/16/2012	\$77,600,000	\$112,533,774	Transfer of cap due to servicing transfer	\$29,583,129	\$51,291,653	\$111,425,046
1/13/2010	Specialized Loan Servicing LLC, Highlands Ranch, CO	Purchase	Financial Instrument for Home Loan Modifications				5/16/2012	\$40,000	\$112,573,774	Transfer of cap due to servicing transfer			
							6/14/2012	(\$350,000)	\$112,223,774	Transfer of cap due to servicing transfer			
							6/28/2012	(\$1,058)	\$112,222,716	Updated due to quarterly assessment and reallocation			
							7/16/2012	\$4,430,000	\$116,652,716	Transfer of cap due to servicing transfer			
							8/16/2012	(\$1,280,000)	\$115,372,716	Transfer of cap due to servicing transfer			
							9/27/2012	(\$3,061)	\$115,369,655	Updated due to quarterly assessment and reallocation			
							10/16/2012	\$5,600,000	\$120,969,655	Transfer of cap due to servicing transfer			
							11/15/2012	\$880,000	\$121,849,655	Transfer of cap due to servicing transfer			
							12/14/2012	\$24,180,000	\$146,029,655	Transfer of cap due to servicing transfer			
							12/27/2012	(\$663)	\$146,028,992	Updated due to quarterly assessment and reallocation			
							1/16/2013	\$2,410,000	\$148,438,992	Transfer of cap due to servicing transfer			
							2/14/2013	\$6,660,000	\$155,098,992	Transfer of cap due to servicing transfer			
							3/14/2013	(\$1,450,000)	\$153,638,992	Transfer of cap due to servicing transfer			
							3/25/2013	(\$2,584)	\$153,636,408	Updated due to quarterly assessment and reallocation			
							4/16/2013	(\$750,000)	\$152,886,408	Transfer of cap due to servicing transfer			
							5/16/2013	(\$1,250,000)	\$151,636,408	Transfer of cap due to servicing transfer			
							6/14/2013	\$3,670,000	\$155,306,408	Transfer of cap due to servicing transfer			
							6/27/2013	(\$985)	\$155,305,423	Updated due to quarterly assessment and reallocation			
							7/16/2013	(\$3,720,000)	\$151,585,423	Transfer of cap due to servicing transfer			
							9/16/2013	(\$180,000)	\$151,405,423	Transfer of cap due to servicing transfer			

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP					
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
						9/27/2013	(\$346)	\$151,405,077	Updated due to quarterly assessment and reallocation				
						10/15/2013	\$860,000	\$152,265,077	Transfer of cap due to servicing transfer				
						11/14/2013	(\$410,000)	\$151,855,077	Transfer of cap due to servicing transfer				
						12/16/2013	(\$10,160,000)	\$141,695,077	Transfer of cap due to servicing transfer				
						12/23/2013	(\$381,129)	\$141,313,948	Updated due to quarterly assessment and reallocation				
						1/16/2014	\$8,200,000	\$149,513,948	Transfer of cap due to servicing transfer				
						2/13/2014	\$21,910,000	\$171,423,948	Transfer of cap due to servicing transfer				
						3/14/2014	\$300,000	\$171,723,948	Transfer of cap due to servicing transfer				
						3/26/2014	(\$10,851)	\$171,713,097	Updated due to quarterly assessment and reallocation				
						4/16/2014	\$4,470,000	\$176,183,097	Transfer of cap due to servicing transfer				
						5/15/2014	(\$28,460,000)	\$147,723,097	Transfer of cap due to servicing transfer				
						6/16/2014	\$4,680,000	\$152,403,097	Transfer of cap due to servicing transfer				
						6/26/2014	(\$57,511)	\$152,345,586	Updated due to quarterly assessment and reallocation				
						7/16/2014	\$16,450,000	\$168,795,586	Transfer of cap due to servicing transfer				
						7/29/2014	(\$115,275)	\$168,680,311	Updated due to quarterly assessment and reallocation				
						8/14/2014	\$230,000	\$168,910,311	Transfer of cap due to servicing transfer				
						9/16/2014	(\$4,270,000)	\$164,640,311	Transfer of cap due to servicing transfer				
						9/29/2014	(\$27,454)	\$164,612,857	Updated due to quarterly assessment and reallocation				
						11/14/2014	\$540,000	\$165,152,857	Transfer of cap due to servicing transfer				
						12/29/2014	\$52,945,861	\$218,098,718	Updated due to quarterly assessment and reallocation				
						1/15/2015	(\$520,000)	\$217,578,718	Transfer of cap due to servicing transfer				
						2/13/2015	\$12,630,000	\$230,208,718	Transfer of cap due to servicing transfer				
						3/16/2015	\$11,890,000	\$242,098,718	Transfer of cap due to servicing transfer				
						3/26/2015	\$1,352,322	\$243,451,040	Updated due to quarterly assessment and reallocation				
						4/16/2015	\$1,050,000	\$244,501,040	Transfer of cap due to servicing transfer				
						4/28/2015	\$4,448,221	\$248,949,261	Updated due to quarterly assessment and reallocation				
						5/14/2015	\$7,170,000	\$256,119,261	Transfer of cap due to servicing transfer				
						6/16/2015	\$18,070,000	\$274,189,261	Transfer of cap due to servicing transfer				
						6/25/2015	\$18,792,626	\$292,981,887	Updated due to quarterly assessment and reallocation				
						7/16/2015	\$14,500,000	\$307,481,887	Transfer of cap due to servicing transfer				
						8/14/2015	\$1,710,000	\$309,191,887	Transfer of cap due to servicing transfer				
						9/16/2015	(\$390,000)	\$308,801,887	Transfer of cap due to servicing transfer				
						9/28/2015	\$10,523,228	\$319,325,115	Updated due to quarterly assessment and reallocation				
						10/15/2015	\$3,450,000	\$322,775,115	Transfer of cap due to servicing transfer				
						11/16/2015	\$970,000	\$323,745,115	Transfer of cap due to servicing transfer				
						12/16/2015	(\$210,000)	\$323,535,115	Transfer of cap due to servicing transfer				
						12/28/2015	\$6,588,413	\$330,093,528	Updated due to quarterly assessment and reallocation				
						1/22/2016	\$10,000	\$370,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2016	\$850,000	\$1,220,000	Updated portfolio data from servicer				
						7/14/2016	(\$120,000)	\$1,100,000	Updated portfolio data from servicer				
						9/30/2016	\$100,000	\$1,200,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2016	\$105,500	\$1,305,500	Updated portfolio data from servicer				
						1/6/2017	(\$2)	\$1,305,498	Updated due to quarterly assessment and reallocation				
						2/17/2017	(\$1,305,498)	\$0	Termination of SPA				
12/9/2009	Spirit of Alaska Federal Credit Union, Fairbanks, AK	Purchase	Financial Instrument for Home Loan Modifications										\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
8/28/2009	Stanford Federal Credit Union, Palo Alto, CA	Purchase	Financial Instrument for Home Loan Modifications	\$300,000	N/A		10/2/2009	\$70,000	\$370,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0
							12/30/2009	\$2,680,000	\$3,050,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$350,000	\$3,400,000	Updated portfolio data from servicer			
							7/14/2010	(\$1,900,000)	\$1,500,000	Updated portfolio data from servicer			
							9/30/2010	(\$1,209,889)	\$290,111	Updated portfolio data from servicer			
							3/23/2011	(\$290,111)	\$0	Termination of SPA			
							12/15/2010	\$5,000,000	\$5,000,000	Transfer of cap due to servicing transfer			
							1/6/2011	(\$7)	\$4,999,993	Updated due to quarterly assessment and reallocation			
							2/16/2011	\$500,000	\$5,499,993	Transfer of cap due to servicing transfer			
							3/16/2011	\$100,000	\$5,599,993	Transfer of cap due to servicing transfer			
							3/30/2011	(\$9)	\$5,599,984	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$86)	\$5,599,898	Updated due to quarterly assessment and reallocation			
							11/16/2011	(\$2,500,000)	\$3,099,899	Transfer of cap due to servicing transfer			
3/15/2012	\$200,000	\$3,299,899	Transfer of cap due to servicing transfer										
6/28/2012	(\$40)	\$3,299,859	Updated due to quarterly assessment and reallocation										
9/27/2012	(\$100)	\$3,299,759	Updated due to quarterly assessment and reallocation										
10/16/2012	\$170,000	\$3,469,759	Transfer of cap due to servicing transfer										
11/15/2012	(\$30,000)	\$3,439,759	Transfer of cap due to servicing transfer										
12/14/2012	(\$80,000)	\$3,359,759	Transfer of cap due to servicing transfer										
12/27/2012	(\$17)	\$3,359,742	Updated due to quarterly assessment and reallocation										
1/16/2013	\$50,000	\$3,409,742	Transfer of cap due to servicing transfer										
2/14/2013	\$1,240,000	\$4,649,742	Transfer of cap due to servicing transfer										
3/14/2013	\$90,000	\$4,739,742	Transfer of cap due to servicing transfer										
3/25/2013	(\$90)	\$4,739,652	Updated due to quarterly assessment and reallocation										
4/16/2013	(\$10,000)	\$4,729,652	Transfer of cap due to servicing transfer										
6/27/2013	(\$34)	\$4,729,618	Updated due to quarterly assessment and reallocation										
9/27/2013	(\$13)	\$4,729,605	Updated due to quarterly assessment and reallocation										
11/14/2013	\$60,000	\$4,789,605	Transfer of cap due to servicing transfer										
12/23/2013	(\$21,773)	\$4,767,832	Updated due to quarterly assessment and reallocation										
1/16/2014	(\$20,000)	\$4,747,832	Transfer of cap due to servicing transfer										
2/13/2014	\$60,000	\$4,807,832	Transfer of cap due to servicing transfer										
3/14/2014	(\$30,000)	\$4,777,832	Transfer of cap due to servicing transfer										
3/26/2014	(\$770)	\$4,777,062	Updated due to quarterly assessment and reallocation										
6/26/2014	(\$8,978)	\$4,768,084	Updated due to quarterly assessment and reallocation										
7/16/2014	\$150,000	\$4,918,084	Transfer of cap due to servicing transfer										
7/29/2014	(\$18,319)	\$4,899,765	Updated due to quarterly assessment and reallocation										
8/14/2014	\$330,000	\$5,229,765	Transfer of cap due to servicing transfer										
9/16/2014	\$510,000	\$5,739,765	Transfer of cap due to servicing transfer										
9/29/2014	(\$7,084)	\$5,732,681	Updated due to quarterly assessment and reallocation										
10/16/2014	\$1,310,000	\$7,042,681	Transfer of cap due to servicing transfer										
12/16/2014	\$5,780,000	\$12,822,681	Transfer of cap due to servicing transfer										
12/29/2014	(\$2,009,472)	\$10,813,209	Updated due to quarterly assessment and reallocation										
12/15/2010	Statebridge Company, LLC, Denver, CO	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$113,609	\$249,889	\$105,392	\$468,889

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
3/16/2015							(\$20,000)	\$10,793,209	Transfer of cap due to servicing transfer				
3/26/2015							(\$759,640)	\$10,033,569	Updated due to quarterly assessment and reallocation				
4/28/2015							(\$2,994,140)	\$7,039,429	Updated due to quarterly assessment and reallocation				
6/16/2015							\$30,000	\$7,069,429	Transfer of cap due to servicing transfer				
6/25/2015							(\$711,743)	\$6,357,686	Updated due to quarterly assessment and reallocation				
8/14/2015							\$160,000	\$6,517,686	Transfer of cap due to servicing transfer				
9/16/2015							\$90,000	\$6,607,686	Transfer of cap due to servicing transfer				
9/28/2015							(\$969,232)	\$5,638,454	Updated due to quarterly assessment and reallocation				
10/15/2015							\$680,000	\$6,318,454	Transfer of cap due to servicing transfer				
11/16/2015							\$40,000	\$6,358,454	Transfer of cap due to servicing transfer				
12/16/2015							\$550,000	\$6,908,454	Transfer of cap due to servicing transfer				
12/28/2015							(\$816,550)	\$6,091,904	Updated due to quarterly assessment and reallocation				
1/22/2010							\$100,000	\$2,350,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010							(\$740,000)	\$1,610,000	Updated portfolio data from servicer				
7/14/2010							(\$710,000)	\$900,000	Updated portfolio data from servicer				
9/30/2010							\$550,556	\$1,450,556	Updated portfolio data from servicer				
1/6/2011							(\$1)	\$1,450,555	Updated due to quarterly assessment and reallocation				
3/30/2011							(\$1)	\$1,450,554	Updated due to quarterly assessment and reallocation				
6/29/2011							(\$11)	\$1,450,543	Updated due to quarterly assessment and reallocation				
9/27/2012							\$30,907	\$1,481,450	Updated due to quarterly assessment and reallocation				
12/27/2012							\$58,688	\$1,540,138	Updated due to quarterly assessment and reallocation				
3/25/2013							\$235,175	\$1,775,313	Updated due to quarterly assessment and reallocation				
6/27/2013							\$84,191	\$1,859,504	Updated due to quarterly assessment and reallocation				
9/27/2013							\$13,786	\$1,873,290	Updated due to quarterly assessment and reallocation				
12/23/2013							(\$35)	\$1,873,255	Updated due to quarterly assessment and reallocation				
3/26/2014							\$12,095	\$1,885,350	Updated due to quarterly assessment and reallocation				
6/26/2014							\$122,307	\$2,007,657	Updated due to quarterly assessment and reallocation				
7/29/2014							\$22,184	\$2,029,841	Updated due to quarterly assessment and reallocation				
9/29/2014							\$24,565	\$2,054,406	Updated due to quarterly assessment and reallocation				
12/29/2014							\$581,882	\$2,636,288	Updated due to quarterly assessment and reallocation				
3/26/2015							(\$1,034)	\$2,635,254	Updated due to quarterly assessment and reallocation				
4/28/2015							(\$4,285)	\$2,630,969	Updated due to quarterly assessment and reallocation				
6/25/2015							(\$6,530)	\$2,624,439	Updated due to quarterly assessment and reallocation				
9/28/2015							(\$11,773)	\$2,612,666	Updated due to quarterly assessment and reallocation				
12/28/2015							(\$11,798)	\$2,600,868	Updated due to quarterly assessment and reallocation				
12/9/2009	Sterling Savings Bank, Spokane, WA	Purchase	Financial Instrument for Home Loan Modifications				\$2,250,000						
								\$330,881		\$633,368	\$401,197	\$1,365,446	

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
9/30/2010	Stockman Bank of Montana, Miles City, MT	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation			
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation			
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation			
							9/30/2010	\$1,585,945	\$2,465,945	Updated portfolio data from servicer			
							1/6/2011	(\$4)	\$2,465,941	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$4)	\$2,465,937	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$40)	\$2,465,897	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$30)	\$2,465,867	Updated due to quarterly assessment and reallocation			
							8/10/2012	(\$2,465,867)	\$0	Termination of SPA			
8/4/2010	Suburban Mortgage Company of New Mexico, Albuquerque, NM	Purchase	Financial Instrument for Home Loan Modifications	\$680,000	N/A		3/30/2011	(\$4)	\$2,465,937	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0
1/13/2012	Sun West Mortgage Company, Inc, Cerritos CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	1/13/2012	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details		Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount			Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *										
4/13/2011	SunTrust Mortgage, Inc., Richmond, VA	Purchase	Financial Instrument for Home Loan	\$0	N/A	3	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$128,872	\$3,703	\$41,106	\$173,680
							\$120,000	\$220,000	Transfer of cap due to servicing transfer				
							(\$1)	\$219,999	Updated due to quarterly assessment and reallocation				
							\$10,000	\$229,999	Transfer of cap due to servicing transfer				
							(\$670)	\$229,329	Updated due to quarterly assessment and reallocation				
							\$20,000	\$249,329	Transfer of cap due to servicing transfer				
							\$90,000	\$339,329	Transfer of cap due to servicing transfer				
							\$50,000	\$389,329	Transfer of cap due to servicing transfer				
							(\$38)	\$389,291	Updated due to quarterly assessment and reallocation				
							\$60,000	\$449,291	Transfer of cap due to servicing transfer				
							(\$486)	\$448,805	Updated due to quarterly assessment and reallocation				
							\$70,000	\$518,805	Transfer of cap due to servicing transfer	\$128,872	\$3,703	\$41,106	\$173,680
							(\$989)	\$517,816	Updated due to quarterly assessment and reallocation				
							\$30,000	\$547,816	Transfer of cap due to servicing transfer				
							(\$358)	\$547,458	Updated due to quarterly assessment and reallocation				
							(\$28,730)	\$518,728	Updated due to quarterly assessment and reallocation				
							(\$20,000)	\$498,728	Transfer of cap due to servicing transfer				
							(\$10,741)	\$487,987	Updated due to quarterly assessment and reallocation				
							(\$42,369)	\$445,618	Updated due to quarterly assessment and reallocation				
							\$431,617	\$431,617	Updated due to quarterly assessment and reallocation				
							(\$20,000)	\$411,617	Transfer of cap due to servicing transfer				
							(\$20,248)	\$391,369	Updated due to quarterly assessment and reallocation				
							(\$14,985)	\$376,384	Updated due to quarterly assessment and reallocation				
							\$2,180,000	\$2,250,000	Updated portfolio data from servicer/additional program initial cap				
							(\$720,000)	\$1,530,000	Updated portfolio data from servicer				
							(\$430,000)	\$1,100,000	Updated portfolio data from servicer				
							\$60,445	\$1,160,445	Updated portfolio data from servicer				
							(\$1)	\$1,160,444	Updated due to quarterly assessment and reallocation				
							(\$1)	\$1,160,443	Updated due to quarterly assessment and reallocation				
							(\$12)	\$1,160,431	Updated due to quarterly assessment and reallocation				
							(\$9)	\$1,160,422	Updated due to quarterly assessment and reallocation				
							(\$23)	\$1,160,399	Updated due to quarterly assessment and reallocation				
							(\$4)	\$1,160,395	Updated due to quarterly assessment and reallocation				
							(\$13)	\$1,160,382	Updated due to quarterly assessment and reallocation				
							(\$5)	\$1,160,377	Updated due to quarterly assessment and reallocation				
							(\$2)	\$1,160,375	Updated due to quarterly assessment and reallocation	\$80,333	\$254,938	\$80,817	\$416,088
							(\$2,729)	\$1,157,646	Updated due to quarterly assessment and reallocation				
							(\$101)	\$1,157,545	Updated due to quarterly assessment and reallocation				
							(\$1,196)	\$1,156,350	Updated due to quarterly assessment and reallocation				
							(\$2,373)	\$1,153,977	Updated due to quarterly assessment and reallocation				
							(\$784)	\$1,153,193	Updated due to quarterly assessment and reallocation				
							(\$82,551)	\$1,070,642	Updated due to quarterly assessment and reallocation				
							(\$32,953)	\$1,037,689	Updated due to quarterly assessment and reallocation				
							(\$123,650)	\$914,039	Updated due to quarterly assessment and reallocation				
							(\$30,757)	\$883,282	Updated due to quarterly assessment and reallocation				
							(\$42,234)	\$841,048	Updated due to quarterly assessment and reallocation				
							(\$33,352)	\$807,696	Updated due to quarterly assessment and reallocation				

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
12/23/2009	Tempe Schools Credit Union, Tempe, AZ	Purchase	Financial Instrument for Home Loan Modifications	\$110,000	N/A		3/26/2010	(\$20,000)	\$90,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
12/11/2009	The Bryn Mawr Trust Co., Bryn Mawr, PA	Purchase	Financial Instrument for Home Loan Modifications	\$150,000	N/A	3	6/16/2011	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$29,316	\$18,316	\$8,436	\$56,068
12/23/2010							1/22/2010	\$290,000	\$6,450,000	Updated portfolio data from servicer/ additional program initial cap				
							3/26/2010	\$40,000	\$6,490,000	Updated portfolio data from servicer				
							7/14/2010	(\$2,890,000)	\$3,600,000	Updated portfolio data from servicer				
							9/30/2010	\$606,612	\$4,206,612	Updated portfolio data from servicer				
							1/6/2011	(\$4)	\$4,206,608	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$4)	\$4,206,604	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$35)	\$4,206,569	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$9)	\$4,206,560	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$14)	\$4,206,546	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$2)	\$4,206,544	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$8)	\$4,206,536	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$4)	\$4,206,532	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$1)	\$4,206,531	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$2,412)	\$4,204,119	Updated due to quarterly assessment and reallocation	\$574,557	\$1,522,876	\$747,104	\$2,844,537
							3/26/2014	(\$84)	\$4,204,035	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$302)	\$4,203,733	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$16)	\$4,203,717	Updated due to quarterly assessment and reallocation				
							9/29/2014	\$20,590	\$4,224,307	Updated due to quarterly assessment and reallocation				
							12/29/2014	\$1,125,205	\$5,349,512	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$5,668)	\$5,343,844	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$7,804)	\$5,336,040	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$7,282)	\$5,328,758	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$6,050)	\$5,322,708	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$13,076)	\$5,309,632	Updated due to quarterly assessment and reallocation				
10/16/2014	The Provident Bank, Jersey City, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	10/16/2014	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							10/2/2009	\$24,920,000	\$139,140,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$49,410,000	\$188,550,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$41,830,000	\$230,380,000	Updated portfolio data from servicer				
							7/14/2010	(\$85,780,000)	\$144,600,000	Updated portfolio data from servicer				
							9/30/2010	\$36,574,444	\$181,174,444	Updated portfolio data from servicer				
							1/6/2011	(\$160)	\$181,174,284	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$172)	\$181,174,112	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$1,431)	\$181,172,681	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$746)	\$181,171,935	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$1,926)	\$181,170,009	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$308)	\$181,169,701	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1,135)	\$181,168,566	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$418)	\$181,168,148	Updated due to quarterly assessment and reallocation				
9/9/2009	U.S. Bank National Association, Owensboro, KY	Purchase	Financial Instrument for Home Loan Modifications	\$114,220,000	N/A		9/27/2013	(\$139)	\$181,168,009	Updated due to quarterly assessment and reallocation	\$33,479,001	\$48,688,655	\$30,993,644	\$113,161,301
							12/23/2013	(\$212,077)	\$180,955,932	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$6,391)	\$180,949,541	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$71,209)	\$180,878,332	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$125,785)	\$180,752,547	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$39,094)	\$180,713,453	Updated due to quarterly assessment and reallocation				
							12/29/2014	\$26,402,243	\$207,115,696	Updated due to quarterly assessment and reallocation				
							3/26/2015	\$337,594	\$207,453,290	Updated due to quarterly assessment and reallocation				
							4/28/2015	\$50,708,179	\$258,161,469	Updated due to quarterly assessment and reallocation				
							6/16/2015	\$20,000	\$258,181,469	Transfer of cap due to servicing transfer				
							6/25/2015	\$1,999,564	\$260,181,033	Updated due to quarterly assessment and reallocation				
							9/28/2015	\$2,168,165	\$262,349,198	Updated due to quarterly assessment and reallocation				
							11/16/2015	(\$10,000)	\$262,339,198	Transfer of cap due to servicing transfer				
							12/28/2015	\$1,002,694	\$263,341,892	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							3/26/2010	\$160,000	\$700,000	Updated portfolio data from servicer				
							9/30/2010	\$25,278	\$725,278	Updated portfolio data from servicer				
							1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$1)	\$725,276	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$11)	\$725,265	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$8)	\$725,257	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$22)	\$725,235	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$4)	\$725,231	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$14)	\$725,217	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$5)	\$725,212	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$2)	\$725,210	Updated due to quarterly assessment and reallocation				
1/29/2010	United Bank, Griffin, GA	Purchase	Financial Instrument for Home Loan Modifications	\$540,000	N/A		12/23/2013	(\$3,221)	\$721,989	Updated due to quarterly assessment and reallocation	\$32,917	\$2,652	\$6,600	\$42,169
							12/23/2014	(\$113)	\$721,876	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$1,337)	\$720,539	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$2,655)	\$717,884	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$877)	\$717,007	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$106,224)	\$610,783	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$39,949)	\$570,834	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$20,140)	\$550,694	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$5,521)	\$545,173	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$14,152)	\$531,021	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$10,474)	\$520,547	Updated due to quarterly assessment and reallocation				
							1/22/2010	\$20,000	\$430,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	\$400,000	\$830,000	Updated portfolio data from servicer				
							7/14/2010	(\$430,000)	\$400,000	Updated portfolio data from servicer				
							9/30/2010	\$180,222	\$580,222	Updated portfolio data from servicer				
							1/6/2011	(\$1)	\$580,221	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$1)	\$580,220	Updated due to quarterly assessment and reallocation				
							6/29/2011	(\$5)	\$580,215	Updated due to quarterly assessment and reallocation				
							6/28/2012	(\$4)	\$580,211	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$11)	\$580,200	Updated due to quarterly assessment and reallocation				
							12/27/2012	(\$2)	\$580,198	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$7)	\$580,191	Updated due to quarterly assessment and reallocation				
							6/27/2013	(\$2)	\$580,189	Updated due to quarterly assessment and reallocation				
							9/27/2013	(\$1)	\$580,188	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$1,471)	\$578,717	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$52)	\$578,665	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$613)	\$578,052	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$1,217)	\$576,835	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$403)	\$576,432	Updated due to quarterly assessment and reallocation				
							12/29/2014	(\$33,790)	\$542,642	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$12,708)	\$529,934	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$10,375)	\$519,559	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$2,461)	\$517,098	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$5,546)	\$511,552	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$4,104)	\$507,448	Updated due to quarterly assessment and reallocation				
10/21/2009	United Bank Mortgage Corporation, Grand Rapids, MI	Purchase	Financial Instrument for Home Loan Modifications	\$410,000	N/A						\$146,029	\$96,673	\$65,578	\$308,280

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
9/30/2010	University First Federal Credit Union, Salt Lake City, UT	Purchase	Financial Instrument for Home Loan Modifications	\$600,000	N/A		9/30/2010	\$270,334	\$870,334	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
							1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation				
							2/17/2011	(\$870,333)	\$0	Termination of SPA				
4/13/2011							4/13/2011	\$1,000,000	\$1,000,000	Transfer of cap due to servicing transfer				
6/29/2011							6/29/2011	\$233,268	\$1,233,268	Updated due to quarterly assessment and reallocation				
11/16/2011							11/16/2011	\$1,333,268	\$1,333,268	Transfer of cap due to servicing transfer				
6/28/2012							6/28/2012	(\$3)	\$1,333,265	Updated due to quarterly assessment and reallocation				
9/27/2012							9/27/2012	(\$10)	\$1,333,255	Updated due to quarterly assessment and reallocation				
12/27/2012							12/27/2012	(\$2)	\$1,333,253	Updated due to quarterly assessment and reallocation				
3/25/2013							3/25/2013	(\$7)	\$1,333,246	Updated due to quarterly assessment and reallocation				
6/27/2013							6/27/2013	(\$3)	\$1,333,243	Updated due to quarterly assessment and reallocation				
9/27/2013							9/27/2013	(\$1)	\$1,333,242	Updated due to quarterly assessment and reallocation				
12/23/2013							12/23/2013	(\$1,744)	\$1,331,498	Updated due to quarterly assessment and reallocation				
3/26/2014							3/26/2014	(\$62)	\$1,331,436	Updated due to quarterly assessment and reallocation				
6/26/2014							6/26/2014	(\$735)	\$1,330,701	Updated due to quarterly assessment and reallocation				
7/29/2014							7/29/2014	(\$1,463)	\$1,329,238	Updated due to quarterly assessment and reallocation				
9/29/2014							9/29/2014	(\$498)	\$1,328,740	Updated due to quarterly assessment and reallocation				
12/29/2014							12/29/2014	(\$12,100)	\$1,316,640	Updated due to quarterly assessment and reallocation				
3/26/2015							3/26/2015	(\$5,115)	\$1,311,525	Updated due to quarterly assessment and reallocation				
4/28/2015							4/28/2015	(\$23,199)	\$1,288,326	Updated due to quarterly assessment and reallocation				
6/25/2015							6/25/2015	(\$5,527)	\$1,282,799	Updated due to quarterly assessment and reallocation				
9/28/2015							9/28/2015	(\$9,641)	\$1,273,158	Updated due to quarterly assessment and reallocation				
12/28/2015							12/28/2015	(\$7,135)	\$1,266,023	Updated due to quarterly assessment and reallocation				
1/22/2010							1/22/2010	\$30,000	\$630,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010							3/26/2010	\$400,000	\$1,030,000	Updated portfolio data from servicer				
7/14/2010							7/14/2010	(\$330,000)	\$700,000	Updated portfolio data from servicer				
9/30/2010							9/30/2010	\$25,278	\$725,278	Updated portfolio data from servicer				
1/6/2011							1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation				
2/17/2011							2/17/2011	(\$725,277)	\$0	Termination of SPA				
5/16/2013							5/16/2013	\$50,000	\$50,000	Transfer of cap due to servicing transfer				
12/16/2013							12/16/2013	\$10,000	\$60,000	Transfer of cap due to servicing transfer				
4/13/2011	Urban Partnership Bank, Chicago, IL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3					\$294,704	\$392,127	\$135,919	\$822,750
12/11/2009	Verity Credit Union, Seattle, WA	Purchase	Financial Instrument for Home Loan Modifications	\$600,000	N/A						\$0	\$0	\$0	\$0
5/16/2013	ViewPoint Bank, Plano, TX	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3					\$0	\$1,533	\$0	\$1,533

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
3/10/2010	VIST Financial Corp, Wyomissing, PA	Purchase	Financial Instrument for Home Loan Modifications	\$300,000	N/A		7/14/2010	\$400,000	\$700,000	Updated portfolio data from servicer	\$0	\$0	\$0
							9/30/2010	\$25,278	\$725,278	Updated portfolio data from servicer			
							1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$1)	\$725,276	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$11)	\$725,265	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$8)	\$725,257	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$22)	\$725,235	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$4)	\$725,231	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$14)	\$725,217	Updated due to quarterly assessment and reallocation			
							6/27/2013	(\$5)	\$725,212	Updated due to quarterly assessment and reallocation			
							9/27/2013	(\$2)	\$725,210	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$3,221)	\$721,989	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$113)	\$721,876	Updated due to quarterly assessment and reallocation			
							4/23/2014	(\$721,876)	\$0	Termination of SPA			
7/29/2009	Wechovia Bank, N.A., Charlotte, NC	Purchase	Financial Instrument for Home Loan Modifications	\$85,020,000	N/A		9/30/2009	(\$37,700,000)	\$47,320,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0
							12/30/2009	\$26,160,000	\$73,480,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$9,820,000	\$83,300,000	Updated portfolio data from servicer			
							7/14/2010	(\$46,200,000)	\$37,100,000	Updated portfolio data from servicer			
							9/30/2010	(\$28,686,775)	\$8,413,225	Updated portfolio data from servicer			
							12/3/2010	(\$8,413,225)	\$0	Termination of SPA			
							9/30/2009	\$723,880,000	\$1,357,890,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$692,640,000	\$2,050,530,000	Updated portfolio data from servicer/additional program initial cap			
							2/17/2010	(\$2,050,236,344)	\$293,656	Transfer of cap due to merger/acquisition			
							3/12/2010	(\$54,767)	\$238,890	Termination of SPA			
7/1/2009	Wachovia Mortgage, FS, Des Moines, IA	Purchase	Financial Instrument for Home Loan Modifications	\$634,010,000	N/A	2	9/30/2009	\$1,357,890,000	\$1,357,890,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$238,890
							12/30/2009	\$692,640,000	\$2,050,530,000	Updated portfolio data from servicer/additional program initial cap			\$76,890
							2/17/2010	(\$2,050,236,344)	\$293,656	Transfer of cap due to merger/acquisition			\$162,000
							3/12/2010	(\$54,767)	\$238,890	Termination of SPA			
							7/14/2010	(\$150,000)	\$6,400,000	Updated portfolio data from servicer			
							9/15/2010	\$1,600,000	\$8,000,000	Transfer of cap due to servicing transfer			
							9/30/2010	(\$4,352,173)	\$3,647,827	Updated portfolio data from servicer			
							1/6/2011	(\$5)	\$3,647,822	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$6)	\$3,647,816	Updated due to quarterly assessment and reallocation			
							4/13/2011	(\$3,000,000)	\$647,816	Transfer of cap due to servicing transfer			
							6/29/2011	(\$9)	\$647,807	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$7)	\$647,800	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$19)	\$647,781	Updated due to quarterly assessment and reallocation			
							12/27/2012	(\$3)	\$647,778	Updated due to quarterly assessment and reallocation			
3/25/2013	(\$12)	\$647,766	Updated due to quarterly assessment and reallocation										
6/27/2013	(\$5)	\$647,761	Updated due to quarterly assessment and reallocation										
9/27/2013	(\$2)	\$647,759	Updated due to quarterly assessment and reallocation										
12/23/2013	(\$2,822)	\$644,937	Updated due to quarterly assessment and reallocation										
2/27/2014	(\$644,937)	\$0	Termination of SPA										
12/16/2014	\$10,000	\$10,000	Transfer of cap due to servicing transfer										
12/29/2014	\$6,250	\$16,250	Updated due to quarterly assessment and reallocation										
12/16/2014	Webster Bank, N.A., Chelsea, CT	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$10,000	\$0	\$3,000	\$13,000
								\$6,250					
2/13/2015	Webster First Federal Credit Union, Worcester, MA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3		\$20,000	\$20,000	\$0	\$0	\$0	\$0
									Transfer of cap due to servicing transfer				

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans											TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Details			Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						Adjustment Date	CAP Adjustment Amount	Adjusted CAP					
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)*										
									Updated portfolio data from servicer				
6/17/2009							(\$462,990,000)	\$2,410,010,000	Updated portfolio data from servicer/initial cap				
9/30/2009							\$65,070,000	\$2,475,080,000	Updated portfolio data from servicer/initial cap				
12/30/2009							\$1,213,310,000	\$3,688,390,000	Updated portfolio data from servicer/initial cap				
2/17/2010							\$2,050,236,344	\$5,738,626,344	Transfer of cap due to merger/acquisition				
3/12/2010							\$54,767	\$5,738,681,110	Transfer of cap due to merger/acquisition				
3/19/2010							\$668,108,890	\$6,406,790,000	Updated portfolio data from servicer/initial cap				
3/26/2010							\$883,130,000	\$7,089,920,000	Updated portfolio data from servicer				
7/14/2010							(\$2,038,220,000)	\$5,051,700,000	Updated portfolio data from servicer				
9/30/2010							(\$287,348,828)	\$4,764,351,172	Updated portfolio data from servicer				
9/30/2010							\$344,000,000	\$5,108,351,172	Updated portfolio data from servicer/initial cap				
12/3/2010							\$8,413,225	\$5,116,764,397	Transfer of cap due to merger/acquisition				
12/15/2010							\$22,200,000	\$5,138,964,397	Transfer of cap due to servicing transfer				
1/6/2011							(\$6,312)	\$5,138,958,085	Updated due to quarterly assessment and reallocation				
1/13/2011							(\$100,000)	\$5,138,858,085	Transfer of cap due to servicing transfer				
3/16/2011							(\$100,000)	\$5,138,758,085	Transfer of cap due to servicing transfer				
3/20/2011							(\$7,171)	\$5,138,750,914	Updated due to quarterly assessment and reallocation				
4/13/2011							(\$9,800,000)	\$5,128,950,914	Transfer of cap due to servicing transfer				
5/13/2011							\$100,000	\$5,129,050,914	Transfer of cap due to servicing transfer				
6/16/2011							(\$600,000)	\$5,128,450,914	Transfer of cap due to servicing transfer				
6/29/2011							(\$63,856)	\$5,128,387,058	Updated due to quarterly assessment and reallocation				
7/14/2011							(\$2,300,000)	\$5,126,087,058	Transfer of cap due to servicing transfer	\$521,420,591	\$1,131,948,038	\$511,496,030	\$2,164,864,660
8/16/2011							(\$1,100,000)	\$5,124,987,058	Transfer of cap due to servicing transfer				
9/15/2011							\$1,400,000	\$5,126,387,058	Transfer of cap due to servicing transfer				
10/14/2011							\$200,000	\$5,126,587,058	Transfer of cap due to servicing transfer				
11/16/2011							(\$200,000)	\$5,126,387,058	Transfer of cap due to servicing transfer				
12/15/2011							(\$200,000)	\$5,126,187,058	Transfer of cap due to servicing transfer				
1/13/2012							(\$300,000)	\$5,125,887,058	Transfer of cap due to servicing transfer				
2/16/2012							(\$200,000)	\$5,125,687,058	Transfer of cap due to servicing transfer				
3/15/2012							(\$1,000,000)	\$5,124,687,058	Transfer of cap due to servicing transfer				
4/16/2012							(\$800,000)	\$5,123,887,058	Transfer of cap due to servicing transfer				
5/16/2012							(\$610,000)	\$5,123,277,058	Transfer of cap due to servicing transfer				
6/14/2012							(\$2,040,000)	\$5,121,237,058	Transfer of cap due to servicing transfer				
6/28/2012							(\$39,923)	\$5,121,197,135	Updated due to quarterly assessment and reallocation				
8/16/2012							(\$120,000)	\$5,121,077,135	Transfer of cap due to servicing transfer				
9/27/2012							(\$104,111)	\$5,120,973,024	Updated due to quarterly assessment and reallocation				
10/16/2012							(\$1,590,000)	\$5,119,383,024	Transfer of cap due to servicing transfer				
11/15/2012							(\$2,910,000)	\$5,116,473,024	Transfer of cap due to servicing transfer				
12/14/2012							(\$1,150,000)	\$5,115,323,024	Transfer of cap due to servicing transfer				
12/27/2012							(\$16,392)	\$5,115,306,632	Updated due to quarterly assessment and reallocation				
1/16/2013							(\$3,350,000)	\$5,111,956,632	Transfer of cap due to servicing transfer				
2/14/2013							(\$820,000)	\$5,111,136,632	Transfer of cap due to servicing transfer				
3/14/2013							(\$270,000)	\$5,110,866,632	Transfer of cap due to servicing transfer				
3/25/2013							(\$58,709)	\$5,110,807,923	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	TARP Incentive Payments			
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)										
4/16/2013							(\$40,000)	\$5,110,767,923	Transfer of cap due to servicing transfer				
5/16/2013							(\$5,320,000)	\$5,105,447,923	Transfer of cap due to servicing transfer				
6/14/2013							(\$1,260,000)	\$5,104,187,923	Transfer of cap due to servicing transfer				
6/27/2013							(\$20,596)	\$5,104,167,327	Updated due to quarterly assessment and reallocation				
7/16/2013							(\$1,200,000)	\$5,102,967,327	Transfer of cap due to servicing transfer				
8/15/2013							(\$30,000)	\$5,102,937,327	Transfer of cap due to servicing transfer				
9/16/2013							(\$10,760,000)	\$5,092,177,327	Transfer of cap due to servicing transfer				
9/27/2013							(\$6,701)	\$5,092,170,626	Updated due to quarterly assessment and reallocation				
10/15/2013							(\$780,000)	\$5,091,390,626	Transfer of cap due to servicing transfer				
11/14/2013							(\$60,000)	\$5,091,330,626	Transfer of cap due to servicing transfer				
12/16/2013							(\$860,000)	\$5,090,470,626	Transfer of cap due to servicing transfer				
12/23/2013							(\$10,569,304)	\$5,079,901,322	Updated due to quarterly assessment and reallocation				
1/16/2014							(\$1,990,000)	\$5,077,911,322	Transfer of cap due to servicing transfer				
2/13/2014							(\$170,000)	\$5,077,741,322	Transfer of cap due to servicing transfer				
3/14/2014							(\$80,000)	\$5,077,661,322	Transfer of cap due to servicing transfer				
3/26/2014							(\$358,566)	\$5,077,302,756	Updated due to quarterly assessment and reallocation				
4/16/2014							(\$4,560,000)	\$5,072,742,756	Transfer of cap due to servicing transfer				
5/15/2014							(\$560,000)	\$5,072,182,756	Transfer of cap due to servicing transfer				
6/16/2014							(\$240,000)	\$5,071,942,756	Transfer of cap due to servicing transfer				
6/26/2014							(\$4,070,420)	\$5,067,872,336	Updated due to quarterly assessment and reallocation				
7/16/2014							\$250,000	\$5,068,122,336	Transfer of cap due to servicing transfer				
7/29/2014							(\$8,035,053)	\$5,060,087,283	Updated due to quarterly assessment and reallocation				
8/14/2014							\$10,000	\$5,060,097,283	Transfer of cap due to servicing transfer				
9/16/2014							(\$20,000)	\$5,060,077,283	Transfer of cap due to servicing transfer				
9/29/2014							(\$2,607,017)	\$5,057,470,266	Updated due to quarterly assessment and reallocation				
10/16/2014							(\$150,000)	\$5,057,320,266	Transfer of cap due to servicing transfer				
11/14/2014							(\$20,000)	\$5,057,300,266	Transfer of cap due to servicing transfer				
12/16/2014							(\$2,720,000)	\$5,054,580,266	Transfer of cap due to servicing transfer				
12/29/2014							(\$167,572,118)	\$4,887,008,148	Updated due to quarterly assessment and reallocation				
1/15/2015							(\$10,000)	\$4,886,998,148	Transfer of cap due to servicing transfer				
2/13/2015							(\$40,000)	\$4,886,958,148	Transfer of cap due to servicing transfer				
3/16/2015							(\$180,000)	\$4,886,778,148	Transfer of cap due to servicing transfer				
3/26/2015							(\$54,309,222)	\$4,832,468,926	Updated due to quarterly assessment and reallocation				
4/16/2015							(\$4,850,000)	\$4,827,618,926	Transfer of cap due to servicing transfer				
4/28/2015							(\$93,632,400)	\$4,733,986,526	Updated due to quarterly assessment and reallocation				
5/14/2015							(\$8,530,000)	\$4,725,456,526	Transfer of cap due to servicing transfer				
6/25/2015							(\$16,983,994)	\$4,708,472,532	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$1,210,000)	\$4,707,262,532	Transfer of cap due to servicing transfer				
8/14/2015							(\$9,870,000)	\$4,697,392,532	Transfer of cap due to servicing transfer				
9/16/2015							(\$4,280,000)	\$4,693,112,532	Transfer of cap due to servicing transfer				
9/28/2015							(\$12,147,919)	\$4,680,964,613	Updated due to quarterly assessment and reallocation				
10/15/2015							(\$1,560,000)	\$4,679,404,613	Transfer of cap due to servicing transfer				
11/16/2015							(\$2,080,000)	\$4,677,324,613	Transfer of cap due to servicing transfer				
12/16/2015							(\$13,210,000)	\$4,664,114,613	Transfer of cap due to servicing transfer				
12/28/2015							\$42,094,262	\$4,706,208,875	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

Adjustment
Details

TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							9/30/2009	\$330,000	\$870,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$16,490,000	\$17,360,000	Updated portfolio data from servicer/additional program initial cap				
							3/26/2010	(\$14,250,000)	\$3,100,000	Updated portfolio data from servicer				
							7/14/2010	(\$1,800,000)	\$1,300,000	Updated portfolio data from servicer				
							7/30/2010	\$1,500,000	\$2,800,000	Updated portfolio data from servicer				
							9/30/2010	\$1,551,668	\$4,351,668	Updated portfolio data from servicer				
							1/6/2011	(\$2)	\$4,351,666	Updated due to quarterly assessment and reallocation				
							3/30/2011	(\$2)	\$4,351,664	Updated due to quarterly assessment and reallocation				
							5/13/2011	(\$1,800,000)	\$2,551,664	Transfer of cap due to servicing transfer				
							6/3/2011	(\$1,872,787)	\$678,877	Termination of SPA				
							6/14/2012	\$990,000	\$1,668,877	Transfer of cap due to servicing transfer				
6/19/2009	Wescam Central Credit Union, Anaheim, CA	Purchase	Financial Instrument for Home Loan Modifications	\$540,000	N/A	3, 6	9/27/2012	\$372,177	\$2,041,054	Updated due to quarterly assessment and reallocation	\$607,676	\$934,522	\$312,225	\$1,854,423
							12/23/2013	(\$192)	\$2,040,862	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$8)	\$2,040,854	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$102)	\$2,040,752	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$207)	\$2,040,545	Updated due to quarterly assessment and reallocation				
							9/29/2014	(\$76)	\$2,040,469	Updated due to quarterly assessment and reallocation				
							12/29/2014	\$465,893	\$2,506,362	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$24)	\$2,506,338	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$2,291)	\$2,504,047	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$2,058)	\$2,501,989	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$5,008)	\$2,496,981	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$5,747)	\$2,491,234	Updated due to quarterly assessment and reallocation				
							4/13/2011	\$200,000	\$200,000	Transfer of cap due to servicing transfer				
							6/29/2011	\$17,687	\$217,687	Updated due to quarterly assessment and reallocation				
							9/27/2012	(\$1)	\$217,686	Updated due to quarterly assessment and reallocation				
							3/25/2013	(\$1)	\$217,685	Updated due to quarterly assessment and reallocation				
							12/23/2013	(\$290)	\$217,395	Updated due to quarterly assessment and reallocation				
							3/26/2014	(\$10)	\$217,385	Updated due to quarterly assessment and reallocation				
							6/26/2014	(\$121)	\$217,264	Updated due to quarterly assessment and reallocation				
							7/29/2014	(\$240)	\$217,024	Updated due to quarterly assessment and reallocation				
4/13/2011	Western Federal Credit Union, Hawthorne, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	9/29/2014	(\$79)	\$216,945	Updated due to quarterly assessment and reallocation	\$29,167	\$72,296	\$22,917	\$124,380
							12/29/2014	(\$2,081)	\$214,864	Updated due to quarterly assessment and reallocation				
							3/26/2015	(\$782)	\$214,082	Updated due to quarterly assessment and reallocation				
							4/28/2015	(\$3,084)	\$210,998	Updated due to quarterly assessment and reallocation				
							6/25/2015	(\$732)	\$210,266	Updated due to quarterly assessment and reallocation				
							9/28/2015	(\$977)	\$209,289	Updated due to quarterly assessment and reallocation				
							12/28/2015	(\$1,754)	\$207,535	Updated due to quarterly assessment and reallocation				

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HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/ Investors (Cap) *	Pricing Mechanism	Note	Adjustment Details			Borrower's Incentives	Lenders/ Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
							Adjustment Date	CAP Adjustment Amount	Adjusted CAP				
9/30/2010	Weststar Mortgage, Inc., Woodbridge, VA	Purchase	Financial Instrument for Home Loan	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0
							6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation			
							6/28/2012	(\$1)	\$145,054	Updated due to quarterly assessment and reallocation			
							9/27/2012	(\$2)	\$145,052	Updated due to quarterly assessment and reallocation			
							3/25/2013	(\$1)	\$145,051	Updated due to quarterly assessment and reallocation			
							12/23/2013	(\$232)	\$144,819	Updated due to quarterly assessment and reallocation			
							3/26/2014	(\$8)	\$144,811	Updated due to quarterly assessment and reallocation			
							6/26/2014	(\$96)	\$144,715	Updated due to quarterly assessment and reallocation			
							7/29/2014	(\$191)	\$144,524	Updated due to quarterly assessment and reallocation			
							9/29/2014	(\$63)	\$144,461	Updated due to quarterly assessment and reallocation			
							12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation			
							3/26/2015	(\$2,879)	\$133,928	Updated due to quarterly assessment and reallocation			
							4/28/2015	(\$11,347)	\$122,581	Updated due to quarterly assessment and reallocation			
							6/25/2015	(\$2,691)	\$119,890	Updated due to quarterly assessment and reallocation			
							9/28/2015	(\$3,595)	\$116,295	Updated due to quarterly assessment and reallocation			
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation			
							6/12/2009	\$87,130,000	\$453,130,000	Updated portfolio data from servicer			
							9/30/2009	(\$249,670,000)	\$203,460,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$119,700,000	\$323,160,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	\$52,270,000	\$375,430,000	Updated portfolio data from servicer			
							4/19/2010	(\$10,280,000)	\$365,150,000	Transfer of cap due to servicing transfer			
							5/14/2010	(\$1,880,000)	\$363,270,000	Transfer of cap due to servicing transfer			
							6/16/2010	(\$286,510,000)	\$76,760,000	Transfer of cap due to servicing transfer			
4/20/2009	Wishire Credit Corporation, Beaverton, OR	Purchase	Financial Instrument for Home Loan	\$366,000,000	N/A	7	7/14/2010	\$19,540,000	\$96,300,000	Updated portfolio data from servicer	\$0	\$490,394	\$1,657,394
							7/16/2010	(\$210,000)	\$96,090,000	Transfer of cap due to servicing transfer			
							8/13/2010	(\$100,000)	\$95,990,000	Transfer of cap due to servicing transfer			
							9/30/2010	\$68,565,782	\$164,555,782	Updated portfolio data from servicer			
							1/6/2011	(\$247)	\$164,555,535	Updated due to quarterly assessment and reallocation			
							3/30/2011	(\$294)	\$164,555,241	Updated due to quarterly assessment and reallocation			
							6/29/2011	(\$2,779)	\$164,552,462	Updated due to quarterly assessment and reallocation			
							10/19/2011	(\$162,895,068)	\$1,657,394	Termination of SPA			

Continued on next page

HAMP TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Servicer Modifying Borrowers' Loans

					Adjustment Details		TARP Incentive Payments					
Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
									Updated portfolio data from servicer/additional program initial cap			
						10/2/2009	\$60,000	\$300,000	Updated portfolio data from servicer/additional program initial cap			
						12/30/2009	\$350,000	\$650,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	\$1,360,000	\$2,010,000	Updated portfolio data from servicer			
						7/14/2010	(\$1,810,000)	\$200,000	Updated portfolio data from servicer			
						9/30/2010	\$235,167	\$435,167	Updated portfolio data from servicer			
						1/6/2011	(\$1)	\$435,166	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$4)	\$435,162	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$3)	\$435,159	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$7)	\$435,152	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$1)	\$435,151	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$5)	\$435,146	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$2)	\$435,144	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$1)	\$435,143	Updated due to quarterly assessment and reallocation	\$35,413	\$37,820	\$51,573
9/23/2009	Yadkin Valley Bank, Elkin, NC	Purchase	Financial Instrument for Home Loan Modifications	N/A		12/23/2013	(\$1,174)	\$433,969	Updated due to quarterly assessment and reallocation			
						3/26/2014	(\$43)	\$433,926	Updated due to quarterly assessment and reallocation			
						6/26/2014	(\$507)	\$433,419	Updated due to quarterly assessment and reallocation			
						7/29/2014	(\$1,008)	\$432,411	Updated due to quarterly assessment and reallocation			
						9/29/2014	(\$333)	\$432,078	Updated due to quarterly assessment and reallocation			
						12/29/2014	(\$33,311)	\$398,767	Updated due to quarterly assessment and reallocation			
						3/26/2015	(\$12,544)	\$386,223	Updated due to quarterly assessment and reallocation			
						4/28/2015	(\$50,158)	\$336,065	Updated due to quarterly assessment and reallocation			
						6/25/2015	(\$8,455)	\$327,610	Updated due to quarterly assessment and reallocation			
						9/28/2015	(\$11,549)	\$316,061	Updated due to quarterly assessment and reallocation			
						12/28/2015	(\$9,568)	\$306,493	Updated due to quarterly assessment and reallocation			
								Total		\$3,097,304,679	\$7,059,595,996	\$3,053,336,840
								Total CAP Adjustments		\$5,950,353,798	\$29,781,923,798	\$13,210,237,514

Notes: Numbers may be affected by rounding. Data as of 12/31/2015. Numbered notes are taken verbatim from Treasury's 12/28/2015, Transactions Report-Housing Programs.

1 On July 31, 2009, the SPA with Chase Home Finance, LLC was terminated and superseded by new SPAs with J.P. Morgan Chase Bank, NA and EMC Mortgage Corporation.
 2 Wachovia Mortgage, FSB was merged with Wells Fargo Bank, NA, and the remaining Adjusted Cap stated above represents the amount previously paid to Wachovia Mortgage, FSB prior to such merger.
 3 This institution executed an Assignment and Assumption Agreement (a copy of which is available on www.FinancialStability.gov) with respect to all rights and obligations for the transferred loan modifications. The amount transferred is realized as a cap adjustment and not as initial cap.
 4 On 8/27/10, an amendment was executed to reflect a change in the legal name of the institution.
 5 MeEquity, Inc. executed a subsecuring agreement with Nationstar Mortgage, LLC, that took effect 02/01/2011. All mortgage loans including all HAMP loans were transferred to Nationstar. The remaining Adjusted Cap stated above represents the amount previously paid to MeEquity, Inc. prior to such agreement.
 6 The remaining Adjusted Cap stated above represents the amount paid to servicer prior to SPA termination.
 7 Bank of America, N.A., Home Loan Services, Inc. and Wishire Credit Corporation were merged into BAC Home Loans Servicing, LP, and the remaining Adjusted Cap stated above represents the amount previously paid to each servicer prior to such merger.
 8 In April 2011, EMC Mortgage, an indirect subsidiary of J.P. Morgan Chase & Co., transferred the servicing of all loans to J.P. Morgan Chase Bank, NA. The remaining Adjusted Cap stated above represents the amount previously paid to EMC Mortgage prior to such transfer.
 9 RBC Bank (USA) was merged with PNC Bank, NA, and the remaining Adjusted Cap stated above represents the amount previously paid to RBC Bank (USA) prior to such merger.
 10 On July 1, 2012, Saxon Mortgage Services, Inc. ceased servicing operations by selling its mortgage servicing rights and transferring the subsecuring relationships to third-party servicers. The remaining Adjusted Cap stated above represents the amount previously paid to Saxon Mortgage Services, Inc. prior to ceasing servicing operations.
 11 As of July 3, 2012, Aurora Loan Services LLC has discontinued its servicing function and sold all remaining servicing rights to Nationstar Mortgage. The remaining Adjusted Cap stated above represents the amount previously paid to Aurora Loan Services LLC, prior to ceasing servicing operations.
 12 Effective September 1, 2011, Lifton Loan Servicing LP was acquired by Owen Financial Corporation. The remaining Adjusted Cap stated above represents the amount previously paid to Lifton prior to such acquisition.
 13 In May 2010, U.S. mortgage servicing business HomeEq was sold to Ocwen Loan Servicing. The remaining Adjusted Cap stated above represents the amount previously paid to HomeEq prior to such sale.
 14 In December 2012, Ocwen Financial Corporation completed the acquisition of HomeVard Residential, Inc. The remaining Adjusted Cap stated above represents the amount previously paid to HomeVard prior to such acquisition.
 15 Effective June 2014, New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing, a AAA servicer, completed the acquisition of Resurgent Mortgage Servicing, from Resurgent Capital Services L.P., also a AAA servicer. The Adjusted Cap of Resurgent Capital Services L.C. stated above represents the amount previously paid to Resurgent under their AAA obligations pursuant to certain Servicer Participation Agreements prior to such acquisition.
 16 Effective February 15, 2013, Ocwen Loan Servicing, LLC acquired certain assets of GMAC Mortgage, LLC, pursuant to a Sale Order entered in connection with the bankruptcy cases of Residential Capital, LLC and certain of its affiliated debtors.
 * The Cap of Incentive Payments represents the potential total amount allocated to each servicer and includes the maximum amount allotted for all payments on behalf of borrowers and payments to servicers and lenders/investors. The Cap is subject to adjustment based on the total amount allocated to the program and individual servicer usage for borrower modifications. Each adjustment to the Cap is reflected under Adjustment Details.
 Source: Treasury, Transactions Report-Housing Programs, 12/28/2015.

TABLE C.1.4 HARDEST HIT FUND (HHF) PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015

Seller								
Note	Date	Name of Institution	Transaction Type	Investment Description	Initial Investment Amount	Additional Investment Amount	Investment Amount1	Pricing Mechanism
	6/23/2010			Financial Instrument for HHF Program	\$102,800,000	—	—	N/A
2	9/23/2010	Nevada Affordable Housing Assistance Corporation, Reno, NV	Purchase	Financial Instrument for HHF Program	—	\$34,056,581	\$194,026,240	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$57,169,659	—	N/A
	6/23/2010			Financial Instrument for HHF Program	\$699,600,000	—	—	N/A
2	9/23/2010	CalHFA Mortgage Assistance Corporation, Sacramento, CA	Purchase	Financial Instrument for HHF Program	—	\$476,257,070	\$1,975,334,096	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$799,477,026	—	N/A
	6/23/2010			Financial Instrument for HHF Program	\$418,000,000	—	—	N/A
2	9/23/2010	Florida Housing Finance Corporation, Tallahassee, FL	Purchase	Financial Instrument for HHF Program	—	\$238,864,755	\$1,057,839,136	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$400,974,381	—	N/A
	6/23/2010			Financial Instrument for HHF Program	\$125,100,000	—	—	N/A
3	9/29/2010	Arizona (Home) Foreclosure Prevention Funding Corporation, Phoenix, AZ	Purchase	Financial Instrument for HHF Program	—	\$142,666,006	\$267,766,006	N/A
	6/23/2010			Financial Instrument for HHF Program	\$154,500,000	—	—	N/A
2	9/23/2010	Michigan Homeowner Assistance Nonprofit Housing Corporation, Lansing, MI	Purchase	Financial Instrument for HHF Program	—	\$128,461,559	\$498,605,738	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$215,644,179	—	N/A
	8/3/2010			Financial Instrument for HHF Program	\$159,000,000	—	—	N/A
2	9/23/2010	North Carolina Housing Finance Agency, Raleigh, NC	Purchase	Financial Instrument for HHF Program	—	\$120,874,221	\$482,781,786	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$202,907,565	—	N/A
	8/3/2010			Financial Instrument for HHF Program	\$172,000,000	—	—	N/A
2	9/23/2010	Ohio Homeowner Assistance LLC, Columbus, OH	Purchase	Financial Instrument for HHF Program	—	\$148,728,864	\$570,395,099	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$249,666,235	—	N/A
	8/3/2010			Financial Instrument for HHF Program	\$88,000,000	—	—	N/A
2	9/23/2010	Oregon Affordable Housing Assistance Corporation, Salem, OR	Purchase	Financial Instrument for HHF Program	—	\$49,294,215	\$220,042,786	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$82,748,571	—	N/A
	8/3/2010			Financial Instrument for HHF Program	\$43,000,000	—	—	N/A
2	9/23/2010	Rhode Island Housing and Mortgage Finance Corporation, Providence, RI	Purchase	Financial Instrument for HHF Program	—	\$13,570,770	\$79,351,573	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$22,780,803	—	N/A
	8/3/2010			Financial Instrument for HHF Program	\$138,000,000	—	—	N/A
2	9/23/2010	SC Housing Corp, Columbia, SC	Purchase	Financial Instrument for HHF Program	—	\$58,772,347	\$295,431,547	N/A
3	9/29/2010			Financial Instrument for HHF Program	—	\$98,659,200	—	N/A
	9/23/2010			Financial Instrument for HHF Program	\$60,672,471	—	—	N/A
3	9/29/2010	Alabama Housing Finance Authority, Montgomery, AL	Purchase	Financial Instrument for HHF Program	—	\$101,848,874	\$162,521,345	N/A
	9/23/2010			Financial Instrument for HHF Program	\$55,588,050	—	—	N/A
3	9/29/2010	Kentucky Housing Corporation, Frankfort, KY	Purchase	Financial Instrument for HHF Program	—	\$93,313,825	\$148,901,875	N/A
	9/23/2010			Financial Instrument for HHF Program	\$38,036,950	—	—	N/A
3	9/29/2010	Mississippi Home Corporation, Jackson, MS	Purchase	Financial Instrument for HHF Program	—	\$63,851,373	\$101,886,323	N/A
	9/23/2010			Financial Instrument for HHF Program	\$126,650,987	—	—	N/A
3	9/29/2010	GHFA Affordable Housing, Inc., Atlanta, GA	Purchase	Financial Instrument for HHF Program	—	\$212,604,832	\$339,255,819	N/A
	9/23/2010			Financial Instrument for HHF Program	\$82,762,859	—	—	N/A
3	9/29/2010	Indiana Housing and Community Development Authority, Indianapolis, IN	Purchase	Financial Instrument for HHF Program	—	\$138,931,280	\$221,694,139	N/A

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HARDEST HIT FUND (HHF) PROGRAM TRANSACTION DETAIL, AS OF 12/31/2015 (CONTINUED)

Seller		Note	Date	Name of Institution	Transaction Type	Investment Description	Initial Investment Amount	Additional Investment Amount	Investment Amount	Pricing Mechanism
		3	9/23/2010	Illinois Housing Development Authority, Chicago, IL	Purchase	Financial Instrument for HHF Program	\$166,352,726	—	\$445,603,557	N/A
			9/29/2010			Financial Instrument for HHF Program	—	\$279,250,831		N/A
		3	9/23/2010	New Jersey Housing and Mortgage Finance Agency, Trenton, NJ	Purchase	Financial Instrument for HHF Program	\$112,200,637	—	\$300,548,144	N/A
			9/29/2010			Financial Instrument for HHF Program	—	\$188,347,507		N/A
		3	9/23/2010	District of Columbia Housing Finance Agency, Washington, DC	Purchase	Financial Instrument for HHF Program	\$7,726,678	—	\$20,697,198	N/A
			9/29/2010			Financial Instrument for HHF Program	—	\$12,970,520		N/A
		3	9/23/2010	Tennessee Housing Development Agency, Nashville, TN	Purchase	Financial Instrument for HHF Program	\$81,128,260	—	\$217,315,593	N/A
			9/29/2010			Financial Instrument for HHF Program	—	\$136,187,333		N/A
									Total Investment Amount	\$7,600,000,000

Notes: Numbers may be affected by rounding. Data as of 12/31/2015. Numbered notes are taken verbatim from Treasury's 12/28/2015 Transactions Report-Housing Programs.

- ¹ The purchase will be incrementally funded up to the investment amount.
- ² On 9/23/2010, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- ³ On 9/29/2010, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.

Source: Treasury, Transactions Report-Housing Programs, 12/28/2015.

TABLE C.15

FHA SHORT REFINANCE PROGRAM, AS OF 12/31/2015

Note	Date	Seller Name	Transaction Type	Investment Description	Initial Investment Amount	Investment Adjustments	Investment Amount	Pricing Mechanism
1	9/9/2010				\$8,117,000,000	—	\$8,117,000,000	N/A
2	3/4/2013	Citigroup, Inc., New York, NY	Purchase	Facility Purchase Agreement		(\$7,092,000,000)	\$1,025,000,000	N/A
3	3/31/2015					(\$900,000,000)	\$125,000,000	N/A
							Total Investment Amount	\$125,000,000

Notes: Numbers may be affected by rounding. Data as of 12/31/2015. Numbered notes are taken verbatim from Treasury's 12/28/2015 Transactions Report-Housing Programs.

- ¹ On September 3, 2010, the U.S. Department of the Treasury and Citibank, N.A. entered into a facility purchase agreement (the "L/C Facility Agreement"), which allowed Treasury to demand from Citigroup the issuance of an up to \$8 billion, 10-year letter of credit (the "L/C"). Treasury will increase availability under the L/C incrementally in proportion to the mortgages refinanced under the FHA Short Refinance program during the eligibility period. After that time, the amount of the L/C will be capped at the then-current level. Under the terms of the L/C Facility Agreement, Treasury could incur fees for the availability and usage of the L/C up to a maximum amount of \$117 million.
- ² On March 4, 2013, the U.S. Department of the Treasury and Citibank, N.A. entered into Amendment No. 1 to the L/C Facility Agreement, which reduced the maximum amount of the L/C from \$8 billion to \$1 billion, extends by two years the period of time Treasury has to increase the L/C to cover new loans that are entered into the program; and modified the fee structure paid to Citibank, N.A. Based on this new fee structure and the lower L/C, Treasury expects that the fees incurred for the availability and usage of the L/C will not exceed \$25 million.
- ³ On March 31, 2015, the U.S. Department of the Treasury and Citibank, N.A. entered into Amendment No. 2 to the L/C Facility Agreement. Amendments included reducing the maximum amount of the L/C from \$1 billion to \$100 million; extending by approximately two years the term of the L/C and the period of time Treasury has to increase the L/C to cover new loans entered into the program; and modifying the structure of administrative fees associated with the facility.

Source: Treasury, Transactions Report-Housing Programs, 12/28/2015.

TABLE D.1

BREAKDOWN OF TARP EXPENDITURES, AS OF 12/31/2015 (\$ MILLIONS)

MHA	TARP Expenditures
HAMP	
HAMP First Lien Modification Incentives	
Servicer Incentive Payment	\$790.3
Servicer Current Borrower Incentive Payment	\$17.0
Annual Servicer Incentive Payment	\$1,522.4
Investor Current Borrower Incentive Payment	\$75.3
Investor Monthly Reduction Cost Share	\$3,602.3
Annual Borrower Incentive Payment	\$1,797.6
Borrower Sixth Year Bonus Payment	\$570.8 ^a
Tier 2 Incentive Payments	\$358.9
HAMP First Lien Modification Incentives Total	\$8,734.6
PRA	\$1,896.9
HPDP	\$382.3
UP	\$—^b
HAMP Program Incentives Total	\$11,013.8
HAFA Incentives	
Servicer Incentive Payment	\$302.3
Investor Reimbursement	\$247.8
Borrower Relocation	\$554.2
HAFA Incentives Total	\$1,104.3
Second-Lien Modification Program Incentives	
2MP Servicer Incentive Payment	\$75.3
2MP Annual Servicer Incentive Payment	\$54.4
2MP Annual Borrower Incentive Payment	\$58.3
2MP Investor Cost Share	\$306.3
2MP Investor Incentive	\$360.9
Second-Lien Modification Program Incentives Total	\$855.2
Treasury/FHA-HAMP Incentives	
Annual Servicer Incentive Payment	\$120.3
Annual Borrower Incentive Payment	\$115.7
Borrower Sixth Year Bonus Payment	\$— ^c
Treasury/FHA-HAMP Incentives Total	\$236.5
RD-HAMP	\$—^d
FHA2LP	\$—
MHA Incentives Total	\$13,210.2
HHF Disbursements (Drawdowns by State HFAs)	\$5,791.5
FHA Short Refinance (Loss-Coverage)	\$20.4
Total Expenditures	\$19,022.2

Notes: Numbers may not total due to rounding.

^a Includes \$229.8 million of TARP funded incentives on GSE backed HAMP modifications.

^b TARP funds are not used to support the UP program, which provides forbearance of a portion of the homeowner's mortgage payment.

^c Treasury/FHA HAMP expenditures on the "Borrower Sixth Year Bonus Payment" were \$495,000 through December 31, 2015.

^d RD-HAMP expenditures equal \$498,697 as of December 31, 2015.

Source: Source: Treasury, responses to SIGTARP data calls, 1/4/2015, and 1/21/2016.

TABLE D.2

TARP INCENTIVE PAYMENTS BY 10 SERVICERS, HAMP ONLY, AS OF 12/31/2015 (\$ MILLIONS)				
	Incentive Payments to Borrowers	Incentive Payments to Investors	Incentive Payments to Servicers	Total Incentive Payments
Ocwen Loan Servicing, LLC ^a	\$558.1	\$1,861.1	\$632.1	\$3,051.4
JPMorgan Chase Bank, NA ^b	399.1	1,082.3	405.5	1,886.9
Wells Fargo Bank, N.A. ^d	367.9	1,003.4	398.7	1,770.0
Bank of America, N.A. ^c	278.2	629.6	326.0	1,233.8
Nationstar Mortgage LLC ^e	164.4	351.7	146.5	662.6
Select Portfolio Servicing, Inc.	164.1	328.8	163.9	656.9
CitiMortgage Inc	116.3	232.2	117.4	465.9
CIT Bank, N.A. ^f	53.0	200.9	78.2	332.1
Bayview Loan Servicing LLC	33.7	78.8	24.6	137.1
U.S. Bank National Association	33.4	48.7	31.0	113.1
Other Servicers	200.2	327.1	176.7	704.1
Total	2,368.4	6,144.7	2,500.7	11,013.8

Notes: Numbers may not total due to rounding. Includes HAMP Tier 1, HAMP Tier 2, HPDP, and PRA Incentives.

^a Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

^b JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

^c Bank of America N.A. includes the former Countrywide Home Loans Servicing, BAC Home Loans Servicing LP, Home Loan Services, and Wilshire Credit Corporation.

^d Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

^e Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

^f Formerly OneWest Bank.

Source: Treasury, Program to Date Cash Disbursement Summary Report, December 2015.

TABLE D.3

HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES BY YEAR, AS OF 11/30/2015							
Year Modified	Total Active Permanent Modifications	Permanent Modifications with Scheduled Payment Increases	Modification Status	Interest Rate ^a		Monthly Payment ^a	
				Median	Median Increase	Median	Median Increase
2009	27,457	25,756	Before Modification	6.50%		\$1,427	
			After Modification	2.00%		\$742	
			After All Increases	5.00%	3.00%	\$1,016	\$260
2010	260,250	242,832	Before Modification	6.50%		\$1,452	
			After Modification	2.00%		\$769	
			After All Increases	5.00%	2.75%	\$1,030	\$248
2011	206,255	184,450	Before Modification	6.38%		\$1,449	
			After Modification	2.00%		\$807	
			After All Increases	4.63%	2.50%	\$1,049	\$228
2012	137,804	102,076	Before Modification	6.25%		\$1,455	
			After Modification	2.00%		\$793	
			After All Increases	3.88%	1.63%	\$959	\$157
2013	114,836	78,307	Before Modification	6.00%		\$1,404	
			After Modification	2.00%		\$778	
			After All Increases	3.50%	1.50%	\$941	\$149
2014	71,983	50,741	Before Modification	6.13%		\$1,312	
			After Modification	2.00%		\$762	
			After All Increases	4.25%	2.25%	\$961	\$189
2015	51,086	33,343	Before Modification	6.00%		\$1,272	
			After Modification	2.00%		\$740	
			After All Increases	3.88%	1.75%	\$898	\$151
All Years	869,671	717,505	Before Modification	6.38%		\$1,427	
			After Modification	2.00%		\$780	
			After All Increases	4.50%	2.25%	\$1,003	\$206

Notes: SIGTARP learned in October 2015 that Treasury allowed servicers to modify loans with non-standard terms, resulting in some HAMP modifications that should have had scheduled payment increases, but did not.

^a Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 57,389 HAMP permanent modifications with incomplete records.

Source: SIGTARP analysis of Treasury HAMP data.

TABLE D.4

HAMP PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, ANNUAL, AS OF 11/30/2015

Year of Increase	HAMP Permanent Modifications Started in 2009						HAMP Permanent Modifications Started in 2010						HAMP Permanent Modifications Started in 2011						HAMP Permanent Modifications Started in 2012					
	Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*		Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*		Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*		Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*	
	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	Median Increase	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	Median Increase	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	Median Increase	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	
2014	27,457	24,105	3.0%	1.0%	838	\$93																		
2015	27,457	22,522	4.0%	1.0%	927	\$95	260,249	216,193	3.0%	1.0%	867	\$95												
2016	27,456	20,032	5.0%	1.0%	999	\$91	260,225	200,237	4.0%	1.0%	954	\$96	206,224	162,459	3.0%	1.0%	908	\$97						
2017	27,444	6,050	5.3%	0.3%	1,034	\$19	260,127	176,706	5.0%	0.9%	1,016	\$77	206,123	147,197	4.0%	1.0%	998	\$99	137,696	95,972	3.0%	1.0%	891	\$94
2018							259,874	28,280	5.1%	0.1%	1,012	\$16	205,913	120,783	4.6%	0.6%	1,042	\$57	137,559	84,490	3.9%	0.8%	950	\$70
2019													205,575	107	5.1%	0.1%	989	\$10	137,321	2,260	4.1%	0.1%	857	\$13
2020																			137,048	14	5.1%	0.1%	1,145	\$22
2021																								
2022																								
2023																								

HAMP PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, ANNUAL, AS OF 11/30/2015 (CONTINUED)

Year of Increase	HAMP Permanent Modifications Started in 2013						HAMP Permanent Modifications Started in 2014						HAMP Permanent Modifications Started in 2015					
	Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*		Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*		Permanent Modifications with Scheduled Payment Increases*		Interest Rate*		Monthly Payment*	
	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	Median Increase	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	Median Increase	Total Active Permanent Modifications	Median Increase	Median Increase	Median Increase	Median Increase	
2014																		
2015																		
2016																		
2017																		
2018	114,644	77,736	3.0%	1.0%	871	\$91												
2019	114,483	69,096	3.5%	0.5%	920	\$56	71,699	50,402	3.0%	1.0%	853	\$88						
2020	114,251	21,238	4.4%	0.4%	983	\$34	71,525	45,853	4.0%	1.0%	940	\$92	50,825	33,251	3.0%	1.0%	829	\$86
2021	113,953	31	5.9%	0.6%	1,738	\$75	71,332	38,134	4.3%	0.3%	961	\$24	50,686	29,748	3.9%	0.9%	904	\$75
2022							71,102	20	4.4%	0.4%	885	\$39	50,519	1,462	4.1%	0.1%	905	\$13
2023													50,352	1	4.0%	0.4%	621	\$20

Notes:

* Analysis of HAMP permanent modifications with scheduled payment increases excludes 57,389 permanent modifications with incomplete records.

** The sum of median monthly payment increases does not agree to the median monthly payment increases shown on Table D.3, as a significant portion of the modifications with payment increases do not have all incremental increases.

Source: SIGTARP analysis of Treasury HAMP data.

TABLE D.5

HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, AS OF 11/30/2015					
State	Total Active Permanent Modifications	Total Active Permanent Modifications With Scheduled Payment Increases	Percentage of Active Permanent Modifications With Scheduled Payment Increase	Median Payment Increase After All Increases^a	Maximum Payment Increase After All Increases^a
Alabama	4,480	3,042	67.9%	\$99	\$1,291
Alaska	382	288	75.4%	182	756
Arizona	30,495	25,945	85.1%	192	1,058
Arkansas	1,782	1,314	73.7%	98	746
California	224,798	196,329	87.3%	310	1,788
Colorado	11,285	9,160	81.2%	179	1,128
Connecticut	11,664	9,359	80.2%	198	1,265
Delaware	2,594	2,028	78.2%	167	814
Florida	112,999	92,574	81.9%	170	1,408
Georgia	30,114	23,623	78.4%	138	1,049
Guam	9	7	77.8%	65	167
Hawaii	3,543	2,960	83.5%	378	1,258
Idaho	3,054	2,488	81.5%	163	879
Illinois	44,839	37,282	83.1%	179	1,556
Indiana	7,634	5,486	71.9%	94	1,108
Iowa	1,792	1,344	75.0%	93	667
Kansas	1,884	1,409	74.8%	110	999
Kentucky	3,033	2,204	72.7%	94	804
Louisiana	4,650	3,315	71.3%	101	924
Maine	2,349	1,881	80.1%	143	709
Maryland	27,684	22,556	81.5%	250	1,378
Massachusetts	20,487	17,144	83.7%	238	1,245
Michigan	23,627	19,054	80.6%	124	1,301
Minnesota	12,404	10,487	84.5%	176	1,218
Mississippi	2,767	1,815	65.6%	88	800
Missouri	7,759	5,740	74.0%	109	894
Montana	914	740	81.0%	169	1,009
Nebraska	1,029	757	73.6%	91	673
Nevada	18,097	15,514	85.7%	218	1,114
New Hampshire	3,617	2,991	82.7%	180	852
New Jersey	29,741	25,147	84.6%	237	1,564

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HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, AS OF 11/30/2015 (CONTINUED)

State	Total Active Permanent Modifications	Total Active Permanent Modifications With Scheduled Payment Increases	Percentage of Active Permanent Modifications With Scheduled Payment Increase	Median Payment Increase After All Increases ^a	Maximum Payment Increase After All Increases ^a
New Mexico	2,950	2,316	78.5%	143	970
New York	50,085	42,734	85.3%	297	1,586
North Carolina	14,890	11,332	76.1%	117	986
North Dakota	117	89	76.1%	111	465
Ohio	17,429	13,203	75.8%	99	1,002
Oklahoma	1,867	1,300	69.6%	86	667
Oregon	9,704	8,145	83.9%	197	1,682
Pennsylvania	18,390	13,839	75.3%	130	1,014
Puerto Rico	3,098	2,822	91.1%	94	987
Rhode Island	4,221	3,506	83.1%	194	888
South Carolina	7,731	5,778	74.7%	120	1,094
South Dakota	262	208	79.4%	123	822
Tennessee	8,119	5,614	69.1%	100	1,082
Texas	22,694	15,983	70.4%	99	1,138
Utah	6,833	5,739	84.0%	207	1,157
Vermont	765	606	79.2%	152	871
Virgin Islands	11	9	81.8%	139	229
Virginia	19,847	16,279	82.0%	235	1,425
Washington	18,766	15,795	84.2%	229	1,160
District of Columbia	1,481	1,256	84.8%	263	1,002
West Virginia	1,066	848	79.5%	123	586
Wisconsin	7,483	5,860	78.3%	125	979
Wyoming	356	261	73.3%	166	869
Total	869,671	717,505	82.5%	\$206	\$1,788

^a Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 57,389 HAMP permanent modifications with incomplete records.

Source: SIGTARP analysis of Treasury HAMP data.

TABLE D.6

HAMP TIER 1 PERMANENT MODIFICATION REDEFAULT ACTIVITY, AS OF 12/31/2015						
	Year Modified	Permanents Started		Permanents Redefaulted		
		Annual	Cumulative	Annual	Cumulative	Redefault Rate Cumulative
Non-GSE	2009	23,633	23,633	129	129	1%
	2010	243,262	266,895	29,015	29,144	11%
	2011	185,254	452,149	59,080	88,224	20%
	2012	114,745	566,894	58,860	147,084	26%
	2013	98,423	665,317	49,413	196,497	30%
	2014	59,967	725,284	41,306	237,803	33%
	2015	45,687	770,971	32,442	270,245	35%
	Total	770,971	—	270,245	—	
GSE	2009	43,305	43,305	339	339	1%
	2010	269,450	312,755	27,730	28,069	9%
	2011	168,423	481,178	51,287	79,356	16%
	2012	87,280	568,458	49,229	128,585	23%
	2013	43,497	611,955	33,990	162,575	27%
	2014	26,229	638,184	27,122	189,697	30%
	2015	11,840	650,024	20,533	210,230	32%
	Total	650,024	—	210,230	—	
Total	2009	66,938	66,938	468	468	1%
	2010	512,712	579,650	56,745	57,213	10%
	2011	353,677	933,327	110,367	167,580	18%
	2012	202,025	1,135,352	108,089	275,669	24%
	2013	141,920	1,277,272	83,403	359,072	28%
	2014	86,196	1,363,468	68,428	427,500	31%
	2015	57,527	1,420,995	52,975	480,475	34%
	Total	1,420,995	—	480,475	—	

Notes: Data is as reported by Treasury as of December 31, 2009; December 31, 2010; December 31, 2011; December 31, 2012; December 31, 2013, December 31, 2014, and December 31, 2015.

Sources: Treasury responses to SIGTARP data calls, 1/21/2011, 1/20/2012, 1/22/2013, 2/28/2013, 7/19/2013, 10/21/2013, 10/23/2013, 1/23/2014, and 1/24/2014; Fannie Mae, responses to SIGTARP data calls 10/21/2013 and 1/23/2014; Treasury, "HAMP IMP Program Volumes – Program Type and Payor by Tier – December 2015," accessed 1/21/2016; SIGTARP Quarterly Report to Congress, 1/30/2010; SIGTARP Quarterly Report to Congress, 1/26/2011; SIGTARP Quarterly Report to Congress, 1/26/2012; SIGTARP Quarterly Report to Congress, 1/30/2013.

TABLE D.7

ADDITIONAL MAKING HOME AFFORDABLE ("MHA") HOUSING SUPPORT PROGRAMS, AS OF 12/31/2015								
Program	Date Announced	Date Started	Purpose	Estimated Number of Homeowners to be Assisted	Homeowners Assisted		Estimated TARP Allocation (In Billions) ^a	TARP Expenditures (In Billions)
					Permanents Started	Permanents Active		
Principal Reduction Alternative ("PRA") ^b	6/3/2010	10/1/2010	To provide incentives to investors to modify homeowners' mortgages under HAMP by reducing the principal amount owed.	—	205,836 ^c	152,766 ^c	\$2.00	\$1.9
Home Price Decline Protection ("HPDP") ^b	7/31/2009	9/1/2009	To provide additional TARP-funded incentives to investors to modify mortgages through HAMP by partially offsetting possible losses from home price declines.	—	227,790 ^c	137,765 ^c	1.55	0.38
Second Lien Modification Program ("2MP")	4/28/2009	8/13/2009	To provide incentives to servicers, investors, and borrowers to modify second mortgages (second liens) – with a partial or full extinguishment of the loan balance – for homeowners with a corresponding first mortgage (first lien) that was modified under HAMP.	"A Second Lien Program to Reach up to 1 to 1.5 Million Homeowners," according to Treasury, "Making Home Affordable, Program Update, Fact Sheet," 4/28/2009.	154,369	83,008	0.13	0.86
Treasury/Federal Housing Administration-Home Affordable Modification Program ("Treasury/FHA-HAMP")	7/30/2009 ^d	8/15/2009	To provide TARP-funded, HAMP-like incentives to servicers and homeowners to modify mortgages insured by the FHA.	"Tens of thousands of FHA borrowers will now be able to modify their mortgages in the same manner as so many others who are taking advantage of the Administration's Making Home Affordable program," according to HUD Secretary Shaun Donovan, HUD Press Release, "HUD Secretary Donovan Announces New FHA-Making Home Affordable Loan Modification Guidelines," 7/30/2009.	106,779	78,162	0.23	0.24

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ADDITIONAL MAKING HOME AFFORDABLE (“MHA”) HOUSING SUPPORT PROGRAMS, AS OF 12/31/2015 (CONTINUED)

Program	Date Announced	Date Started	Purpose	Estimated Number of Homeowners to be Assisted	Homeowners Assisted		Estimated TARP Allocation (In Billions) ^a	TARP Expenditures (In Billions)
					Permanents Started	Permanents Active		
Department of Agriculture Rural Development-Home Affordable Modification Program (“RD-HAMP”)	9/17/2010 ^d	9/24/2010	To provide TARP-funded, HAMP-like incentives to servicers and borrowers for modifications of mortgages insured by RD.	—	186	120	0.02	— ^e
Treasury/Federal Housing Administration Second Lien Program (“Treasury/FHA-2LP”) ^g	3/26/2010 ^d	8/6/2010	To provide TARP-funded incentives to servicers and investors to partially or fully extinguish second mortgages (second liens) for mortgages modified and insured by the FHA.	—	0	0	2.69	0.00
Department of Veterans Affairs-Home Affordable Modification Program (“VA HAMP”)	1/8/2010 ^d	2/1/2010	To provide non-TARP-funded, HAMP-like incentives to servicers and borrowers for modifications of mortgages insured by the VA.	—	866	628	— ^f	— ^f

- Notes:
- ^a Estimated TARP allocations are as of January 5, 2012.
- ^b Program is a subprogram of the Home Affordable Modification Program (“HAMP”).
- ^c Includes HAMP Tier 1 and Tier 2 modifications.
- ^d In its April 6, 2009 Supplemental Directive, Treasury announced that “Mortgage loans insured, guaranteed or held by a Federal Government agency (e.g., FHA, HUD, VA and Rural Development) may be eligible for the HAMP, subject to guidance issued by the relevant agency. Further details regarding inclusion of these loans in the HAMP will be provided in a subsequent Supplemental Directive.”
- ^e As of December 31, 2015, \$498,697 has been expended for RD-HAMP.
- ^f Treasury does not provide incentive compensation related to VA-HAMP.
- ^g As of December 31, 2013, the FHA2LP program had expired.

Sources: Treasury, responses to SIGTARP data calls, 1/5/2012, 1/8/2014, 1/24/2014, 4/9/2014, 4/25/2014, 7/8/2014, 7/24/2014, 10/6/2014, 10/10/2014, 1/5/2015, 1/23/2015, 4/23/2015, 7/6/2015, 7/23/2015, 10/6/2015, 1/4/2016, and 1/21/2016; Treasury, Treasury, “2MP Program Inventory – Program Type by Payor – December 2015,” accessed 1/21/2016; Treasury, “FHA & RD HAMP Trial Starts – Program Summary – December 2015,” accessed 1/21/2016; VA, responses to SIGTARP data calls, 1/8/2014, 4/3/2014, 7/7/2014, 10/23/2014, 1/2/2015, 4/1/2015, 7/1/2015, 10/1/2015, and 1/8/2016; Treasury, “Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 4.5; Treasury, Press Releases, 4/28/2013, 7/31/2009, 11/30/2009, and 3/26/2010; Treasury, “Supplemental Directive 09-01: Introduction of the Home Affordable Modification Program,” 4/6/2009; Treasury, “Supplemental Directive 09-04: Home Affordable Modification Program – Home Price Decline Protection Incentives,” 7/31/2009; Treasury, “Supplemental Directive 09-09: Introduction of Home Affordable Foreclosure Alternatives – Short Sale and Deed in Lieu of Foreclosure,” 11/30/2009; Treasury, “Supplemental Directive 09-09 Revised: Introduction of Home Affordable Foreclosure Alternatives – Short Sale and Deed in Lieu of Foreclosure Update,” 3/26/2010; Treasury, “Supplemental Directive 09-05 Revised: Update to the Second Lien Modification Program (2MP),” 3/26/2010; Treasury, “Fact Sheet: FHA Program Adjustments to Support Refinancings for Underwater Homeowners,” 3/26/2010; Treasury, “HAMP Improvements Fact Sheet: Making Home Affordable Program Enhancements to Offer More Help for Homeowners,” 3/26/2010; Treasury, “Supplemental Directive 10-05: Home Affordable Modification Program - Modification of Loans with Principal Reduction Alternative,” 6/3/2010; Treasury, Supplemental Directive 10-10: Home Affordable Modification Program – Modifications of Loans Guaranteed by the Rural Housing Service,” 9/17/2010; HUD, press release, 7/30/2009; VA, Circular 26-10-2, 1/8/2010; and VA, Circular 26-10-6, 5/24/2010.

TABLE D.8

ANNUAL AND CUMULATIVE HAMP TIER 1 MODIFICATION ACTIVITY, AS OF 12/31/2015														
TARP	Trials Started		Trials Cancelled		Trials Active		Trials Converted to Permanent		Permanents Redefaulted		Permanents Paid Off		Permanents Active	
	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
2009	392,129	392,129	23,720	23,720	344,776	23,633	23,633	129	129	2	2	23,502	23,502	
2010	275,989	668,118	302,610	326,330	74,893	243,262	266,895	29,015	29,144	233	235	214,014	237,516	
2011	170,075	838,193	16,798	343,128	42,916	185,254	452,149	59,080	88,224	659	894	125,515	363,031	
2012	114,227	952,420	6,062	349,190	36,336	114,745	566,894	58,860	147,084	1,498	2,392	54,388	417,419	
2013	90,938	1,043,358	2,209	351,399	26,642	98,423	665,317	49,413	196,497	3,521	5,913	45,488	462,907	
2014	50,795	1,094,153	1,882	353,281	15,588	59,967	725,284	41,306	237,803	5,634	11,547	13,024	475,931	
2015	41,519	1,135,672	877	354,158	10,543	45,687	770,971	32,442	270,245	11,521	23,068	(797)	475,134	
Total	1,135,672		354,158		770,971			270,245		23,068		475,134		
GSE	2009	510,491	510,491	24,731	24,731	442,455	43,305	43,305	339	339	3	3	42,963	42,963
	2010	287,839	798,330	383,448	408,179	77,396	269,450	312,755	27,730	28,069	569	572	241,151	284,114
	2011	138,072	936,402	10,654	418,833	36,391	168,423	481,178	51,287	79,356	1,442	2,014	115,694	399,808
	2012	81,478	1,017,880	4,814	423,647	25,775	87,280	568,458	49,229	128,585	5,271	7,285	32,780	432,588
	2013	35,719	1,053,599	4,446	428,093	13,551	43,497	611,955	33,990	162,575	10,592	17,877	(1,085)	431,503
	2014	22,114	1,075,713	1,742	429,835	7,694	26,229	638,184	27,122	189,697	10,905	28,782	(11,799)	419,704
	2015	10,594	1,086,307	2,690	432,525	3,758	11,840	650,024	20,533	210,230	20,945	49,727	(31,064)	388,640
Total	1,086,307		432,525		650,024			210,230		49,727		388,640		
Total	2009	902,620	902,620	48,451	48,451	787,231	66,938	66,938	468	468	5	5	66,465	66,465
	2010	563,828	1,466,448	686,058	734,509	152,289	512,712	579,650	56,745	57,213	802	807	455,165	521,630
	2011	308,147	1,774,595	27,452	761,961	79,307	353,677	933,327	110,367	167,580	2,101	2,908	241,209	762,839
	2012	195,705	1,970,300	10,876	772,837	62,111	202,025	1,135,352	108,089	275,669	6,769	9,677	87,168	850,007
	2013	126,657	2,096,957	6,655	779,492	40,193	141,920	1,277,272	83,403	359,072	14,113	23,790	44,403	894,410
	2014	72,909	2,169,866	3,624	783,116	23,282	86,196	1,363,468	68,428	427,500	16,539	40,329	1,225	895,635
	2015	52,113	2,221,979	3,567	786,683	14,301	57,527	1,420,995	52,975	480,475	32,466	72,795	(31,861)	863,774
Total	2,221,979		786,683		1,420,995			480,475		72,795		863,774		

Notes: Data is as reported by Treasury as of December 31, 2009; December 31, 2010; December 31, 2011; December 31, 2012; December 31, 2013; December 31, 2014, and December 31, 2015.

Sources: Treasury, responses to SIGTARP data calls, 7/24/2014, 4/25/2014, 1/23/2014, 10/23/2013, 7/19/2013, 2/28/2013, 1/22/2013, 1/20/2012, and 1/21/2011; Treasury, "HAMP IMP: Program Volumes - Program Type & Payor by Tier - December 2015," accessed 1/21/2016; Fannie Mae, responses to SIGTARP data calls, 7/24/2014, 4/24/2014, 1/23/2014, 10/21/2013; SIGTARP Quarterly Report to Congress, 1/29/2014; SIGTARP Quarterly Report to Congress, 1/30/2013; SIGTARP Quarterly Report to Congress, 1/26/2012; SIGTARP Quarterly Report to Congress, 1/26/2011; SIGTARP Quarterly Report to Congress, 1/30/2010.

TABLE E.1

CPP-RELATED DIVIDEND RATE INCREASES, AS OF 12/31/2015					
Institution^a	Location	Investment Date	Outstanding Capital Amount	Value of Missed Dividend/Interest Payments^b	Number of Missed Dividend Payments^b
Rate Increased 12/5/2013					
Popular, Inc.	San Juan, PR	12/5/2008			
Rate Increased 2/15/2014					
First BanCorp	San Juan, PR	1/16/2009	\$124,966,504		
Hampton Roads Bankshares, Inc.	Norfolk, VA	12/31/2008			
FNB United Corp.	Asheboro, NC	2/13/2009			
Crescent Financial Bancshares, Inc. (VantageSouth Bancshares, Inc.)	Cary, NC	1/9/2009			
Porter Bancorp, Inc.	Louisville, KY	11/21/2008		\$6,737,500	13
First United Corporation	Oakland, MD	1/30/2009			
Patriot Bancshares, Inc.	Houston, TX	12/19/2008		4,612,010	13
BNCCORP, Inc.	Bismarck, ND	1/16/2009			
Broadway Financial Corporation	Los Angeles, CA	11/14/2008	15,000,000		
Tidelands Bancshares, Inc.	Mount Pleasant, SC	12/19/2008	14,448,000	4,803,960	21
Bankers' Bank of the West Bancorp, Inc.	Denver, CO	1/30/2009			
Meridian Bank	Devon, PA	2/13/2009			
One United Bank	Boston, MA	12/19/2008	12,063,000	4,915,673	27
Cecil Bancorp, Inc.	Elkton, MD	12/23/2008	11,560,000	4,277,200	24
Community Bankers Trust Corporation	Glen Allen, VA	12/19/2008			
NCAL Bancorp	Los Angeles, CA	12/19/2008		2,207,500	14
Greer Bancshares Incorporated	Greer, SC	1/30/2009			
Syringa Bancorp	Boise, ID	1/16/2009		1,853,000	17
Western Community Bancshares, Inc.	Palm Desert, CA	12/23/2008		1,834,538	17
Idaho Bancorp	Boise, ID	1/16/2009		1,786,238	19
Citizens Commerce Bancshares, Inc.	Versailles, KY	2/6/2009	6,300,000	2,586,938	25
Patapsco Bancorp, Inc.	Dundalk, MD	12/19/2008			
Rising Sun Bancorp	Rising Sun, MD	1/9/2009		1,749,960	20
CalWest Bancorp	Rancho Santa Margarita, CA	1/23/2009		1,658,213	21
Pacific Commerce Bank	Los Angeles, CA	12/23/2008		695,771	13
Citizens First Corporation	Bowling Green, KY	12/19/2008			
Lone Star Bank	Houston, TX	2/6/2009		1,059,242	23
US Metro Bank	Garden Grove, CA	2/6/2009	2,861,000	823,950	16
Goldwater Bank, N.A.	Scottsdale, AZ	1/30/2009		923,640	22
Saigon National Bank	Westminster, CA	12/23/2008	1,549,000	690,183	28
Centrue Financial Corporation	St. Louis, MO	1/9/2009		6,959,475	18
Calvert Financial Corporation	Ashland, MO	1/23/2009	1,037,000	242,180	12
AB&T Financial Corporation	Gastonia, NC	1/23/2009		481,250	11

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CPP-RELATED DIVIDEND RATE INCREASES, AS OF 12/31/2015 (CONTINUED)

Institution ^a	Location	Investment Date	Outstanding Capital Amount	Value of Missed Dividend/Interest Payments ^b	Number of Missed Dividend Payments ^b
Rate Increased 5/15/2014					
Royal Bancshares of Pennsylvania, Inc.	Narberth, PA	2/20/2009		\$7,601,750	20
Central Bancorp, Inc.	Garland, TX	2/27/2009			
Community First Inc.	Columbia, TN	2/27/2009		2,911,200	12
Liberty Shares, Inc.	Hinesville, GA	2/20/2009	\$17,280,000	5,981,040	21
Northern States Financial Corporation	Waukegan, IL	2/20/2009		3,872,475	18
White River Bancshares Company	Fayetteville, AR	2/20/2009		3,204,600	14
Bank of the Carolinas Corporation	Mocksville, NC	4/17/2009		2,306,325	14
HCSB Financial Corporation	Loris, SC	3/6/2009	12,895,000	3,997,450	20
Community First Bancshares, Inc.	Harrison, AR	4/3/2009			
Farmers & Merchants Bancshares, Inc. (Allegiance Bancshares, Inc.)	Houston, TX	3/6/2009			
Regent Bancorp, Inc.	Davie, FL	3/6/2009			
City National Bancshares Corporation	Newark, NJ	4/10/2009		2,973,285	22
Provident Community Bancshares, Inc.	Rock Hill, SC	3/13/2009		1,737,375	15
United American Bank	San Mateo, CA	2/20/2009		2,482,702	21
Private Bancorporation, Inc.	Minneapolis, MN	2/27/2009			
Highlands Independent Bancshares, Inc.	Sebring, FL	3/6/2009		1,436,313	15
Capital Commerce Bancorp, Inc.	Milwaukee, WI	4/10/2009			
Georgia Primary Bank	Atlanta, GA	5/1/2009		1,113,163	18
Pinnacle Bank Holding Company, Inc.	Orange City, FL	3/6/2009	4,389,000	1,578,720	22
Metropolitan Capital Bancorp, Inc.	Chicago, IL	4/10/2009			
Premier Service Bank	Riverside, CA	2/20/2009		977,972	18
Allied First Bancorp, Inc.	Oswego, IL	4/24/2009	3,652,000	1,114,935	18
Marine Bank & Trust Company	Vero Beach, FL	3/6/2009		613,125	15
St. Johns Bancshares, Inc.	St. Louis, MO	3/13/2009	3,000,000		
Freeport Bancshares, Inc. ^c	Freeport, IL	5/8/2009			
Prairie Star Bancshares, Inc.	Olathe, KS	4/3/2009		913,150	21
Citizens Bank & Trust Company	Covington, LA	3/20/2009		163,500	5
CSRA Bank Corp.	Wrens, GA	3/27/2009		717,300	19
Crazy Woman Creek Bancorp, Inc.	Buffalo, WY	2/20/2009			
Market Bancorporation, Inc.	New Market, MN	2/20/2009		449,080	16
BCB Holding Company, Inc.	Theodore, AL	4/3/2009			
Maryland Financial Bank	Towson, MD	3/27/2009		162,138	7
Kirkville Bancorp, Inc.	Kirkville, MO	3/20/2009			

Continued on next page

Rate Increased 8/15/2014					
U.S. Century Bank	Miami, FL	8/7/2009		\$15,378,590	21
Chambers Bancshares, Inc. ^d	Danville, AR	5/29/2009			
OneFinancial Corporation ^e	Little Rock, AR	6/5/2009	\$17,300,000	6,789,315	15
Suburban Illinois Bancorp, Inc. ^f	Elmhurst, IL	6/19/2009			
Equity Bancshares, Inc. (First Community Bancshares, Inc.)	Wichita, KS	5/15/2009			
Great River Holding Company ^g	Baxter, MN	7/17/2009		2,466,660	14
Harbor Bankshares Corporation	Baltimore, MD	7/17/2009	6,800,000	2,210,000	22
Covenant Financial Corporation	Clarksdale, MS	6/5/2009			
Duke Financial Group, Inc. ^h	Minneapolis, MN	6/19/2009			
Chicago Shore Corporation	Chicago, IL	7/31/2009			
Community Bancshares, Inc.	Kingman, AZ	7/24/2009			
Grand Mountain Bancshares, Inc.	Granby, CO	5/29/2009	3,076,000	1,237,070	26
SouthFirst Bancshares, Inc.	Sylacauga, AL	6/12/2009			
Riverside Bancshares, Inc. ⁱ	Little Rock, AR	5/15/2009			
Rate Increased 11/15/2014					
IA Bancorp, Inc.	Iselin, NJ	9/18/2009		78,728	6
Grand Financial Corporation ^j	Hattiesburg, MS	9/25/2009			
Rate Increased 2/15/2015					
Liberty Bancshares, Inc.	Fort Worth, TX	12/4/2009			
Wachusett Financial Services, Inc.	Clinton, MA	12/11/2009			
Atlantic Bancshares, Inc.	Bluffton, SC	12/29/2009		299,255	11

Notes: Numbers may not total due to rounding.

^a These are the banks that were still in CPP at time rates started increasing.

^b Missed Payments and Number of Missed Payments are current for banks still in CPP and as of last quarter before exit for exited banks.

^c Freeport Bancshares, Inc. is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (5/8/2009).

^d Chambers Bancshares, Inc. is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (5/29/2009).

^e OneFinancial Corporation is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (6/5/2009).

^f Suburban Illinois Bancorp, Inc. is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (6/19/2009).

^g Great River Holding Company is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (7/17/2009).

^h Duke Financial Group, Inc. is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (6/19/2009).

ⁱ Riverside Bancshares, Inc. is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (5/15/2009).

^j Grand Financial Corporation is an S-Corporation, so its interest rate increased from 7.7% to 13.8% on the five-year anniversary of Treasury's investment (9/25/2009).

TABLE E.2

CPP BANKS THAT REJECTED TREASURY OBSERVERS					
Institution	CPP Principal Investment	Number of Missed Payments	Value of Missed Payments	Date of Treasury Request	Date of Rejection
Intermountain Community Bancorp	\$27,000,000	— ^a	\$—	3/11/2011	4/12/2011
Community Bankers Trust Corporation	17,680,000	— ^b	—	10/18/2011	11/23/2011
White River Bancshares Company ^c	16,800,000	14 ^d	3,204,600	3/28/2012	4/27/2012
Timberland Bancorp, Inc. ^e	16,641,000	— ^e	—	6/27/2011	8/18/2011
Alliance Financial Services Inc. ^f	12,000,000	12 ^f	3,020,400	3/10/2011	5/6/2011
Central Virginia Bankshares, Inc. ^g	11,385,000	15 ^h	2,134,688	3/9/2011	5/18/2012
Commonwealth Business Bank ⁱ	7,701,000	10 ⁱ	1,049,250	8/13/2010	9/20/2010
Pacific International Bancorp ^j	6,500,000	— ^k	—	9/23/2010	11/17/2010
Rising Sun Bancorp ^l	5,983,000	20	1,749,960	12/3/2010	2/28/2011
Omega Capital Corp. ^c	2,816,000	15 ⁱ	575,588	12/3/2010	1/13/2011
Citizens Bank & Trust Company ⁿ	2,400,000	5	163,500	9/23/2010	11/17/2010
Saigon National Bank	1,549,000	28	690,183	8/13/2010	9/20/2010

Notes: Numbers may not total due to rounding.

^a Bank later became current in accrued and unpaid dividends after missing the initial scheduled payment date(s). Prior to repayment, Intermountain Community Bancorp had 12 missed payments totaling \$4.1 million.

^b Bank later became current in accrued and unpaid dividends after missing the initial scheduled payment date(s). Prior to repayment, Community Bankers had seven missed payments totaling \$1.5 million.

^c Bank was sold at a loss at auction.

^d White River Bancshares Company was sold at auction and its missed payments to Treasury were not repaid.

^e Bank later became current in accrued and unpaid dividends after missing the initial scheduled payment date(s). Prior to repayment, Timberland had eight missed payments totaling \$1.7 million.

^f Alliance Financial Services Inc. was sold at a loss at auction and its missed payments to Treasury were not repaid.

^g Bank accepted and then declined Treasury's request to have a Treasury observer attend board of directors meetings.

^h Central Virginia Bankshares, Inc. was sold to C&F Financial Corporation and its missed payments to Treasury were not repaid.

ⁱ Commonwealth Business Bank was sold at a loss at auction and its missed payments to Treasury were not repaid.

^j Bank has exited the Capital Purchase Program.

^k Bank later became current in accrued and unpaid dividends after missing the initial scheduled payment date(s). Prior to repayment, Pacific International Bancorp had 10 missed payments totaling \$0.8 million.

^l Omega Capital Corp. was sold at a loss at auction and its missed payments to Treasury were not repaid.

^m Rising Sun Bancorp entered bankruptcy and its missed payments to Treasury were not repaid.

ⁿ Citizens Bank & Trust Company was sold at a loss at auction and its missed payments to Treasury were not repaid.

Source: Treasury, *Dividends and Interest Report*, 1/11/2016.

TABLE E.3

CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015					
Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors²	Value of Missed Payments³	Value of Unpaid Amounts^{3,4,5}
Saigon National Bank	Non-Cumulative	28		\$690,183	\$690,183
One United Bank	Interest	27	✓	4,915,673	4,915,673
Grand Mountain Bancshares, Inc.	Cumulative	26	✓	1,237,070	1,237,070
Citizens Commerce Bancshares, Inc.	Cumulative	25	✓	2,586,938	2,586,938
Cecil Bancorp, Inc.	Cumulative	24	✓	4,277,200	4,277,200
Harbor Bankshares Corporation**	Cumulative	22		2,380,000	2,210,000
Pinnacle Bank Holding Company	Cumulative	22		1,578,720	1,578,720
Liberty Shares, Inc.	Cumulative	21	✓	5,981,040	5,981,040
Tidelands Bancshares, Inc	Cumulative	21	✓	4,803,960	4,803,960
HCSB Financial Corporation	Cumulative	20	✓	3,997,450	3,997,450
Allied First Bancorp, Inc.	Cumulative	18		1,114,935	1,114,935
US Metro Bank**	Non-Cumulative	16		823,950	823,950
OneFinancial Corporation***	Non-Cumulative	15	✓	6,789,315	6,789,315
Calvert Financial Corporation	Cumulative	12		242,180	242,180
Exchanges, Sales, Recapitalizations, and Failed Banks					
Lone Star Bank*****	Non-Cumulative	23	✓	\$1,059,242	\$1,059,242
City National Bancshares Corporation*****	Cumulative	22		2,973,285	2,973,285
CalWest Bancorp***	Cumulative	21		1,685,213	1,685,213
Goldwater Bank, N.A.*******	Non-Cumulative	22		923,640	923,640
Prairie Star Bancshares, Inc.*****	Cumulative	21		913,150	913,150
United American Bank*****	Non-Cumulative	21		2,482,702	2,482,702
U.S. Century Bank	Non-Cumulative	21	✓	15,378,590	15,378,590
Rising Sun Bancorp****	Cumulative	20		1,749,960	1,749,960
Royal Bancshares of Pennsylvania, Inc.*****	Cumulative	20	■	7,601,750	7,601,750
CSRA Bank Corp.*****	Cumulative	19		717,300	717,300
Idaho Bancorp****	Cumulative	19	✓	1,786,238	1,786,238
Blue Valley Ban Corp*****	Cumulative	18	■	4,893,750	4,893,750
Pacific City Financial Corporation*****	Cumulative	18		3,973,050	3,973,050
Centrue Financial Corporation*****	Cumulative	18	■	6,959,475	6,959,475
Georgia Primary Bank*****	Non-Cumulative	18	✓	1,113,163	1,113,163
Northern States Financial Corp*****	Cumulative	18	■	3,872,475	3,872,475
Western Community Bancshares, Inc.	Cumulative	17		1,834,538	1,834,538
Anchor BanCorp Wisconsin, Inc.****	Cumulative	17	■	23,604,167	23,604,167

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CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015 (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors²	Value of Missed Payments³	Value of Unpaid Amounts^{3,4,5}
First Banks, Inc.*****	Cumulative	17	■	\$64,543,063	\$64,543,063
Syringa Bancorp****	Cumulative	17	✓	1,853,000	1,853,000
Market Bancorporation, Inc.	Cumulative	16		449,080	449,080
Provident Community Bancshares, Inc.	Cumulative	15		1,737,375	1,737,375
Central Virginia Bankshares, Inc.*****	Cumulative	15		2,134,688	2,134,688
Omega Capital Corp.*****	Cumulative	15		575,588	575,588
Rogers Bancshares, Inc.****	Cumulative	15	■	5,109,375	5,109,375
Pathway Bancorp*****	Cumulative	15		761,588	761,588
Bridgeview Bancorp, Inc.*****	Cumulative	15	■	7,766,250	7,766,250
Madison Financial Corporation*****	Cumulative	15		688,913	688,913
Midtown Bank & Trust Company**.*	Non-Cumulative	15		1,067,213	1,067,213
TCB Holding Company****	Cumulative	15	✓	2,397,488	2,397,488
Provident Community Bancshares, Inc.*****	Cumulative	15		1,737,375	1,737,375
Marine Bank & Trust Company*****	Non-Cumulative	15		613,125	613,125
Highlands Independent Bancshares, Inc.*****	Cumulative	15		1,436,313	1,436,313
NCAL Bancorp*****	Cumulative	14	✓	2,207,500	2,207,500
1st FS Corporation*****	Cumulative	14	✓	2,864,575	2,864,575
Dickinson Financial Corporation II*****	Cumulative	14		27,859,720	27,859,720
FC Holdings, Inc.*****	Cumulative	14		4,013,730	4,013,730
Ridgestone Financial Services, Inc.*****	Cumulative	14		2,079,175	2,079,175
Intervest Bancshares Corporation*****	Cumulative	14	■	4,375,000	4,375,000
Fidelity Federal Bancorp*****	Cumulative	14		1,229,924	1,229,924
Premierwest Bancorp*****	Cumulative	14	■	7,245,000	7,245,000
SouthFirst Bancshares, Inc.*****	Cumulative	14		609,270	609,270
Great River Holding Company**.*	Cumulative	14		2,466,660	2,466,660
Porter Bancorp, Inc.	Cumulative	13	✓	6,737,500	6,737,500
First Southwest Bancorporation, Inc.*****	Cumulative	13		974,188	974,188
Tennessee Valley Financial Holdings, Inc.*****	Cumulative	13		531,375	531,375
First Sound Bank****	Non-Cumulative	13		1,202,500	1,202,500
Pacific Commerce Bank**.*	Non-Cumulative	13		751,089	695,771
Patriot Bancshares, Inc.*****	Cumulative	13	✓	4,612,010	4,612,010
Bank of the Carolinas Corporation*****	Cumulative	14	✓	2,306,325	2,306,325
White River Bancshares Company****	Cumulative	14		3,204,600	3,204,600
Stonebridge Financial Corp.*****	Cumulative	12	✓	1,794,180	1,794,180

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CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015 (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors ²	Value of Missed Payments ³	Value of Unpaid Amounts ^{3,4,5}
Premier Financial Corp. ^{1,*****}	Interest	12		\$1,597,857	\$1,597,857
Citizens Bancshares Co. (MO) ^{****}	Cumulative	12	■	4,086,000	4,086,000
Northwest Bancorporation, Inc. ^{*****}	Cumulative	12		1,716,750	1,716,750
Plumas Bancorp ^{****}	Cumulative	12	✓	1,792,350	1,792,350
Gold Canyon Bank ^{****}	Non-Cumulative	12		254,010	254,010
Santa Clara Valley Bank, N.A. ^{****}	Non-Cumulative	12		474,150	474,150
Spirit BankCorp, Inc. ^{*****}	Cumulative	12	✓	4,905,000	4,905,000
Alliance Financial Services, Inc. ^{*****}	Interest	12		3,020,400	3,020,400
First Trust Corporation ^{1,*****}	Interest	12	■	4,522,611	4,522,611
Community First, Inc. ^{****}	Cumulative	12	✓	2,911,200	2,911,200
Eastern Virginia Bankshares, Inc. ^{****}	Cumulative	11	✓	3,300,000	3,300,000
The Queensborough Company ^{****}	Cumulative	11		1,798,500	1,798,500
Boscobel Bancorp, Inc. ^{1,*****}	Interest	11		1,288,716	1,288,716
Investors Financial Corporation of Pettis County, Inc. ¹	Interest	11		922,900	922,900
Florida Bank Group, Inc. ^{*****}	Cumulative	11	✓	3,068,203	3,068,203
Reliance Bancshares, Inc. ^{*****}	Cumulative	11	✓	5,995,000	5,995,000
Village Bank and Trust Financial Corp. ^{*****}	Cumulative	11	✓	2,026,475	2,026,475
AB&T Financial Corporation ^{****}	Cumulative	11		481,250	481,250
Atlantic Bancshares, Inc. ^{*****}	Cumulative	11		299,255	299,255
First Financial Service Corporation ^{****}	Cumulative	10	✓	2,500,000	2,500,000
Old Second Bancorp, Inc. ^{*****}	Cumulative	10	■	9,125,000	9,125,000
Security State Bank Holding-Company ^{1,*****,*****}	Interest	10	✓	2,931,481	2,931,481
Bank of George ^{*****}	Non-Cumulative	10		364,150	364,150
Valley Community Bank ^{****}	Non-Cumulative	10		749,375	749,375
Commonwealth Business Bank ^{****}	Non-Cumulative	10		1,049,250	1,049,250
Gregg Bancshares, Inc. ^{****}	Cumulative	9		101,115	101,115
Metropolitan Bank Group, Inc./NC Bancorp, Inc. ^{****}	Cumulative	9	✓	12,716,368	9,511,543
National Bancshares, Inc. ^{*****}	Cumulative	9		3,024,383	3,024,383
SouthCrest Financial Group, Inc. ^{*****}	Cumulative	9		1,581,863	1,581,863
Citizens Bancorp ^{****}	Cumulative	9		1,275,300	1,275,300
Community Pride Bank Corporation ^{1,*****,*****}	Interest	9		803,286	803,286
Premier Bank Holding Company ^{****}	Cumulative	9		1,164,938	1,164,938

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CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015 (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors²	Value of Missed Payments³	Value of Unpaid Amounts^{3,4,5}
RCB Financial Corporation ^{*****}	Cumulative	9		\$1,055,520	\$1,055,520
Central Federal Corporation ^{*****}	Cumulative	8		722,500	722,500
CoastalSouth Bancshares, Inc. ^{*****}	Cumulative	8		1,687,900	1,687,900
HMN Financial, Inc. ^{*****}	Cumulative	8		2,600,000	2,600,000
One Georgia Bank ^{****}	Non-Cumulative	8		605,328	605,328
Independent Bank Corporation ^{***}	Cumulative	8	✓	14,193,996	6,164,420
First Intercontinental Bank ^{*****}	Non-Cumulative	8		697,400	697,400
Coloeast Bankshares, Inc. ^{*****}	Cumulative	8	✓	1,090,000	1,090,000
Cascade Financial Corporation ^{*****}	Cumulative	7		3,409,875	3,409,875
Integra Bank Corporation ^{****}	Cumulative	7		7,313,775	7,313,775
Princeton National Bancorp, Inc. ^{****}	Cumulative	7		2,194,763	2,194,763
Brogan Bankshares, Inc. [†]	Interest	7		352,380	352,380
Maryland Financial Bank ^{*****}	Non-Cumulative	7		162,138	162,138
Severn Bancorp, Inc. ^{*****}	Cumulative	6		1,754,475	1,754,475
Central Pacific Financial Corp. ^{****,10}	Cumulative	6		10,125,000	—
Coastal Banking Company, Inc. ^{*****}	Cumulative	6		995,000	995,000
First Reliance Bancshares, Inc. ^{*****}	Cumulative	6		1,254,720	1,254,720
FNB United Corp. ^{***}	Cumulative	6	✓	3,862,500	—
FPB Bancorp, Inc. (FL) ^{****}	Cumulative	6		435,000	435,000
Indiana Bank Corp. ^{*****}	Cumulative	6		107,310	107,310
Naples Bancorp, Inc. ^{*****}	Cumulative	6		327,000	327,000
First Place Financial Corp.	Cumulative	6		5,469,525	5,469,525
Worthington Financial Holdings, Inc. ^{*****}	Cumulative	6		222,360	222,360
Fort Lee Federal Savings Bank ^{****}	Non-Cumulative	6		106,275	106,275
Alarion Financial Services, Inc. ^{*****}	Cumulative	6		532,560	532,560
Citizens Bank & Trust Company ^{*****}	Non-Cumulative	5	✓	163,500	163,500
Community Financial Shares, Inc. ^{***}	Cumulative	5		759,820	759,820
Delmar Bancorp ^{*****}	Cumulative	5		613,125	613,125
First BanCorp (PR) ^{***}	Cumulative	5	✓	42,681,526	—
First Federal Bancshares of Arkansas, Inc. ^{*****}	Cumulative	5		1,031,250	1,031,250
Flagstar Bancorp, Inc. ^{*****}	Cumulative	5		16,666,063	16,666,063
Midwest Banc Holdings, Inc. ⁶	Cumulative	5		4,239,200	4,239,200
Pacific Capital Bancorp ^{***,10}	Cumulative	5		13,547,550	—
GulfSouth Private Bank ^{****}	Non-Cumulative	5		494,063	494,063

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CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015 (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors ²	Value of Missed Payments ³	Value of Unpaid Amounts ^{3,4,5}
Northwest Commercial Bank****	Non-Cumulative	5		\$135,750	\$135,750
IA Bancorp, Inc.*******	Cumulative	5		472,365	393,638
CB Holding Corp.****	Cumulative	4		224,240	224,240
Colony Bancorp, Inc.*****	Cumulative	4		1,400,000	1,400,000
First Community Bank Corporation of America*****	Cumulative	4		534,250	534,250
Green Bankshares, Inc.****	Cumulative	4		3,613,900	3,613,900
Hampton Roads Bankshares, Inc.***,10	Cumulative	4		4,017,350	4,017,350
Pierce County Bancorp****	Cumulative	4		370,600	370,600
Santa Lucia Bancorp*****	Cumulative	4		200,000	200,000
Sterling Financial Corporation (WA)***,10	Cumulative	4		18,937,500	18,937,500
TIB Financial Corp*****,8	Cumulative	4		1,850,000	1,850,000
Community Bank of the Bay ⁷	Non-Cumulative	4		72,549	72,549
The Bank of Currituck*****	Non-Cumulative	4		219,140	219,140
The Connecticut Bank and Trust Company*****	Non-Cumulative	4		246,673	246,673
Plato Holdings Inc.*******	Interest	4		207,266	207,266
Virginia Company Bank****	Non-Cumulative	3		185,903	185,903
Blue River Bancshares, Inc.****	Cumulative	3		204,375	204,375
Community West Bancshares*****	Cumulative	3		585,000	585,000
Legacy Bancorp, Inc.****	Cumulative	3		206,175	206,175
Sonoma Valley Bancorp****	Cumulative	3		353,715	353,715
Superior Bancorp Inc.****	Cumulative	3		2,587,500	2,587,500
Tennessee Commerce Bancorp, Inc.****	Cumulative	3		1,125,000	1,125,000
The South Financial Group, Inc.***,8	Cumulative	3		13,012,500	13,012,500
Treaty Oak Bancorp, Inc.*****	Cumulative	3		133,553	133,553
Bank of Commerce****	Non-Cumulative	3		122,625	122,625
Carolina Trust Bank****	Non-Cumulative	3		150,000	150,000
Commerce National Bank	Non-Cumulative	3		150,000	150,000
Cadence Financial Corporation*****	Cumulative	2		550,000	550,000
First Alliance Bancshares, Inc.****	Cumulative	2		93,245	93,245
Pacific Coast National Bancorp****	Cumulative	2		112,270	112,270
The Baraboo Bancorporation, Inc.****	Cumulative	2		565,390	565,390
Colonial American Bank****	Non-Cumulative	2		15,655	15,655
Fresno First Bank***	Non-Cumulative	2		33,357	33,357

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CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 12/31/2015 (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors²	Value of Missed Payments³	Value of Unpaid Amounts^{3,4,5}
FBHC Holding Company ^{*,*****}	Interest	2		\$123,127	\$123,127
Gateway Bancshares, Inc.	Cumulative	2		163,500	163,500
CIT Group Inc. ^{****,9}	Cumulative	2		29,125,000	29,125,000
UCBH Holdings, Inc. ^{****}	Cumulative	1		3,734,213	3,734,213
Exchange Bank ^{****}	Non-Cumulative	1		585,875	585,875
Tifton Banking Company ^{****}	Non-Cumulative	1		51,775	51,775
Total				\$604,439,924	\$522,884,902

Notes: Numbers may not total due to rounding. Approximately \$39.9 million of the \$522.9 million in unpaid CPP dividend/interest payments are non-cumulative and Treasury has no legal right to missed dividends that are non-cumulative.

* Missed interest payments occur when a Subchapter S recipient fails to pay Treasury interest on a subordinated debenture in a timely manner.

** Partial payments made after the due date.

*** Completed an exchange with Treasury. For an exchange of mandatorily convertible preferred stock or trust preferred securities, dividend payments normally continue to accrue. For an exchange of mandatorily preferred stock for common stock, no additional preferred dividend payments will accrue.

**** Filed for bankruptcy or subsidiary bank failed. For completed bankruptcy proceedings, Treasury's investment was extinguished and no additional dividend payments will accrue. For bank failures, Treasury may elect to file claims with bank receivers to collect current and/or future unpaid dividends.

***** Treasury sold or is selling its CPP investment to the institution or a third party. No additional preferred dividend payments will accrue after a sale, absent an agreement to the contrary.

■ Treasury has appointed one or more directors to the Board of Directors.

✓ Treasury has assigned an observer to the Board of Directors.

¹ SIGTARP and Treasury do not use the same methodology to report unpaid dividend and interest payments. For example, Treasury generally excludes institutions SIGTARP would include, such as those: (i) that have completed a recapitalization, restructuring, or exchange with Treasury (though Treasury does report such institutions as non-current during the pendency of negotiations); (ii) for which Treasury sold the CPP investment to a third party, or otherwise disposed of the investment to facilitate the sale of the institution to a third party; (iii) that filed for bankruptcy relief; or (iv) that had a subsidiary bank fail. If a completed transaction resulted in payment to Treasury for all unpaid dividends and interest, SIGTARP does not include the institution's obligations under unpaid amounts.

² For First Bancorp and Pacific Capital Bancorp, Treasury had a contractual right to assign an observer to the board of directors. For the remainder, Treasury obtained consent from the institution to assign an observer to the board of directors.

³ Includes unpaid cumulative dividends, non-cumulative dividends, and Subchapter S interest payments but does not include interest accrued on unpaid cumulative dividends.

⁴ Excludes institutions that missed payments but (i) have fully caught-up or exchanged new securities for missed payments, or (ii) have repaid their investment amounts and exited the Capital Purchase Program.

⁵ Includes institutions that missed payments and (i) completed an exchange with Treasury for new securities, (ii) purchased their CPP investment from Treasury, or saw a third party purchase its CPP investment from Treasury, or (iii) are in, or have completed bankruptcy proceedings or its subsidiary bank failed.

⁶ For Midwest Banc Holdings, Inc., the number of missed payments is the number last reported from SIGTARP Quarterly Report to Congress 4/20/2010, prior to bankruptcy filing; missed payment amounts are from Treasury's response to SIGTARP data call, 10/13/2010.

⁷ Treasury reported four missed payments by Community Bank of the Bay before it was allowed to transfer from CPP to CDCI. Upon transfer, Treasury reset the number of missed payments to zero.

⁸ For South Financial Group, Inc. and TIB Financial Corp, the number of missed payments and unpaid amounts reflect figures Treasury reported prior to the sale.

⁹ For CIT Group Inc., the number of missed payments is from the number last reported from SIGTARP Quarterly Report to Congress 1/30/2010, shortly after the bankruptcy filing; missed payment amounts are from Treasury's response to SIGTARP data call, 10/13/2010.

¹⁰ Completed exchanges:

- The exchange between Treasury and Hampton Roads, and the exchange between Treasury and Sterling Financial did not account for unpaid dividends. The number of missed payments and unpaid amounts reflect the figures Treasury reported prior to the exchange.

- The exchange between Treasury and Central Pacific Financial Corp., and the exchange between Treasury and Pacific Capital Bancorp did account for unpaid dividends, thereby eliminating any unpaid amounts. The number of missed payments reflects the amount Treasury reported prior to the exchange.

Sources: Treasury, *Dividends and Interest Report*, 1/11/2016; Treasury, response to SIGTARP data call, 1/8/2016.

TABLE E.4

REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS)

Institution	TARP Investment	Loss	Date	Description
Realized Losses				
The Bank of Currituck	\$4	\$2	12/3/2010	Sale of preferred stock at a loss
Treaty Oak Bancorp, Inc.	3	3	2/15/2011	Sale of preferred stock at a loss
Cadence Financial Corporation	44	6	3/4/2011	Sale of preferred stock at a loss
FBHC Holding Company	3	2	3/9/2011	Sale of subordinated debentures at a loss
First Federal Bancshares of Arkansas, Inc.	17	11	5/3/2011	Sale of preferred stock at a loss
First Community Bank Corporation of America	11	3	5/31/2011	Sale of preferred stock at a loss
Cascade Financial Corporation	39	23	6/30/2011	Sale of preferred stock at a loss
Green Bankshares, Inc.	72	4	9/7/2011	Sale of preferred stock at a loss
Santa Lucia Bancorp	4	1	10/21/2011	Sale of preferred stock at a loss
Banner Corporation/Banner Bank	124	14	4/3/2012	Sale of preferred stock at a loss
First Financial Holdings Inc.	65	8	4/3/2012	Sale of preferred stock at a loss
MainSource Financial Group, Inc.	57	4	4/3/2012	Sale of preferred stock at a loss
Seacoast Banking Corporation of Florida	50	9	4/3/2012	Sale of preferred stock at a loss
Wilshire Bancorp, Inc.	62	4	4/3/2012	Sale of preferred stock at a loss
WSFS Financial Corporation	53	4	4/3/2012	Sale of preferred stock at a loss
Central Pacific Financial Corp.	135	62	4/4/2012	Sale of common stock at a loss
Ameris Bancorp	52	4	6/19/2012	Sale of preferred stock at a loss
Farmers Capital Corporation	30	8	6/19/2012	Sale of preferred stock at a loss
First Capital Bancorp, Inc.	11	1	6/19/2012	Sale of preferred stock at a loss
First Defiance Financial Corp.	37	1	6/19/2012	Sale of preferred stock at a loss
LNB Bancorp, Inc.	25	3	6/19/2012	Sale of preferred stock at a loss
Taylor Capital Group, Inc.	105	11	6/19/2012	Sale of preferred stock at a loss
United Bancorp, Inc.	21	4	6/19/2012	Sale of preferred stock at a loss
Fidelity Southern Corporation	48	5	7/3/2012	Sale of preferred stock at a loss
First Citizens Banc Corp	21	2	7/3/2012	Sale of preferred stock at a loss
Firstbank Corporation	33	2	7/3/2012	Sale of preferred stock at a loss
Metrocorp Bancshares, Inc.	45	1	7/3/2012	Sale of preferred stock at a loss
Peoples Bancorp of North Carolina, Inc.	25	2	7/3/2012	Sale of preferred stock at a loss
Pulaski Financial Corp.	33	4	7/3/2012	Sale of preferred stock at a loss
Southern First Bancshares, Inc.	17	2	7/3/2012	Sale of preferred stock at a loss
Naples Bancorp, Inc.	4	3	7/12/2012	Sale of preferred stock at a loss
Commonwealth Bancshares, Inc.	20	5	8/9/2012	Sale of preferred stock at a loss
Diamond Bancorp, Inc.	20	6	8/9/2012	Sale of preferred stock at a loss
Fidelity Financial Corporation	36	4	8/9/2012	Sale of preferred stock at a loss
Market Street Bancshares, Inc.	20	2	8/9/2012	Sale of preferred stock at a loss
CBS Banc-Corp.	24	2	8/10/2012	Sale of preferred stock at a loss

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Institution	TARP Investment	Loss	Date	Description
Marquette National Corporation	\$36	\$10	8/10/2012	Sale of preferred stock at a loss
Park Bancorporation, Inc.	23	6	8/10/2012	Sale of preferred stock at a loss
Premier Financial Bancorp, Inc.	7	2	8/10/2012	Sale of preferred stock at a loss
Trinity Capital Corporation	36	9	8/10/2012	Sale of preferred stock at a loss
Exchange Bank	43	5	8/13/2012	Sale of preferred stock at a loss
Millennium Bancorp, Inc.	7	4	8/14/2012	Sale of preferred stock at a loss
Sterling Financial Corporation	303	188	8/20/2012	Sale of preferred stock at a loss
BNC Bancorp	31	2	8/29/2012	Sale of preferred stock at a loss
First Community Corporation	11	0	8/29/2012	Sale of preferred stock at a loss
First National Corporation	14	2	8/29/2012	Sale of preferred stock at a loss
Mackinac Financial Corporation	11	1	8/29/2012	Sale of preferred stock at a loss
Yadkin Valley Financial Corporation	13	5	9/18/2012	Sale of preferred stock at a loss
Alpine Banks of Colorado	70	13	9/20/2012	Sale of preferred stock at a loss
F&M Financial Corporation (NC)	17	1	9/20/2012	Sale of preferred stock at a loss
F&M Financial Corporation (TN)	17	4	9/21/2012	Sale of preferred stock at a loss
First Community Financial Partners, Inc.	22	8	9/21/2012	Sale of preferred stock at a loss
Central Federal Corporation	7	4	9/26/2012	Sale of preferred stock at a loss
Congaree Bancshares, Inc.	3	0.6	10/31/2012	Sale of preferred stock at a loss
Metro City Bank	8	0.8	10/31/2012	Sale of preferred stock at a loss
Blue Ridge Bancshares, Inc.	12	3	10/31/2012	Sale of preferred stock at a loss
Germantown Capital Corporation	5	0.4	10/31/2012	Sale of preferred stock at a loss
First Gothenburg Bancshares, Inc.	8	0.7	10/31/2012	Sale of preferred stock at a loss
Blackhawk Bancorp, Inc.	10	0.9	10/31/2012	Sale of preferred stock at a loss
Centerbank	2	0.4	10/31/2012	Sale of preferred stock at a loss
The Little Bank, Incorporated	8	0.1	10/31/2012	Sale of preferred stock at a loss
Oak Ridge Financial Services, Inc.	8	0.6	10/31/2012	Sale of preferred stock at a loss
Peoples Bancshares of TN, Inc.	4	1	10/31/2012	Sale of preferred stock at a loss
Hometown Bankshares Corporation	10	0.8	10/31/2012	Sale of preferred stock at a loss
Western Illinois Bancshares, Inc.	11	0.7	11/9/2012	Sale of preferred stock at a loss
Capital Pacific Bancorp	4	0.2	11/9/2012	Sale of preferred stock at a loss
Three Shores Bancorporation, Inc.	6	0.6	11/9/2012	Sale of preferred stock at a loss
Regional Bankshares, Inc.	2	0.1	11/9/2012	Sale of preferred stock at a loss
Timberland Bancorp, Inc.	17	2	11/9/2012	Sale of preferred stock at a loss
First Freedom Bancshares, Inc.	9	0.7	11/9/2012	Sale of preferred stock at a loss
Bankgreenville Financial Corporation	1	0.1	11/9/2012	Sale of preferred stock at a loss
F&C Bancorp, Inc.	3	0.1	11/13/2012	Sale of subordinated debentures at a loss
Farmers Enterprises, Inc.	12	0.4	11/13/2012	Sale of subordinated debentures at a loss
Franklin Bancorp, Inc.	5	2	11/13/2012	Sale of preferred stock at a loss

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Institution	TARP Investment	Loss	Date	Description
Sound Banking Company	\$3	\$0.2	11/13/2012	Sale of preferred stock at a loss
Parke Bancorp, Inc.	16	5	11/29/2012	Sale of preferred stock at a loss
Country Bank Shares, Inc.	8	0.6	11/29/2012	Sale of preferred stock at a loss
Clover Community Bankshares, Inc.	3	0.4	11/29/2012	Sale of preferred stock at a loss
CBB Bancorp	4	0.3	11/29/2012	Sale of preferred stock at a loss
Alaska Pacific Bancshares, Inc.	5	0.5	11/29/2012	Sale of preferred stock at a loss
Trisummit Bank	7	2	11/29/2012	Sale of preferred stock at a loss
Layton Park Financial Group, Inc.	3	0.6	11/29/2012	Sale of preferred stock at a loss
Community Bancshares of Mississippi, Inc. (Community Holding Company of Florida, Inc.)	1	0.1	11/30/2012	Sale of preferred stock at a loss
FFW Corporation	7	0.7	11/30/2012	Sale of preferred stock at a loss
Hometown Bancshares, Inc.	2	0.1	11/30/2012	Sale of preferred stock at a loss
Bank of Commerce	3	0.5	11/30/2012	Sale of preferred stock at a loss
Corning Savings And Loan Association	1	0.1	11/30/2012	Sale of preferred stock at a loss
Carolina Trust Bank	4	0.6	11/30/2012	Sale of preferred stock at a loss
Community Business Bank	4	0.3	11/30/2012	Sale of preferred stock at a loss
KS Bancorp, Inc.	4	0.7	11/30/2012	Sale of preferred stock at a loss
Pacific Capital Bancorp	195	15	11/30/2012	Sale of common stock at a loss
Community West Bancshares	16	4	12/11/2012	Sale of preferred stock at a loss
Presidio Bank	11	2	12/11/2012	Sale of preferred stock at a loss
The Baraboo Bancorporation, Inc.	21	7	12/11/2012	Sale of preferred stock at a loss
Security Bancshares of Pulaski County, Inc.	2	0.7	12/11/2012	Sale of preferred stock at a loss
Central Community Corporation	22	2	12/11/2012	Sale of preferred stock at a loss
Manhattan Bancshares, Inc.	3	0.1	12/11/2012	Sale of subordinated debentures at a loss
First Advantage Bancshares, Inc.	1	0.1	12/11/2012	Sale of preferred stock at a loss
Community Investors Bancorp, Inc.	3	0.1	12/20/2012	Sale of preferred stock at a loss
First Business Bank, National Association	4	0.4	12/20/2012	Sale of preferred stock at a loss
Bank Financial Services, Inc.	1	0.1	12/20/2012	Sale of preferred stock at a loss
Century Financial Services Corporation	10	0.2	12/20/2012	Sale of subordinated debentures at a loss
Hyperion Bank	2	0.5	12/21/2012	Sale of preferred stock at a loss
First Independence Corporation	3	0.9	12/21/2012	Sale of preferred stock at a loss
First Alliance Bancshares, Inc.	3	1	12/21/2012	Sale of preferred stock at a loss
Community Financial Shares, Inc.	7	4	12/21/2012	Sale of preferred stock at a loss
Alliance Financial Services, Inc.	12	3	2/7/2013	Sale of preferred stock at a loss
Biscayne Bancshares, Inc.	6	0.2	2/8/2013	Sale of subordinated debentures at a loss
Citizens Bancshares Co.	25	12	2/8/2013	Sale of preferred stock at a loss

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Institution	TARP Investment	Loss	Date	Description
Colony Bancorp, Inc.	\$28	\$6	2/8/2013	Sale of preferred stock at a loss
Delmar Bancorp	9	3	2/8/2013	Sale of preferred stock at a loss
Dickinson Financial Corporation II	146	65	2/8/2013	Sale of preferred stock at a loss
F&M Bancshares, Inc.	4	0.5	2/8/2013	Sale of preferred stock at a loss
First Priority Financial Corp.	5	1	2/8/2013	Sale of preferred stock at a loss
HMN Financial, Inc.	26	7	2/8/2013	Sale of preferred stock at a loss
Waukesha Bankshares, Inc.	6	0.4	2/8/2013	Sale of preferred stock at a loss
FC Holdings, Inc.	21	2	2/20/2013	Sale of preferred stock at a loss
First Sound Bank	7	4	2/20/2013	Sale of preferred stock at a loss
First Trust Corporation	18	4	2/20/2013	Sale of subordinated debentures at a loss
National Bancshares, Inc.	25	6	2/20/2013	Sale of preferred stock at a loss
Ridgestone Financial Services, Inc.	11	2	2/20/2013	Sale of preferred stock at a loss
Carolina Bank Holdings, Inc.	16	1	2/21/2013	Sale of preferred stock at a loss
Santa Clara Valley Bank, N.A.	3	0.4	3/8/2013	Sale of preferred stock at a loss
Coastal Banking Company, Inc.	10	0.4	3/11/2013	Sale of preferred stock at a loss
CoastalSouth Bancshares, Inc.	16	3	3/11/2013	Sale of preferred stock at a loss
First Reliance Bancshares, Inc.	15	5	3/11/2013	Sale of preferred stock at a loss
Southcrest Financial Group, Inc.	13	1	3/11/2013	Sale of preferred stock at a loss
The Queensborough Company	12	0.3	3/11/2013	Sale of preferred stock at a loss
Old Second Bancorp, Inc.	73	47	3/27/2013	Sale of preferred stock at a loss
Stonebridge Financial Corp.	11	9	3/27/2013	Sale of preferred stock at a loss
Alliance Bancshares, Inc.	3	0.1	3/28/2013	Sale of preferred stock at a loss
Amfirst Financial Services, Inc	5	0.2	3/28/2013	Sale of subordinated debentures at a loss
First Southwest Bancorporation, Inc.	6	0.5	3/28/2013	Sale of preferred stock at a loss
Flagstar Bancorp, Inc.	267	24	3/28/2013	Sale of preferred stock at a loss
United Community Banks, Inc.	180	7	3/28/2013	Sale of preferred stock at a loss
First Security Group, Inc.	33	18	4/11/2013	Exchange of preferred stock at a loss
BancStar, Inc.	9	0.1	4/26/2013	Sale of preferred stock at a loss
NewBridge Bancorp	52	1	4/29/2013	Sale of preferred stock at a loss
First Financial Service Corporation	20	9	4/29/2013	Sale of preferred stock at a loss
Guaranty Federal Bancshares, Inc.	17	0.4	4/29/2013	Sale of preferred stock at a loss
Interinvest Bancshares Corporation	25	1	6/24/2013	Sale of preferred stock at a loss
First Western Financial, Inc.	20	3	6/24/2013	Sale of preferred stock at a loss
Worthington Financial Holdings, Inc.	3	0.4	6/24/2013	Sale of preferred stock at a loss
Farmers & Merchants Financial Corporation	0	0.1	6/24/2013	Sale of preferred stock at a loss
Metropolitan Bank Group, Inc.	82	49	6/28/2013	Sale of preferred stock at a loss
Alarion Financial Services, Inc.	7	0.1	7/22/2013	Sale of preferred stock at a loss

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Institution	TARP Investment	Loss	Date	Description
Anchor Bancorp Wisconsin, Inc.	\$110	\$104	9/27/2013	Sale of common stock at a loss
Centrue Financial Corporation	33	22	10/18/2013	Sale of preferred stock at a loss
ColoEast Bankshares, Inc.	10	1	7/22/2013	Sale of preferred stock at a loss
Commonwealth Business Bank	20	0.4	7/17/2013	Sale of preferred stock at a loss
Crosstown Holding Company	11	0.2	7/22/2013	Sale of preferred stock at a loss
Desoto County Bank	3	0.5	9/25/2013	Sale of preferred stock at a loss
First Banks, Inc.	295	190	9/25/2013	Sale of preferred stock at a loss
First Intercontinental Bank	6	3	8/12/2013	Sale of preferred stock at a loss
Florida Bank Group, Inc.	20	12	8/14/2013	Sale of preferred stock at a loss
Mountain Valley Bancshares, Inc.	3	—	7/22/2013	Sale of preferred stock at a loss
RCB Financial Corporation	9	1	9/25/2013	Sale of preferred stock at a loss
Severn Bancorp, Inc.	23	—	9/25/2013	Sale of preferred stock at a loss
Universal Bancorp	10	0.5	8/12/2013	Sale of preferred stock at a loss
Virginia Company Bank	5	2	8/12/2013	Sale of preferred stock at a loss
Central Virginia Bankshares, Inc.	11	8	10/1/2013	Sale of preferred stock at a loss
Bank of George	3	2	10/21/2013	Sale of preferred stock at a loss
Blue Valley Ban Corp	22	0.5	10/21/2013	Sale of preferred stock at a loss
Spirit Bank Corp Inc.	30	21	10/21/2013	Sale of preferred stock at a loss
Valley Community Bank	6	3	10/21/2013	Sale of preferred stock at a loss
Monarch Community Bancorp, Inc.	7	2	11/15/2013	Sale of common stock at a loss
AB&T Financial Corporation	4	2	11/19/2013	Sale of preferred stock at a loss
Bridgeview Bancorp, Inc.	38	28	11/19/2013	Sale of preferred stock at a loss
Midtown Bank & Trust Company	5	2	11/19/2013	Sale of preferred stock at a loss
Village Bank and Trust Financial Corp	15	9	11/19/2013	Sale of preferred stock at a loss
1st Financial Services Corporation	16	8	12/31/2013	Sale of preferred stock at a loss
Pacific Commerce Bank	4	2	2/10/2014	Sale of preferred stock at a loss
Meridian Bank	13	2	3/17/2014	Sale of preferred stock at a loss
IA Bancorp, Inc./Indus American Bank	6	0.1	3/17/2014	Sale of preferred stock at a loss
Community First Bancshares, Inc. (AR)	13	0.2	2/10/2014	Sale of preferred stock at a loss
Georgia Primary Bank	5	3	2/10/2014	Sale of preferred stock at a loss
Chicago Shore Corporation	7	0.1	3/17/2014	Sale of preferred stock at a loss
Hampton Roads Bankshares, Inc.	80	77	4/14/2014	Sale of preferred stock at a loss
Community First, Inc.	18	12	4/14/2014	Sale of common stock at a loss
Northern States Financial Corporation	17	11	4/30/2014	Sale of preferred stock at a loss
Provident Community Bancshares, Inc.	9	4	4/30/2014	Sale of preferred stock at a loss
CommunityOne Bancorp/FNB United Corp.	52	41	5/23/2014	Sale of common stock at a loss
United American Bank	9	5	7/2/2014	Sale of preferred stock at a loss
Maryland Financial Bank	2	1	7/2/2014	Sale of preferred stock at a loss
Marine Bank & Trust Company	3	1	7/2/2014	Sale of preferred stock at a loss

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)				
Institution	TARP Investment	Loss	Date	Description
Bank of the Carolinas Corporation	\$13	\$10	7/16/2014	Sale of preferred stock at a loss
Regent Bancorp, Inc.	10	2	10/17/2014	Sale of preferred stock at a loss
Highlands Independent Bancshares, Inc.	7	1	10/24/2014	Sale of preferred stock at a loss
Lone Star Bank	3	1	12/3/2014	Sale of preferred stock at a loss
Porter Bancorp, Inc.(PBI) Louisville, KY	35	32	12/3/2014	Sale of preferred stock at a loss
NCAL Bancorp	10	6	12/10/2014	Sale of preferred stock at a loss
First Bancorp (PR)	400	134	3/6/2015	Sale of common stock at a loss
U.S. Century Bank	50	38	3/17/2015	Sale of preferred stock at a loss
Citizens Bank & Trust Company	2	0.8	6/29/2015	Sale of preferred stock at a loss
Metropolitan Capital Bancorp, Inc.	4	0.3	6/29/2015	Sale of preferred stock at a loss
Southfirst Bancshares, Inc.	3	—	6/29/2015	Sale of preferred stock at a loss
City National Bancshares Corporation	9	7	8/7/2015	Sale of preferred stock at a loss
Goldwater Bank, N.A.	3	1	9/21/2015	Sale of preferred stock at a loss
Capital Commerce Bancorp, Inc.	5	3	10/2/2015	Sale of common stock at a loss
Total CPP Realized Losses	\$1,683			
Write-Offs				
CIT Group Inc.	\$2,330	\$2,330	12/10/2009	Bankruptcy
Pacific Coast National Bancorp	4	4	2/11/2010	Bankruptcy
South Financial Group, Inc.a	347	217	9/30/2010	Sale of preferred stock at a loss
TIB Financial Corpa	37	25	9/30/2010	Sale of preferred stock at a loss
UCBH Holdings Inc.	299	299	11/6/2009	Bankruptcy
Midwest Banc Holdings, Inc.	85	85	5/14/2010	Bankruptcy
Sonoma Valley Bancorp	9	9	8/20/2010	Bankruptcy
Pierce County Bancorp	7	7	11/5/2010	Bankruptcy
Tifton Banking Company	4	4	11/12/2010	Bankruptcy
Legacy Bancorp, Inc.	6	6	3/11/2011	Bankruptcy
Superior Bancorp Inc.	69	69	4/15/2011	Bankruptcy
FPB Bancorp, Inc.	6	6	7/15/2011	Bankruptcy
One Georgia Bank	6	6	7/15/2011	Bankruptcy
Integra Bank Corporation	84	84	7/29/2011	Bankruptcy
Citizens Bancorp	10	10	9/23/2011	Bankruptcy
CB Holding Corp.	4	4	10/14/2011	Bankruptcy
Tennessee Commerce Bancorp, Inc.	30	30	1/27/2012	Bankruptcy
Blue River Bancshares, Inc.	5	5	2/10/2012	Bankruptcy
Fort Lee Federal Savings Bank, FSB	1	1	4/20/2012	Bankruptcy
Gregg Bancshares, Inc.	1	1	7/13/2012	Bankruptcy
Premier Bank Holding Company	10	10	8/14/2012	Bankruptcy
GulfSouth Private Bank	8	8	10/19/2012	Bankruptcy

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REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Institution	TARP Investment	Loss	Date	Description
Investors Financial Corporation of Pettis County, Inc.	\$4	\$4	10/19/2012	Bankruptcy
First Place Financial Corp.	73	73	10/29/2012	Bankruptcy
Princeton National Bancorp, Inc.	25	25	11/2/2012	Bankruptcy
Gold Canyon Bank	2	2	4/5/2013	Bankruptcy
Indiana Bank Corp.	1	1	4/9/2013	Bankruptcy
Rogers Bancshares, Inc	25	25	7/5/2013	Bankruptcy
TCB Holding Company	12	12	12/13/2013	Bankruptcy
Syringa Bancorp	8	8	1/31/2014	Bankruptcy
Idaho Bancorp	7	7	4/24/2014	Bankruptcy
Rising SunBancorp	400	103	12/5/2014	Sale of common stock at a loss
Western Community Bancshares, Inc.	10	6	12/10/2014	Sale of preferred stock at a loss
Total CPP Write-Offs		\$3,386		
Total of CPP Realized Losses and Write-Offs		\$5,069		

Notes: Numbers may not total due to rounding.

^a In the time since these transactions were classified as write-offs, Treasury has changed its practices and now classifies sales of preferred stock at a loss as realized losses.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, response to SIGTARP data call, 1/4/2016.

TABLE E.5

TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS)				
Company	Investment Date	Original Investments	Combined Investments	Investment Status
Sold at Loss at Auction				
First Banks, Inc.	12/31/2008	\$295.4		Sold at loss in auction
Flagstar Bancorp Inc.	1/30/2009	267.0		Sold at loss in auction
United Community Banks, Inc.	12/5/2008	180.0		Sold at loss in auction
Dickinson Financial Corporation II	1/16/2009	146.0		Sold at loss in auction
Banner Corporation	11/21/2008	124.0		Sold at loss in auction
Taylor Capital Group	11/21/2008	104.8		Sold at loss in auction
Old Second Bancorp, Inc.	1/16/2009	73.0		Sold at loss in auction
Alpine Banks of Colorado	3/27/2009	70.0		Sold at loss in auction
First Financial Holdings Inc.	12/5/2008	65.0		Sold at loss in auction
Wilshire Bancorp, Inc.	12/12/2008	62.2		Sold at loss in auction
MainSource Financial Group, Inc.	1/16/2009	57.0		Sold at loss in auction
WSFS Financial Corporation	1/23/2009	52.6		Sold at loss in auction
NewBridge Bancorp	12/12/2008	52.4		Sold at loss in auction
Ameris Bancorp	11/21/2008	52.0		Sold at loss in auction
CommunityOne Bancorp/FNB United Corp.	3/13/2009	51.5		Sold at loss in auction
Seacoast Banking Corporation of Florida	12/19/2008	50.0		Sold at loss in auction
Fidelity Southern Corporation	12/19/2008	48.2		Sold at loss in auction
MetroCorp Bancshares, Inc.	1/16/2009	45.0		Sold at loss in auction
Cadence Financial Corporation	1/9/2009	44.0		Sold at loss in auction
Exchange Bank	12/19/2008	43.0		Sold at loss in auction
Reliance Bancshares, Inc.	2/13/2009	40.0		Sold at auction
Cascade Financial Corporation	11/21/2008	39.0		Sold at loss in auction
Bridgeview Bancorp, Inc.	12/19/2008	38.0		Sold at loss in auction
First Defiance Financial Corp.	12/5/2008	37.0		Sold at loss in auction
Fidelity Financial Corporation	12/19/2008	36.3		Sold at loss in auction
Marquette National Corporation	12/19/2008	35.5		Sold at loss in auction
Trinity Capital Corporation	3/27/2009	35.5		Sold at loss in auction
Porter Bancorp, Inc. (PBI) Louisville, KY	11/21/2008	35.0		Sold at loss in auction
Firstbank Corporation	1/30/2009	33.0		Sold at loss in auction
Centrue Financial Corporation	1/9/2009	32.7		Sold at loss in auction
Pulaski Financial Corp	1/16/2009	32.5		Sold at loss in auction
BNC Bancorp	12/5/2008	31.3		Sold at loss in auction
Royal Bancshares of Pennsylvania, Inc.	2/20/2009	30.4		Sold at auction
Spirit Bank Corp. Inc.	3/27/2009	30.0		Sold at loss in auction
First United Corporation	1/30/2009	30.0		Sold at loss in auction

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
Farmers Capital Bank Corporation	1/9/2009	\$30.0		Sold at loss in auction
Colony Bankcorp, Inc.	1/9/2009	28.0		Sold at loss in auction
HMN Financial, Inc	12/23/2008	26.0		Sold at loss in auction
Patriot Bancshares, Inc.	12/19/2008	26.0		Sold at loss in auction
LNB Bancorp Inc.	12/12/2008	25.2		Sold at loss in auction
Peoples Bancorp of North Carolina, Inc.	12/23/2008	25.1		Sold at loss in auction
Citizens Bancshares Co.	5/29/2009	25.0		Sold at loss in auction
Intervest Bancshares Corporation	12/23/2008	25.0		Sold at loss in auction
National Bancshares, Inc.	2/27/2009	24.7		Sold at loss in auction
CBS Banc-Corp	3/27/2009	24.3		Sold at loss in auction
Eastern Virginia Bankshares, Inc.	1/9/2009	24.0		Sold at auction
Severn Bancorp, Inc.	11/21/2008	23.4		Sold at loss in auction
First Citizens Banc Corp	1/23/2009	23.2		Sold at loss in auction
Park Bancorporation, Inc.	3/6/2009	23.2		Sold at loss in auction
Premier Financial Bancorp, Inc.	10/2/2009	22.3		Sold at loss in auction
Central Community Corporation	2/20/2009	22.0		Sold at loss in auction
First Community Financial Partners, Inc.	12/11/2009	22.0		Sold at loss in auction
Blue Valley Ban Corp	12/5/2008	21.8		Sold at loss in auction
FC Holdings, Inc.	6/26/2009	21.0		Sold at loss in auction
The Baraboo Bancorporation, Inc.	1/16/2009	20.7		Sold at loss in auction
United Bancorp, Inc.	1/16/2009	20.6		Sold at loss in auction
Diamond Bancorp, Inc.	5/22/2009	20.4		Sold at loss in auction
Commonwealth Bancshares, Inc.	5/22/2009	20.4		Sold at loss in auction
First Western Financial, Inc.	2/6/2009	20.4		Sold at loss in auction
Market Street Bancshares, Inc.	5/15/2009	20.3		Sold at loss in auction
BNCCORP, Inc.	1/16/2009	20.1		Sold at auction
First Financial Service Corporation	1/9/2009	20.0		Sold at loss in auction
First Trust Corporation	6/5/2009	18.0		Sold at loss in auction
Community First Inc.	2/27/2009	17.8		Sold at loss in auction
Southern First Bancshares, Inc.	2/27/2009	17.3		Sold at loss in auction
F&M Financial Corporation (TN)	2/13/2009	17.2		Sold at loss in auction
Northern States Financial Corp.	2/20/2009	17.2		Sold at loss in auction
F&M Financial Corporation (NC)	2/6/2009	17.0		Sold at loss in auction
Guaranty Federal Bancshares, Inc.	1/30/2009	17.0		Sold at loss in auction
White River Bancshares Company	2/20/2009	16.8		Sold at auction
Timberland Bancorp Inc.	12/23/2008	16.6		Sold at loss in auction
Parke Bancorp Inc.	1/30/2009	16.3		Sold at loss in auction
Pacific City Financial Corporation	12/19/2008	16.2		Sold at auction

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
Carolina Bank Holdings, Inc.	1/9/2009	\$16.0		Sold at loss in auction
CoastalSouth Bancshares, Inc.	8/28/2009	16.0		Sold at loss in auction
Community West Bancshares	12/19/2008	15.6		Sold at loss in auction
First Reliance Bancshares, Inc.	3/6/2009	15.3		Sold at loss in auction
Village Bank and Trust Financial Corp	5/1/2009	14.7		Sold at loss in auction
First National Corporation	3/13/2009	13.9		Sold at loss in auction
Yadkin Valley Financial Corporation	7/24/2009	13.3		Sold at loss in auction
Community First Bancshares, Inc.	4/3/2009	12.7		Sold at loss in auction
Alliance Financial Services Inc.	6/26/2009	12.0		Sold at loss in auction
Farmers Enterprises, Inc.	6/19/2009	12.0		Sold at loss in auction
The Queensborough Company	1/9/2009	12.0		Sold at loss in auction
Plumas Bancorp	1/30/2009	11.9		Sold at auction
First Community Corporation	11/21/2008	11.4		Sold at loss in auction
Western Illinois Bancshares, Inc.	12/23/2008	11.4		Sold at loss in auction
First Capital Bancorp, Inc.	4/3/2009	11.0		Sold at loss in auction
Mackinac Financial Corporation	4/24/2009	11.0		Sold at loss in auction
Ridgestone Financial Services, Inc.	2/27/2009	11.0		Sold at loss in auction
Stonebridge Financial Corp.	1/23/2009	11.0		Sold at loss in auction
Security State Bank Holding Company	5/1/2009	10.8		Sold at auction
Presidio Bank	11/20/2009	10.8		Sold at loss in auction
Crosstown Holding Company	1/23/2009	10.7		Sold at loss in auction
Northwest Bancorporation, Inc.	2/13/2009	10.5		Sold at auction
Blackhawk Bancorp, Inc.	3/13/2009	10.0		Sold at loss in auction
Century Financial Services Corporation	6/19/2009	10.0		Sold at loss in auction
ColoEast Bankshares, Inc.	2/13/2009	10.0		Sold at loss in auction
HomeTown Bankshares Corporation	9/18/2009	10.0		Sold at loss in auction
Coastal Banking Company, Inc.	12/5/2008	10.0		Sold at loss in auction
Universal Bancorp	5/22/2009	9.9		Sold at loss in auction
Provident Community Bancshares, Inc.	3/13/2009	9.3		Sold at loss in auction
Delmar Bancorp	12/4/2009	9.0		Sold at loss in auction
RCB Financial Corporation	6/19/2009	8.9		Sold at loss in auction
United American Bank	2/20/2009	8.7		Sold at loss in auction
First Freedom Bancshares, Inc.	12/22/2009	8.7		Sold at loss in auction
BancStar, Inc.	4/3/2009	8.6		Sold at loss in auction
First Western Financial, Inc.	2/6/2009	8.6		Sold at loss in auction
Great River Holding Company	7/17/2009	8.4		Sold at loss in auction
Commonwealth Business Bank	1/23/2009	7.7		Sold at loss in auction
Metro City Bank	1/30/2009	7.7		Sold at loss in auction

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
Oak Ridge Financial Services, Inc.	1/30/2009	\$7.7		Sold at loss in auction
First Gothenburg Bancshares, Inc.	2/27/2009	7.6		Sold at loss in auction
Country Bank Shares, Inc.	1/30/2009	7.5		Sold at loss in auction
The Little Bank, Incorporated	12/23/2009	7.5		Sold at loss in auction
FFW Corporation	12/19/2008	7.3		Sold at loss in auction
TriSummit Bank	4/3/2009	7.0		Sold at loss in auction
Chicago Shore Corporation	7/31/2009	7.0		Sold at loss in auction
Fidelity Federal Bancorp	11/13/2009	6.7		Sold at loss in auction
Alarion Financial Services, Inc.	1/23/2009	6.5		Sold at loss in auction
First Intercontinental Bank	3/13/2009	6.4		Sold at loss in auction
Biscayne Bancshares, Inc.	6/19/2009	6.4		Sold at loss in auction
Premier Financial Bancorp, Inc.	5/22/2009	6.3		Sold at loss in auction
Meridian Bank	2/13/2009	6.2		Sold at loss in auction
IA Bancorp, Inc.	9/18/2009	6.0		Sold at loss in auction
Three Shores Bancorporation, Inc.	1/23/2009	5.7		Sold at loss in auction
Boscobel Bancorp Inc.	5/15/2009	5.6		Sold at auction
Waukesha Bankshares, Inc.	6/26/2009	5.6		Sold at loss in auction
First Southwest Bancorporation, Inc.	3/6/2009	5.5		Sold at loss in auction
Valley Community Bank	1/9/2009	5.5		Sold at loss in auction
Midtown Bank & Trust Company	2/27/2009	5.2		Sold at loss in auction
Franklin Bancorp, Inc.	5/22/2009	5.1		Sold at loss in auction
AmFirst Financial Services, Inc.	8/21/2009	5.0		Sold at loss in auction
Germantown Capital Corporation	3/6/2009	5.0		Sold at loss in auction
Alaska Pacific Bancshares Inc.	2/6/2009	4.8		Sold at loss in auction
Virginia Company Bank	6/12/2009	4.7		Sold at loss in auction
First Priority Financial Corp.	12/18/2009	4.6		Sold at loss in auction
Georgia Primary Bank	5/1/2009	4.5		Sold at loss in auction
Community Pride Bank Corporation	11/13/2009	4.4		Sold at loss in auction
CBB Bancorp	12/20/2009	4.4		Sold at loss in auction
Metropolitan Capital Bancorp, Inc.	4/10/2009	4.4		Sold at loss in auction
Bank of Southern California, N.A.	4/10/2009	4.2		Sold at loss in auction
Pacific Commerce Bank	12/23/2008	4.1		Sold at loss in auction
Carolina Trust Bank	2/6/2009	4.0		Sold at loss in auction
Capital Pacific Bancorp	12/23/2008	4.0		Sold at loss in auction
Community Business Bank	2/27/2009	4.0		Sold at loss in auction
KS Bancorp Inc.	8/21/2009	4.0		Sold at loss in auction
Peoples of Bancshares of TN, Inc.	3/20/2009	3.9		Sold at loss in auction
Pathway Bancorp	3/27/2009	3.7		Sold at auction
F & M Bancshares, Inc.	11/6/2009	3.5		Sold at loss in auction
AB&T Financial Corporation	1/23/2009	3.5		Sold at loss in auction

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
First Alliance Bancshares, Inc.	6/26/2009	\$3.4		Sold at loss in auction
Madison Financial Corporation	3/13/2009	3.4		Sold at auction
Congaree Bancshares, Inc.	1/9/2009	3.3		Sold at loss in auction
Mountain Valley Bancshares, Inc.	9/25/2009	3.3		Sold at loss in auction
First Independence Corporation	8/28/2009	3.2		Sold at loss in auction
Oregon Bancorp, Inc.	4/24/2009	3.2		Sold at auction
Sound Banking Co.	1/9/2009	3.1		Sold at loss in auction
Lone Star Bank	2/6/2009	3.1		Sold at loss in auction
Marine Bank & Trust Company	3/6/2009	3.0		Sold at loss in auction
Alliance Bancshares, Inc.	6/26/2009	3.0		Sold at loss in auction
Bank of Commerce	1/16/2009	3.0		Sold at loss in auction
Clover Community Bankshares, Inc.	3/27/2009	3.0		Sold at loss in auction
F&C Bancorp. Inc.	5/22/2009	3.0		Sold at loss in auction
Layton Park Financial Group, Inc.	12/18/2009	3.0		Sold at loss in auction
Tennessee Valley Financial Holdings, Inc.	12/23/2008	3.0		Sold at auction
Santa Clara Valley Bank, N.A.	2/13/2009	2.9		Sold at loss in auction
Omega Capital Corp.	4/17/2009	2.8		Sold at loss in auction
Prairie Star Bancshares, Inc.	4/3/2009	2.8		Sold at auction
Southfirst Bancshares	6/12/2009	2.8		Sold at loss in auction
Bank of George	3/13/2009	2.7		Sold at loss in auction
Worthington Financial Holdings, Inc.	5/15/2009	2.7		Sold at loss in auction
Community Investors Bancorp, Inc.	12/23/2008	2.6		Sold at loss in auction
Manhattan Bancshares, Inc.	6/19/2009	2.6		Sold at loss in auction
Plato Holdings Inc.	7/17/2009	2.5		Sold at loss in auction
Brogan Bankshares, Inc.	5/15/2009	2.4		Sold at auction
Citizens Bank & Trust Company	3/20/2009	2.4		Sold at loss in auction
CSRA Bank Corp.	3/27/2009	2.4		Sold at auction
CenterBank	5/1/2009	2.3		Sold at loss in auction
Security Bancshares of Pulaski County, Inc.	2/13/2009	2.2		Sold at loss in auction
Market Bancorporation, Inc.	2/20/2009	2.1		Sold at auction
Atlantic Bancshares, Inc.	12/29/2009	2.0		Sold at auction
Hometown Bancshares, Inc.	2/13/2009	1.9		Sold at loss in auction
Maryland Financial Bank	3/27/2009	1.7		Sold at loss in auction
Hyperion Bank	2/6/2009	1.6		Sold at loss in auction
Regional Bankshares Inc.	2/13/2009	1.5		Sold at loss in auction
Desoto County Bank	2/13/2009	1.2		Sold at loss in auction
First Advantage Bancshares, Inc.	5/22/2009	1.2		Sold at loss in auction
Community Bancshares of MS	2/6/2009	1.1		Sold at loss in auction
BankGreenville Financial Corp.	2/13/2009	1.0		Sold at loss in auction

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
Bank Financial Services, Inc.	8/14/2009	\$1.0		Sold at loss in auction
Corning Savings and Loan Association	2/13/2009	0.6		Sold at loss in auction
Farmers & Merchants Financial Corporation	3/20/2009	0.4		Sold at loss in auction
Freeport Bancshares, Inc.	2/6/2009	0.3		Sold at auction
Sold at Loss				
South Financial Group, Inc.	12/5/2008	\$347.0		Sold
Whitney Holding Corporation	12/19/2008	300.0		Sold
Green Bankshares	12/23/2008	72.3		Sold
U.S. Century	8/7/2009	52.2		Sold
PremierWest Bancorp	2/13/2009	41.4		Sold
Capital Bank Corporation	12/12/2008	41.3		Sold
TIB Financial Corp.	12/5/2008	37.0		Sold
First Security Group, Inc.	1/9/2009	33.0		Sold
Florida Bank Group, Inc.	7/24/2009	20.5		Sold
First Federal Bankshares of Arkansas, Inc.	3/6/2009	16.5		Sold
1st Financial Services Corporation	11/14/2008	16.4		Sold
Suburban Illinois Bancorp, Inc.	6/19/2009	15.0		Sold
First Community Bancshares, Inc.	5/15/2009	14.8		Sold
Bank of the Carolinas Corporation	4/17/2009	13.2		Sold
SouthCrest Financial Group, Inc.	7/17/2009	12.9		Sold
Central Virginia Bankshares	1/30/2009	11.4		Sold
First Community Bank Corporation of America	12/23/2008	11.0		Sold
NCAL Bancorp	12/19/2008	10.0		Sold
City National Bancshares Corporation	4/10/2009	9.4		Sold
First Sound Bank	12/23/2008	7.4		Sold
Millennium Bancorp, Inc.	4/3/2009	7.3		Sold
Central Federal Corporation	12/5/2008	7.2		Sold
Community Financial Shares, Inc.	5/15/2009	7.0		Sold
Monarch Community Bancorp, Inc.	2/6/2009	6.8		Sold
Highlands Independent Bancshares, Inc.	3/6/2009	6.7		Sold
Bank of Currituck	2/6/2009	4.0		Sold
Santa Lucia Bancorp	12/19/2008	4.0		Sold
Naples Bancorp, Inc.	3/27/2009	4.0		Sold
Treaty Oak Bancorp, Inc.	1/16/2009	3.3		Sold
FBHC Holding Company	12/29/2009	3.0		Sold
Goldwater Bank, NA	1/30/2009	2.6		Sold

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TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 12/31/2015 (\$ MILLIONS) (CONTINUED)

Company	Investment Date	Original Investments	Combined Investments	Investment Status
Exchanges				
Citigroup Inc.	10/28/2008	\$2,500.0		Exchanged for common stock/warrants and sold
Provident Bankshares	11/14/2008	151.5		Provident preferred stock exchanged for new M&T Bank Corporation preferred stock; Wilmington Trust preferred stock redeemed by M&T Bank Corporation; Sold
M&T Bank Corporation	12/23/2008	600.0	\$1,081.5 ^a	
Wilmington Trust Corporation	12/12/2008	330.0		
Popular, Inc.	12/5/2008	935.0		Exchanged for trust preferred securities
First BanCorp	1/6/2009	400.0		Exchanged for mandatorily convertible preferred stock
Sterling Financial Corporation	12/5/2008	303.0		Exchanged for common stock, Sold
Pacific Capital Bancorp	11/21/2008	195.0		Exchanged for common stock
Central Pacific Financial Corp.	1/9/2009	135.0		Exchanged for common stock
BBCN Bancorp, Inc.	11/21/2008	67.0	122.0 ^b	Exchanged for a like amount of securities of BBCN Bancorp, Inc.
Center Financial Corporation	12/12/2008	55.0		
First Merchants	2/20/2009	116.0		Exchanged for trust preferred securities and preferred stock
Metropolitan Bank Group Inc.	6/26/2009	71.5	81.9 ^c	Exchanged for new preferred stock in Metropolitan Bank Group, Inc. and later sold at loss
NC Bancorp, Inc.	6/26/2009	6.9		
Hampton Roads Bankshares	12/31/2008	80.3		Exchanged for common stock
Independent Bank Corporation	12/12/2008	72.0		Exchanged for mandatorily convertible preferred stock
Superior Bancorp, Inc. ^d	12/5/2008	69.0		Exchanged for trust preferred securities
Standard Bancshares Inc.	4/24/2009	60.0		Exchanged for common stock and securities purchase agreements
Crescent Financial Bancshares, Inc.	1/9/2009	24.9	42.8 ^e	Exchanged for a like amount of securities of Crescent Financial Bancshares, Inc.
ECB Bancorp, Inc.	1/16/2009	17.9		
Broadway Financial Corporation	11/14/2008	15.0		Exchanged for common stock
Regent Bancorp	3/6/2009	10.0		Exchanged preferred stock/warrant preferred stock for common stock and sold
Capital Commerce Bancorp, Inc.	4/10/2009	5.1		Exchanged preferred stock/warrant preferred stock for common stock and sold
Calwest Bancorp	1/23/2009	4.7		Exchanged preferred stock/warrant preferred stock for common stock and sold
Fidelity Resources Company	6/26/2009	3.0		Exchanged for preferred stock in Veritex Holding
Berkshire Bancorp	6/12/2009	2.9		Exchanged for preferred stock in Customers Bancorp

Notes: Numbers may be affected due to rounding.

^a M&T Bank Corporation ("M&T") has redeemed the entirety of the preferred shares issued by Wilmington Trust Corporation plus accrued dividends. In addition, M&T has also repaid Treasury's original \$600 million investment. On August 21, 2012, Treasury sold all of its remaining investment in M&T at par.

^b The new investment amount of \$122 million includes the original investment amount in BBCN Bancorp, Inc. (formerly Nara Bancorp, Inc.) of \$67 million and the original investment of Center Financial Corporation of \$55 million.

^c The new investment amount of \$81.9 million includes the original investment amount in Metropolitan Bank Group, Inc. of \$71.5 million plus the original investment amount in NC Bank Group, Inc. of \$6.9 million plus unpaid dividends of \$3.5 million.

^d The subsidiary bank of Superior Bancorp, Inc. failed on April 15, 2011. All of Treasury's TARP investment in Superior Bancorp is expected to be lost.

^e The new investment amount of \$42.8 million includes the original investment amount in Crescent Financial Bancshares, Inc. (formerly Crescent Financial Corporation) of \$24.9 million and the original investment of ECB Bancorp, Inc. of \$17.9 million.

Source: Treasury, *Transactions Report*, 12/23/2015.

TABLE E.6

INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Porter Bancorp, Inc.	12/4/2014	\$35,000,000	\$3,500,000	\$31,500,000	90%		13	\$6,737,500	\$38,237,500
Stonebridge Financial Corp.	3/15/2013	10,973,000	1,879,145	9,093,855	83%		12	1,794,180	10,888,035
AB&T Financial Corporation	11/19/2013	3,500,000	914,215	2,585,785	74%		11	481,250	3,067,035
Bridgeview Bancorp, Inc.	11/19/2013	38,000,000	10,450,000	27,550,000	73%		15	7,766,250	35,316,250
Maryland Financial Bank	7/2/2014	1,700,000	502,000	1,198,000	70%		7	162,138	1,360,138
Spirit Bank Corp. Inc.	11/19/2013	30,000,000	9,000,000	21,000,000	70%		12	4,905,000	25,905,000
Community First Inc.	4/14/2014	17,806,000	5,350,703	12,455,297	70%		12	2,911,200	15,366,497
Georgia Primary Bank	2/10/2014	4,500,000	1,531,145	2,968,855	66%		18	1,113,163	4,082,018
Old Second Bancorp, Inc. ^a	3/1/2013	73,000,000	25,547,320	47,452,680	65%		10	9,125,000	56,577,680
First Banks, Inc.	8/12/2013	295,400,000	104,749,295	190,650,705	65%		17	64,543,063	255,193,768
Centrue Financial Corporation	10/21/2013	32,668,000	10,631,697	21,186,665	65%		18	6,959,475	28,146,140
Bank of George	10/21/2013	2,672,000	955,240	1,716,760	64%		10	364,150	2,080,910
United American Bank	7/2/2014	8,700,000	3,294,050	5,405,950	62%		21	2,482,702	7,888,652
Village Bank and Trust Financial Corp	11/19/2013	14,738,000	5,672,361	9,065,639	62%		11	2,026,475	11,092,114
Valley Community Bank	10/21/2013	5,500,000	2,296,800	3,203,200	58%		10	749,375	3,952,575
First Priority Financial Corp.	1/29/2013	9,175,000	4,012,094	5,162,906	56%				5,162,906
First Intercontinental Bank	8/12/2013	6,398,000	3,222,113	3,175,887	50%		8	697,400	3,873,287
Citizens Bancshares Co.	1/29/2013	24,990,000	12,679,301	12,310,699	49%		12	4,086,000	16,396,699
First Financial Service Corporation	4/29/2013	20,000,000	10,733,778	9,266,222	46%		10	2,500,000	11,766,222
Dickinson Financial Corporation II	1/29/2013	146,053,000	79,903,245	66,149,755	45%		14	27,859,720	94,009,475
Midtown Bank & Trust Company	11/19/2013	5,222,000	3,133,200	2,088,800	40%	100%	15	1,067,213	3,156,013
Delmar Bancorp	1/29/2013	9,000,000	5,453,900	3,546,100	39%		5	613,125	4,159,225

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Virginia Company Bank	8/12/2013	\$4,700,000	\$2,843,974	\$1,856,026	39%		3	\$185,903	\$2,041,929
Pacific Commerce Bank	2/10/2014	4,060,000	2,494,961	1,565,039	39%		13	695,771	2,260,810
Lone Star Bank	12/4/2014	3,072,000	1,908,480	1,163,520	38%		23	1,059,242	2,222,762
Franklin Bancorp, Inc.	11/9/2012	5,097,000	3,191,614	1,905,386	37%				1,905,386
Hyperion Bank	12/20/2012	1,552,000	983,800	568,200	37%				568,200
First Community Financial Partners, Inc. ^b	9/12/2012	22,000,000	14,211,450	7,788,550	35%				7,788,550
The Baraboo Bancorporation, Inc.	12/11/2012	20,749,000	13,399,227	7,349,773	35%		2	565,390	7,915,163
Citizens Bank & Trust Company	6/29/2015	2,400,000	1,560,312	839,688	35%		5	163,500	1,003,188
Marine Bank & Trust Company	7/2/2014	3,000,000	1,985,000	1,015,000	34%		15	613,125	1,628,125
First Reliance Bancshares, Inc.	3/1/2013	15,349,000	10,327,021	5,021,979	33%		6	1,254,720	6,276,699
Security Bancshares of Pulaski County, Inc.	12/11/2012	2,152,000	1,475,592	676,408	31%				676,408
First Alliance Bancshares, Inc.	12/20/2012	3,422,000	2,370,742	1,051,258	31%		2	93,245	1,144,503
Marquette National Corporation	7/27/2012	35,500,000	25,313,186	10,186,814	29%	31%			10,186,814
Parke Bancorp, Inc.	11/30/2012	16,288,000	11,595,735	4,692,265	29%				4,692,265
First Independence Corporation	12/20/2012	3,223,000	2,286,675	936,325	29%				936,325
HMN Financial, Inc.	1/29/2013	26,000,000	18,571,410	7,428,590	29%		8	2,600,000	10,028,590
Farmers Capital Bank Corporation	6/13/2012	30,000,000	21,594,229	8,405,771	28%				8,405,771
Diamond Bancorp, Inc.	7/27/2012	20,445,000	14,780,662	5,664,338	28%				5,664,338
Park Bancorporation, Inc.	7/27/2012	23,200,000	16,772,382	6,427,618	28%	30%			6,427,618
Community West Bancshares	12/11/2012	15,600,000	11,181,456	4,418,544	28%		3	585,000	5,003,544
Commonwealth Bancshares, Inc.	7/27/2012	20,400,000	15,147,000	5,253,000	26%	26%			5,253,000
Trinity Capital Corporation	7/27/2012	35,539,000	26,396,503	9,142,497	26%				9,142,497

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
TriSummit Bank	11/30/2012	\$7,002,000	\$5,198,984	\$1,803,016	26%				\$1,803,016
Alliance Financial Services, Inc.	1/29/2013	12,000,000	8,912,495	3,087,505	26%		12	\$3,020,400	6,107,905
National Bancshares, Inc.	2/7/2013	24,664,000	18,318,148	6,345,852	26%		9	3,024,383	9,370,235
Blue Ridge Bancshares, Inc.	10/31/2012	12,000,000	8,969,400	3,030,600	25%				3,030,600
Peoples Bancshares of TN, Inc.	10/31/2012	3,900,000	2,919,500	980,500	25%				980,500
First Trust Corporation	2/7/2013	17,969,000	13,612,558	4,356,442	24%				4,356,442
Colony Bankcorp, Inc.	1/29/2013	28,000,000	21,680,089	6,319,911	23%		4	1,400,000	7,719,911
F&M Financial Corporation (TN)	9/12/2012	17,243,000	13,443,074	3,799,926	22%				3,799,926
Layton Park Financial Group, Inc.	11/30/2012	3,000,000	2,345,930	654,070	22%				654,070
CoastalSouth Bancshares, Inc.	3/1/2013	16,015,000	12,606,191	3,408,809	21%		8	1,687,900	5,096,709
Seacoast Banking Corporation of Florida	3/28/2012	50,000,000	40,404,700	9,595,300	19%				9,595,300
United Bancorp, Inc.	6/13/2012	20,600,000	16,750,221	3,849,779	19%				3,849,779
Alpine Banks of Colorado	9/12/2012	70,000,000	56,430,297	13,569,703	19%				13,569,703
CenterBank	10/31/2012	2,250,000	1,831,250	418,750	19%				418,750
Ridgestone Financial Services, Inc.	2/7/2013	10,900,000	8,876,677	2,023,323	19%		14	2,079,175	4,102,498
Congaree Bancshares Inc.	10/31/2012	3,285,000	2,685,979	599,021	18%	35%			599,021
Corning Savings and Loan Association	11/30/2012	638,000	523,680	114,320	18%				114,320
KS Bancorp, Inc.	11/30/2012	4,000,000	3,283,000	717,000	18%				717,000
DeSoto County Bank	9/25/2013	2,681,000	2,196,896	484,104	18%	79%			484,104
Meridian Bank	3/17/2014	12,535,000	10,328,152	2,206,848	18%				2,206,848
First Western Financial, Inc. ^c	7/27/2012	20,440,000	17,022,298	3,417,702	17%				3,417,702
Bank of Commerce	11/30/2012	3,000,000	2,477,000	523,000	17%		3	122,625	645,625
Carolina Trust Bank	11/30/2012	4,000,000	3,362,000	638,000	16%		3	150,000	788,000

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Presidio Bank	12/11/2012	\$10,800,000	\$9,058,369	\$1,741,631	16%				\$1,741,631
Santa Clara Valley Bank, N.A.	3/1/2013	2,900,000	2,440,379	459,621	16%		12	\$474,150	933,771
Timberland Bancorp, Inc.	11/9/2012	16,641,000	14,209,334	2,431,666	15%				2,431,666
Worthington Financial Holdings, Inc.	6/24/2013	2,720,000	2,318,851	401,149	15%		6	222,360	623,509
First Financial Holdings Inc.	3/28/2012	65,000,000	55,926,478	9,073,522	14%				9,073,522
Clover Community Bankshares, Inc.	11/30/2012	3,000,000	2,593,700	406,300	14%				406,300
Banner Corporation	3/28/2012	124,000,000	108,071,915	15,928,085	13%				15,928,085
LNB Bancorp Inc.	6/13/2012	25,223,000	21,863,750	3,359,250	13%				3,359,250
Pulaski Financial Corp	6/27/2012	32,538,000	28,460,338	4,077,662	13%				4,077,662
Exchange Bank	7/27/2012	43,000,000	37,259,393	5,740,607	13%	47%			5,740,607
First National Corporation	8/23/2012	13,900,000	12,082,749	1,817,251	13%				1,817,251
Taylor Capital Group	6/13/2012	104,823,000	92,254,460	12,568,540	12%				12,568,540
Fidelity Financial Corporation	7/27/2012	36,282,000	32,013,328	4,268,672	12%	58%			4,268,672
Yadkin Valley Financial Corporation	9/12/2012	49,312,000	43,486,820	5,825,180	12%				5,825,180
Three Shores Bancorporation, Inc.	11/9/2012	5,677,000	4,992,788	684,212	12%				684,212
Alaska Pacific Bancshares, Inc.	11/30/2012	4,781,000	4,217,568	563,432	12%				563,432
Fidelity Southern Corporation	6/27/2012	48,200,000	42,757,786	5,442,214	11%				5,442,214
First Citizens Banc Corp	6/27/2012	23,184,000	20,689,633	2,494,367	11%				2,494,367
Southern First Bancshares, Inc.	6/27/2012	17,299,000	15,403,722	1,895,278	11%	6%			1,895,278
Market Street Bancshares, Inc.	7/27/2012	20,300,000	18,069,213	2,230,787	11%	89%			2,230,787
Premier Financial Bancorp, Inc.	7/27/2012	22,252,000	19,849,222	2,402,778	11%	46%			2,402,778
Metro City Bank	10/31/2012	7,700,000	6,861,462	838,538	11%	15%			838,538
BankGreenville Financial Corporation	11/9/2012	1,000,000	891,000	109,000	11%				109,000

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
FFW Corporation	11/30/2012	\$7,289,000	\$6,515,426	\$773,574	11%				\$773,574
First Advantage Bancshares, Inc.	12/11/2012	1,177,000	1,046,621	130,379	11%				130,379
FC Holdings, Inc.	2/7/2013	21,042,000	18,685,927	2,356,073	11%		14	\$4,013,730	6,369,803
First Southwest Bancorporation, Inc.	3/15/2013	5,500,000	4,900,609	599,391	11%		13	974,188	1,573,579
ColoEast Bankshares, Inc.	7/22/2013	10,000,000	8,947,125	1,052,875	11%		8	1,090,000	2,142,875
WSFS Financial Corporation	3/28/2012	52,625,000	47,435,299	5,189,701	10%				5,189,701
CBS Banc-Corp.	7/27/2012	24,300,000	21,776,396	2,523,604	10%	95%			2,523,604
Blackhawk Bancorp Inc.	10/31/2012	10,000,000	9,009,000	991,000	10%				991,000
First Gothenburg Bancshares, Inc.	10/31/2012	7,570,000	6,822,136	747,864	10%				747,864
Bank Financial Services, Inc.	12/20/2012	1,004,000	907,937	96,063	10%				96,063
SouthCrest Financial Group, Inc.	3/1/2013	12,900,000	11,587,256	1,312,744	10%		9	1,581,863	2,894,607
Flagstar Bancorp, Inc.	3/15/2013	266,657,000	240,627,277	26,029,723	10%		5	16,666,063	42,695,786
First Capital Bancorp, Inc.	6/13/2012	10,958,000	9,931,327	1,026,673	9%				1,026,673
BNC Bancorp	8/23/2012	31,260,000	28,365,685	2,894,315	9%				2,894,315
Germantown Capital Corporation, Inc.	10/31/2012	4,967,000	4,495,616	471,384	9%	25%			471,384
HomeTown Bankshares Corporation	10/31/2012	10,000,000	9,093,150	906,850	9%				906,850
Oak Ridge Financial Services, Inc.	10/31/2012	7,700,000	7,024,595	675,405	9%				675,405
First Freedom Bancshares, Inc.	11/9/2012	8,700,000	7,945,492	754,508	9%	69%			754,508
Sound Banking Company	11/9/2012	3,070,000	2,804,089	265,911	9%				265,911
Country Bank Shares, Inc.	11/30/2012	7,525,000	6,838,126	686,874	9%				686,874
Bank of Southern California, N.A.	12/20/2012	4,243,000	3,850,150	392,850	9%	30%			392,850
Farmers & Merchants Financial Corporation	6/24/2013	442,000	400,425	41,575	9%				41,575

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
RCB Financial Corporation	9/25/2013	\$8,900,000	\$8,073,279	\$826,721	9%		9	\$1,055,520	\$1,882,241
MainSource Financial Group, Inc.	3/28/2012	57,000,000	52,277,171	4,722,829	8%				4,722,829
Ameris Bancorp	6/13/2012	52,000,000	47,665,332	4,334,668	8%				4,334,668
Peoples Bancorp of North Carolina, Inc.	6/27/2012	25,054,000	23,033,635	2,020,365	8%				2,020,365
Regional Bankshares, Inc.	11/9/2012	1,500,000	1,373,625	126,375	8%	47%			126,375
CBB Bancorp	11/30/2012	4,397,000	4,066,752	330,248	8%	35%			330,248
Central Community Corporation	12/11/2012	22,000,000	20,172,636	1,827,364	8%				1,827,364
Waukesha Bankshares, Inc.	1/29/2013	5,625,000	5,161,674	463,326	8%				463,326
Wilshire Bancorp, Inc.	3/28/2012	62,158,000	57,766,994	4,391,006	7%				4,391,006
Firstbank Corporation	6/27/2012	33,000,000	30,587,530	2,412,470	7%	48%			2,412,470
Capital Pacific Bancorp	11/9/2012	4,000,000	3,715,906	284,094	7%				284,094
Western Illinois Bancshares, Inc.	11/9/2012	11,422,000	10,616,305	805,695	7%	89%			805,695
Community Bancshares of Mississippi, Inc.	11/30/2012	1,050,000	977,750	72,250	7%	52%			72,250
Community Business Bank	11/30/2012	3,976,000	3,692,560	283,440	7%				283,440
Hometown Bancshares, Inc.	11/30/2012	1,900,000	1,766,510	133,490	7%	39%			133,490
F & M Bancshares, Inc.	1/29/2013	8,144,000	7,598,963	545,037	7%				545,037
Carolina Bank Holdings, Inc.	2/7/2013	16,000,000	14,811,984	1,188,016	7%				1,188,016
Mackinac Financial Corporation	8/23/2012	11,000,000	10,380,905	619,095	6%				619,095
F&M Financial Corporation (NC)	9/12/2012	17,000,000	15,988,500	1,011,500	6%	84%			1,011,500
Community Investors Bancorp, Inc.	12/20/2012	2,600,000	2,445,000	155,000	6%	54%			155,000
Commonwealth Business Bank	7/22/2013	7,701,000	7,250,414	450,586	6%	100%	10	1,049,250	1,499,836
Universal Bancorp	8/12/2013	9,900,000	9,312,028	587,972	6%				587,972

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Metropolitan Capital Bancorp, Inc.	6/29/2015	\$4,388,000	\$4,135,655	\$252,345	6%				\$252,345
First Defiance Financial Corp.	6/13/2012	37,000,000	35,084,144	1,915,856	5%				1,915,856
F&C Bancorp, Inc.	11/9/2012	2,993,000	2,840,903	152,097	5%				152,097
Farmers Enterprises, Inc.	11/9/2012	12,000,000	11,439,252	560,748	5%	99%			560,748
Coastal Banking Company, Inc.	3/1/2013	9,950,000	9,408,213	541,787	5%		6	\$746,250	1,288,037
Alliance Bancshares, Inc.	3/15/2013	2,986,000	2,831,437	154,563	5%				154,563
AmFirst Financial Services, Inc.	3/15/2013	5,000,000	4,752,000	248,000	5%				248,000
United Community Banks, Inc.	3/15/2013	180,000,000	171,517,500	8,482,500	5%				8,482,500
Biscayne Bancshares, Inc.	1/29/2013	6,400,000	6,170,630	229,370	4%	53%			229,370
Guaranty Federal Bancshares, Inc. ^e	4/29/2013	12,000,000	11,493,900	506,100	4%				506,100
Intervest Bancshares Corporation	6/24/2013	25,000,000	24,007,500	992,500	4%	25%			992,500
MetroCorp Bancshares, Inc.	6/27/2012	45,000,000	43,490,360	1,509,640	3%				1,509,640
First Community Corporation	8/23/2012	11,350,000	10,987,794	362,206	3%	33%			362,206
The Little Bank, Incorporated	10/31/2012	7,500,000	7,285,410	214,590	3%	63%			214,590
Manhattan Bancshares, Inc.	12/11/2012	2,639,000	2,560,541	78,459	3%	96%			78,459
The Queensborough Company	3/1/2013	12,000,000	11,605,572	394,428	3%		11	1,798,500	2,192,928
BancStar, Inc.	4/29/2013	8,600,000	8,366,452	233,548	3%	12%			233,548
NewBridge Bancorp	4/29/2013	52,372,000	50,837,239	1,534,761	3%				1,534,761
Alarion Financial Services, Inc.	7/22/2013	6,514,000	6,338,584	175,416	3%		6	532,560	707,976
Crosstown Holding Company	7/22/2013	10,650,000	10,356,564	293,436	3%				293,436
Century Financial Services Corporation	12/20/2012	10,000,000	9,751,500	248,500	2%				248,500
Mountain Valley Bancshares, Inc.	7/22/2013	3,300,000	3,242,000	58,000	2%	91%			58,000

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Blue Valley Ban Corp	10/21/2013	\$21,750,000	\$21,263,017	\$486,983	2%		18	\$4,893,750	\$5,380,733
Community First Bancshares, Inc.	2/10/2014	12,725,000	12,446,703	278,297	2%				278,297
IA Bancorp, Inc.	3/17/2014	5,976,000	5,863,113	112,887	2%		6	472,365	585,252
SouthFirst Bancshares, Inc.	6/29/2015	2,760,000	2,722,050	37,950	1%		14	609,270	647,220
Plato Holdings Inc.	4/29/2013	2,500,000	2,478,750	21,250	1%		4	207,266	228,516
Fidelity Federal Bancorp	7/22/2013	6,657,000	6,586,509	70,491	1%		14	1,229,924	1,300,415
Omega Capital Corp.	7/22/2013	2,816,000	2,791,000	25,000	1%		15	575,588	600,588
Premier Financial Corp.	7/22/2013	6,349,000	6,270,436	78,564	1%	60%	12	1,597,857	1,676,421
Community Pride Bank Corporation	8/12/2013	4,400,000	4,351,151	48,849	1%		9	803,286	852,135
Chicago Shore Corporation	3/17/2014	7,000,000	6,937,000	63,000	1%				63,000
Severn Bancorp, Inc.	9/25/2013	23,393,000	23,367,268	25,732	0%		6	1,754,475	1,780,207
Oregon Bancorp, Inc.	10/21/2013	3,216,000	3,216,000	0	0%	78%			0
Freeport Bancshares, Inc.	4/14/2014	301,000	301,000	0	0%				0
Prairie Star Bancshares, Inc.	6/29/2015	2,800,000	2,800,000	0	0%		21	913,150	913,150
CSRA Bank Corp.	6/29/2015	2,400,000	2,400,000	0	0%		19	717,300	717,300
Reliance Bancshares, Inc.	9/25/2013	40,000,000	40,196,000	(196,000)	0%		11	5,995,000	5,799,000
BNCCORP, Inc.	3/17/2014	20,093,000	20,114,700	(21,700)	0%				(21,700)
First United Corporation	12/4/2014	30,000,000	30,060,300	(60,300)	0%				(60,300)
Tennessee Valley Financial Holdings, Inc.	4/29/2013	3,000,000	3,041,330	(41,330)	(1%)		13	531,375	490,045
Northwest Bancorporation, Inc.	3/1/2013	10,500,000	10,728,783	(228,783)	(2%)		12	1,716,750	1,487,967
Madison Financial Corporation	11/19/2013	3,370,000	3,446,196	(76,196)	(2%)		15	688,913	612,717
Brogan Bankshares, Inc.	4/29/2013	2,400,000	2,495,024	(95,024)	(4%)		7	352,380	257,356
White River Bancshares Company	7/2/2014	16,800,000	17,683,309	(883,309)	(5%)		14	3,204,600	2,321,291
Plumas Bancorp	4/29/2013	11,949,000	12,907,297	(958,297)	(8%)	58%	12	1,792,350	834,053

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INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 12/31/2015 (CONTINUED)

Institution	Auction Date	Investment	Net Proceeds	Auction Loss	Discount Percentage	Percentage of Shares Repurchased by Institution	Number of Missed Dividends	Missed Dividends	Total Loss from Auction Sales and Missed Dividends
Boscobel Bancorp, Inc.	3/1/2013	\$5,586,000	\$6,116,943	(\$530,943)	(10%)		11	\$1,288,716	\$757,773
Eastern Virginia Bankshares, Inc.	10/21/2013	24,000,000	26,498,640	(2,498,640)	(10%)		11	3,300,000	801,360
Atlantic Bancshares, Inc.	2/10/2014	2,000,000	2,275,000	(275,000)	(14%)		11	299,255	24,255
Patriot Bancshares, Inc.	4/14/2014	26,038,000	29,736,177	(3,698,177)	(14%)		13	4,612,010	913,833
Security State Bank Holding Company	6/24/2013	10,750,000	12,409,261	(1,659,261)	(15%)		10	2,254,985	595,724
Pathway Bancorp	6/24/2013	3,727,000	4,324,446	(597,446)	(16%)		15	761,588	164,142
Great River Holding Company	4/14/2014	8,400,000	9,920,988	(1,520,988)	(18%)		14	2,466,660	945,672
Royal Bancshares of Pennsylvania, Inc.	7/2/2014	30,407,000	36,337,548	(5,930,548)	(20%)	38%	20	7,601,750	1,671,202
Market Bancorporation, Inc.	7/2/2014	2,060,000	2,467,662	(407,662)	(20%)		16	449,080	41,418
Pacific City Financial Corporation	11/19/2013	16,200,000	19,685,754	(3,485,754)	(22%)	53%	18	3,973,050	487,296
Total Auction Losses				\$813,526,950					
Total Missed Dividends								\$253,511,885	

Notes: Numbers may not total due to rounding.

^a Treasury sold 70,028 of its shares in Old Second in the 3/1/2013 auction and the remaining 2,972 shares in the 3/15/2013 auction.

^b Treasury additionally sold 1,100 shares of its Series C stock in First Community Financial Partners, Inc. in this auction, but its largest investment in the bank was sold in the auction that closed on 9/12/2012, and the data for the disposition of its investment is listed under the 9/12/2012 auction in this table.

^c Treasury sold 8,000 of its shares in First Western Financial, Inc. on 7/27/2012 and the remaining 12,440 in the 6/24/2013 auction.

^d This institution was auctioned separately from the other set that closed on the same date because it is a publicly traded company.

^e The original investment in Guaranty Federal Bancshares, Inc. was \$17 million. The bank had previously paid down \$5 million, leaving a \$12 million investment remaining.

Sources: Treasury, *Transactions Report*, 12/23/2015; SNL Financial LLC data.

TABLE E.7

CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015			
Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
12/23/2008	Capital Bancorp, Inc.	235,000	\$235.0
1/23/2009	California Oaks State Bank	165,000	165.0
2/6/2009	The Bank of Currituck ^c	201,000	201.0
3/13/2009	Haviland Bancshares, Inc.	21,000	21.0
4/15/2009	Centra Financial Holdings, Inc.	750,000	750.0
4/22/2009	First ULB Corp.	245,000	245.0
5/8/2009	Old National Bancorp	138,490	1,200.0
5/20/2009	Iberiabank Corporation	813,008	1,200.0
5/27/2009	FirstMerit Corporation	952,260	5,025.0
5/27/2009	Independent Bank Corp.	481,664	2,200.0
5/27/2009	Sun Bancorp, Inc.	1,620,545	2,100.0
5/27/2009	First Manitowoc Bancorp, Inc.	600,000	600.0
6/17/2009	Alliance Financial Corporation	173,069	900.0
6/24/2009	First Niagara Financial Group	953,096	2,700.0
6/24/2009	SCBT Financial Corporation	192,967	1,400.0
6/24/2009	Berkshire Hills Bancorp	226,330	1,040.0
6/24/2009	Somerset Hills Bancorp	163,065	275.0
6/26/2009	Signature Bancshares, Inc. ^a	85,000	85.0
6/30/2009	HF Financial Corp., Sioux Falls	302,419	650.0
7/15/2009	U.S. Bancorp	32,679,102	139,000.0
7/22/2009	The Goldman Sachs Group Inc.	12,205,045	1,100,000.0
7/22/2009	BB&T	13,902,573	67,010.4
7/29/2009	American Express Company	24,264,129	340,000.0
8/5/2009	Bank of New York Mellon	14,516,129	136,000.0
8/12/2009	Morgan Stanley	65,245,759	950,000.0
8/26/2009	Northern Trust Corporation	3,824,624	87,000.0
8/26/2009	State Street Corporation ^h	2,788,104	60,000.0
9/2/2009	Old Line Bancshares, Inc.	141,892	225.0
9/30/2009	Bancorp Rhode Island, Inc.	303,083	1,400.0
10/14/2009	Manhattan Bancorp	29,480	63.4
10/28/2009	CVB Financial Corporation	834,761	1,307.0
10/28/2009	Centerstate Banks of Florida Inc.	125,413	212.0
11/10/2009	Midwest Regional Bancorp, Inc.	35,000	35.0
11/18/2009	1st United Bancorp, Inc.	500,000	500.0
11/24/2009	Bank of the Ozarks, Inc.	3,779,811	2,650.0
12/11/2009	Nationwide Bankshares, Inc. ^a	100,000	100.0
12/16/2009	Wainwright Bank & Trust Company	390,071	568.7
12/16/2009	LSB Corporation	209,497	560.0
12/23/2009	WesBanco, Inc.	439,282	950.0
12/23/2009	Midland States Bancorp, Inc.	509,000	509.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
12/23/2009	Union First Market Bankshares Corporation (Union Bankshares Corporation)	211,318	\$450.0
12/29/2009	Surrey Bancorp/ Surrey Bank & Trust	100,000	100.0
12/30/2009	Trustmark Corporation	1,647,931	10,000.0
12/30/2009	Flushing Financial Corporation	375,806	900.0
2/3/2010	OceanFirst Financial Corp.	190,427	430.8
3/31/2010	Umpqua Holdings Corp.	1,110,898	4,500.0
4/7/2010	City National Corporation	1,128,668	18,500.0
4/7/2010	First Litchfield Financial Corporation	199,203	1,488.0
4/14/2010	First State Bank of Mobeetie	37,000	37.0
4/21/2010	Hilltop Community Bancorp, Inc.	200,000	200.0
5/19/2010	Texas National Bancorporation	199,000	199.0
6/16/2010	SVB Financial Group	3,028,264	5,269.2
6/16/2010	First Southern Bancorp, Inc.	545,000	545.0
6/16/2010	FPB Financial Corp.	162,000	162.0
7/7/2010	Discover Financial Services	20,500,413	172,000.0
7/14/2010	Green City Bancshares, Inc.	33,000	33.0
7/28/2010	Bar Harbor Bankshares	52,455	250.0
9/1/2010	Columbia Banking System, Inc.	398,023	3,301.6
9/1/2010	Citizens & Northern Corporation	194,794	400.0
9/8/2010	Fulton Financial Corporation	5,509,756	10,800.0
9/8/2010	The Bancorp, Inc.	980,203	4,754.0
9/17/2010	First Eagle Bancshares, Inc. ^{a,b}	375,000	375.0
9/24/2010	First Choice Bank ^b	110,000	110.0
9/29/2010	Community Bancshares of Mississippi, Inc. ^b	2,600,000	2,600.0
9/29/2010	BancPlus Corporation ^b	2,400,000	2,400.0
9/29/2010	State Capital Corporation ^b	750,000	750.0
9/29/2010	Security Capital Corporation ^b	522,000	522.0
9/29/2010	PSB Financial Corporation ^b	464,000	464.0
9/29/2010	First Vemon Bankshares, Inc. ^b	245,000	245.0
9/29/2010	Lafayette Bancorp ^b	100,000	100.0
9/30/2010	South Financial Group Inc. ^g	10,106,796	319.7
9/30/2010	TIB Financial ^g	1,106,389	40.0
10/6/2010	Frontier Bancshares, Inc. ^a	150,000	150.0
11/24/2010	Leader Bancorp, Inc.	292,000	292.0
12/1/2010	Central Jersey Bancorp	268,621	319.7
1/5/2011	First PacTrust Bancorp, Inc.	280,795	1,003.2
1/19/2011	Huntington Bancshares	23,562,994	49,100.0
1/19/2011	Susquehanna Bancshares, Inc.	3,028,264	5,269.2
1/26/2011	East West Bancorp, Inc.	1,157,555	14,500.0
1/26/2011	American Premier Bancorp	90,000	90.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
1/28/2011	Capital Bank Corporation ^l	749,619	—
2/10/2011	Monarch Financial Holdings, Inc.	132,353	\$260.0
2/15/2011	Treaty Oak Bancorp, Inc.	163,000	163.0
2/16/2011	Georgia Commerce Bancshares, Inc.	435,000	435.0
2/23/2011	Sandy Springs Bancorp, Inc.	651,547	4,450.0
3/2/2011	Washington Banking Company	246,082	1,625.0
3/4/2011	Cadence Financial Corporation ^l	1,145,833	—
3/9/2011	First Horizon National Corporation	14,842,624	87,000.0
3/9/2011	1st Source Corporation	837,947	3,750.0
3/9/2011	FBHC Holding Company ^a	91,000	91.0
3/16/2011	Fifth Third Bancorp	43,617,747	280,025.9
3/16/2011	Stockmens Financial Corporation	778,000	778.0
4/13/2011	National Penn Bancshares, Inc.	735,294	1,000.0
4/13/2011	Hamilton State Bancshares, Inc.	350,000	350.0
4/20/2011	Keycorp	35,244,361	70,000.0
4/20/2011	Bridge Capital Holdings	396,412	1,395.0
5/3/2011	First Federal Bancshares of Arkansas, Inc. ^l	321,847	—
5/11/2011	Financial Institutions, Inc.	378,175	2,080.0
5/18/2011	Sterling Bancorp	516,817	945.8
5/31/2011	First Community Bank Corporation of America ^l	228,312	—
6/3/2011	Whitney Holding Corporation	2,631,579	6,900.0
6/29/2011	State Bankshares, Inc.	2,500,000	2,500.0
6/30/2011	Cascade Financial Corporation ^l	863,442	—
7/5/2011	Marshall & Ilsley Corporation	13,815,789	3,250.0
7/6/2011	Community Trust Financial Corporation	1,200,000	1,200.0
7/6/2011	Central Bancshares, Inc.	290,000	290.0
7/14/2011	BancIndependent, Incorporated	1,055,000	1,055.0
7/14/2011	BOH Holdings, Inc.	500,000	500.0
7/14/2011	Security Business Bancorp	290,000	290.0
7/14/2011	York Traditions Bank	244,000	244.0
7/14/2011	Cache Valley Banking Company	238,000	238.0
7/14/2011	Centric Financial Corporation	182,000	182.0
7/20/2011	Morrill Bancshares, Inc.	650,000	650.0
7/21/2011	Liberty Bancshares, Inc.	2,875,000	2,875.0
7/21/2011	Adbanc, Inc.	636,000	636.0
7/21/2011	Medallion Bank ^d	590,000	590.0
7/21/2011	Financial Security Corporation	250,000	250.0
7/21/2011	Redwood Capital Bancorp	190,000	190.0
7/21/2011	First Bank of Charleston, Inc.	167,000	167.0
7/21/2011	Catskill Hudson Bancorp, Inc. ^e	150,000	150.0
7/21/2011	Regent Capital Corporation, Inc.	133,000	133.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
7/21/2011	Catskill Hudson Bancorp, Inc.	113,000	\$113.0
7/21/2011	Medallion Bank ^d	55,000	55.0
7/21/2011	Farmers State Bankshares, Inc.	4,000	4.0
7/27/2011	Home Bancshares, Inc.	158,472	1,300.0
7/27/2011	Midwestone Financial Group, Inc.	198,675	1,000.0
7/28/2011	Pacific Coast Bankers' Bancshares	580,000	580.0
7/28/2011	Centrix Bank & Trust	375,000	375.0
7/28/2011	Citizens Community Bank	150,000	150.0
7/28/2011	Birmingham Bloomfield Bancshares, Inc.	82,000	82.0
7/28/2011	Banner County Ban Corporation	4,000	4.0
8/3/2011	Peoples Bancorp	900,000	900.0
8/3/2011	TCNB Financial Corp	100,000	100.0
8/4/2011	First NBC Bank Holding Company	892,000	892.0
8/4/2011	WashingtonFirst Bankshares, Inc.	332,000	332.0
8/4/2011	BNC Financial Group, Inc.	240,000	240.0
8/4/2011	Mercantile Capital Corp.	175,000	175.0
8/11/2011	UBT Bancshares, Inc. ^f	45,000	450.0
8/11/2011	Equity Bancshares, Inc.	438,000	438.0
8/11/2011	Heritage Bankshares, Inc.	303,000	303.0
8/11/2011	Monument Bank	237,000	237.0
8/11/2011	Puget Sound Bank	225,000	225.0
8/11/2011	SBT Bancorp, Inc.	200,000	200.0
8/17/2011	Heritage Financial Corporation	138,037	450.0
8/18/2011	Liberty Bancshares, Inc.	1,095,000	1,095.0
8/18/2011	Community First Bancshares Inc.	1,000,000	1,000.0
8/18/2011	The Landrum Company	750,000	750.0
8/18/2011	Magna Bank	690,000	690.0
8/18/2011	Katahdin Bankshares Corp.	522,000	522.0
8/18/2011	Bancorp Financial, Inc.	410,000	410.0
8/18/2011	Gulfstream Bancshares, Inc.	375,000	375.0
8/18/2011	Mcleod Bancshares, Inc. ^f	30,000	300.0
8/18/2011	Redwood Financial, Inc.	150,000	150.0
8/24/2011	First California Financial Group, Inc.	599,042	599.0
8/25/2011	The A.N.B. Corporation	1,000,000	1,000.0
8/25/2011	Southern Illinois Bancorp, Inc.	250,000	250.0
8/25/2011	Enterprise Financial Services Group, Inc.	200,000	200.0
8/25/2011	Veritex Holdings, Inc.	150,000	150.0
8/25/2011	PFSB Bancorporation, Inc.	71,000	71.0
8/31/2011	West Bancorporation, Inc.	474,100	700.0
8/31/2011	SV Financial, Inc.	200,000	200.0
9/7/2011	Green Bankshares, Inc. ⁱ	635,504	—

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
9/14/2011	Summit State Bank	239,212	\$315.0
9/21/2011	Great Southern Bancorp	909,091	6,436.4
9/21/2011	DNB Financial Corporation	186,311	458.0
9/28/2011	Heartland Financial, Inc.	609,687	1,800.0
9/28/2011	MutualFirst Financial, Inc.	625,135	900.2
9/28/2011	Oak Valley Bancorp	350,346	560.0
9/28/2011	Codorus Valley Bancorp, Inc.	263,859	526.6
9/28/2011	Central ValleyCommunity Bancorp, Inc.	79,067	185.0
10/5/2011	OSB Financial Services, Inc. ^a	305,000	305.0
10/19/2011	Central Bancorp, Inc./Central Co-Operative Bank	234,742	2,525.0
10/19/2011	Community Bank Shares of Indiana, Inc.	386,270	1,100.9
10/19/2011	MS Financial, Inc.	386,000	386.0
10/19/2011	Pascack Bancorp, Inc. (Pascack Community Bank)	188,000	188.0
10/26/2011	Community Partners Bancorp	311,972	460.0
10/26/2011	Bank of Commerce Holdings	405,405	125.0
10/26/2011	Stewardship Financial Corporation	133,475	107.4
10/26/2011	Colonial American Bank	29,000	29.0
11/2/2011	Ameriserv Financial, Inc.	1,312,500	825.0
11/2/2011	American State Bancshares, Inc.	300,000	300.0
11/2/2011	Salisbury Bancorp, Inc.	57,671	205.0
11/2/2011	Butler Point, Inc.	30,000	30.0
11/9/2011	Citizens South Banking Corporation	450,314	225.2
11/16/2011	QCR Holdings, Inc.	521,888	1,100.0
11/16/2011	First Northern Community Bancorp	352,977	375.0
11/16/2011	Shore Bancshares, Inc.	172,970	25.0
12/7/2011	Center Bancorp, Inc.	86,705	245.0
12/7/2011	Emclair Financial Corp.	50,111	51.1
12/21/2011	First Midwest Bancorp, Inc.	1,305,230	900.0
12/28/2011	Customers Bancorp, Inc.	145,000	145.0
1/11/2012	North Central Bancshares, Inc.	99,157	600.0
1/18/2012	Stearns Financial Services, Inc. ^a	1,245,000	1,245.0
1/27/2012	Regents Bancshares, Inc.	12,700,000	12,700.0
2/1/2012	Pathfinder Bancorp, Inc.	154,354	537.6
2/15/2012	Peoples Bancorp, Inc.	313,505	1,200.7
2/15/2012	New Hampshire Thrift Bancshares, Inc.	184,275	737.1
2/15/2012	First Express of Nebraska, Inc.	250,000	250.0
2/29/2012	Lakeland Bancorp, Inc.	997,049	2,800.0
3/9/2012	Mainline Bancorp, Inc. ^e	225,000	225.0
3/21/2012	Valley Commerce Bancorp	385,000	385.0
3/28/2012	First Commerce Bank (f/k/a Northern State Bank)	67,000	67.0
4/4/2012	Peapack-Gladstone Financial Corporation	150,296	110.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
4/4/2012	Titonka Bancshares, Inc.	106,000	\$106.0
4/13/2012	Gateway Bancshares, Inc.	300,000	300.0
4/19/2012	The Connecticut Bank and Trust Company ^a	175,742	792.8
4/24/2012	Peoples Bancorporation, Inc.	633,000	633.0
5/2/2012	Regions Financial Corporation	48,253,677	45,000.0
5/2/2012	Park National Corporation	227,376	2,842.4
5/2/2012	MB Financial, Inc.	506,024	1,518.1
5/30/2012	Seacoast Banking Corporation of Florida	589,623	55.0
6/20/2012	Wilshire Bancorp, Inc.	949,460	760.0
6/27/2012	Beach Business Bank	300,000	300.0
7/3/2012	Mercantile Bank Corporation	616,438	7,465.1
7/3/2012	United Bank Corporation ^a	720,000	720.0
7/12/2012	Naples Bancorp Inc.	200,000	200.0
7/17/2012	Heartland Bancshares, Inc.	248,000	248.0
7/18/2012	Taylor Capital Group	1,462,647	9,839.2
7/18/2012	Firstbank Corporation	578,947	1,946.7
7/18/2012	LNB Bancorp Inc.	561,343	860.3
7/18/2012	Pinnacle Financial Partners, Inc.	267,455	755.0
7/18/2012	Farmers Capital Bank Corporation	223,992	75.0
7/18/2012	United Bancorp, Inc.	311,492	38.0
7/18/2012	Community Bancshares of Kansas, Inc.	25,000	25.0
7/19/2012	Community Holding Company of Florida, Inc.	5,000	5.0
7/25/2012	Fremont Bancorporation ^a	1,750,000	1,750.0
7/25/2012	Southern First Bancshares, Inc.	399,970	1,100.0
8/1/2012	VIST Financial Corp.	367,984	1,189.8
8/8/2012	BBCN Bancorp, Inc.	521,266	2,189.3
8/8/2012	Pulaski Financial Corp.	778,421	1,100.0
8/8/2012	Peoples Bancorp of North Carolina, Inc.	357,234	425.0
8/9/2012	Fidelity Financial Corporation	1,814,000	1,814.0
8/9/2012	Diamond Bancorp, Inc. ^a	1,022,000	1,022.0
8/9/2012	Commonwealth Bancshares, Inc. ^a	1,020,000	1,020.0
8/9/2012	Market Street Bancshares, Inc. ^a	1,015,000	1,015.0
8/9/2012	First Western Financial, Inc.	428,000	428.0
8/10/2012	Trinity Capital Corporation	1,777,000	1,777.0
8/10/2012	Marquette National Corporation	1,775,000	1,775.0
8/10/2012	CBS Banc-Corp	1,215,000	1,215.0
8/10/2012	Park Bancorporation, Inc.	1,160,000	1,160.0
8/10/2012	First Community Financial Partners, Inc.	1,100,000	1,100.0
8/13/2012	Exchange Bank	2,150,000	2,150.0
8/14/2012	Millennium Bancorp, Inc.	363,000	363.0
8/22/2012	Ameris Bancorp, Inc.	698,554	2,670.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
8/29/2012	First National Corporation	695,000	\$695.0
9/5/2012	First Citizens Banc Corp	469,321	563.2
9/12/2012	Alpine Banks of Colorado	3,500,000	3,500.0
9/12/2012	Indiana Community Bancorp	188,707	1,800.0
9/12/2012	WSFS Financial Corporation	175,105	1,800.0
9/12/2012	Blackridge Financial, Inc.	250,000	250.0
9/19/12	BNC Bancorp	543,337	939.9
9/19/2012	Sterling Financial Corporation	97,540	825.0
9/20/2012	F & M Financial Corporation	850,000	850.0
9/21/2012	F&M Financial Corporation	862,000	862.0
9/26/2012	TriState Capital Holdings	1,150,000	1,150.0
9/26/2012	Central Federal Corporation	67,313	—
10/24/2012	First BancTrust Corporation	368,000	368.0
10/25/2012	First Community Bancshares, Inc. / First Community Bank (now Equity Bancshares, Inc.)	740,000	740.0
10/31/2012	Blue Ridge Bancshares, Inc.	600,000	600.0
10/31/2012	Blackhawk Bancorp, Inc.	500,000	500.0
10/31/2012	Metro City Bank	385,000	385.0
10/31/2012	First Gothenburg Bancshares, Inc. / First State Bank	379,000	379.0
10/31/2012	The Little Bank, Incorporated	375,000	375.0
10/31/2012	HomeTown Bankshares Corporation	374,000	374.0
10/31/2012	Germantown Capital Corporation / First Capital Bank	248,000	248.0
10/31/2012	Peoples Bancshares of TN, Inc	195,000	195.0
10/31/2012	Congaree Bancshares, Inc.	164,000	164.0
10/31/2012	CenterBank	113,000	113.0
11/1/2012	ICB Financial/Inland Community Bank	300,000	300.0
11/1/2012	Fresno First Bank	98,000	98.0
11/9/2012	Western Illinois Bancshares Inc.	343,000	343.0
11/9/2012	Three Shores Bancorporation, Inc	284,000	284.0
11/9/2012	First Freedom Bancshares, Inc.	261,000	261.0
11/9/2012	Capital Pacific Bancorp	200,000	200.0
11/9/2012	Regional Bankshares, Inc.	75,000	75.0
11/9/2012	BankGreenville Financial Corporation	50,000	50.0
11/13/2012	Farmers Enterprises, Inc. ^a	600,000	600.0
11/13/2012	Franklin Bancorp, Inc.	255,000	255.0
11/13/2012	Sound Banking Company	154,000	154.0
11/13/2012	F & C Bancorp, Inc. ^a	150,000	150.0
11/28/2012	First South Bancorp, Inc. ^a	2,500,000	2,500.0
11/29/2012	Country Bank Shares, Inc.	376,000	376.0
11/29/2012	Clover Community Bankshares, Inc.	150,000	150.0
11/29/2012	Layton Park Financial Group, Inc.	150,000	150.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
11/29/2012	TriSummit Bank	138,000	\$138.0
11/29/2012	CBB Bancorp / Century Bank of Georgia	132,000	132.0
11/30/2012	FFW Corporation/Crossroads Bank	364,000	364.0
11/30/2012	Western Reserve Bancorp, Inc	235,000	235.0
11/30/2012	KS Bancorp, Inc	200,000	200.0
11/30/2012	Community Business Bank	199,000	199.0
11/30/2012	Bank of Commerce	150,000	150.0
11/30/2012	Hometown Bancshares, Inc.	95,000	95.0
11/30/2012	Corning Savings and Loan Association	32,000	32.0
11/30/2012	Community Holding Company of Florida, Inc. (now Community Bancshares of Mississippi, Inc.)	5,000	5.0
12/5/2012	Moscow Bancshares, Inc.	311,000	311.0
12/11/2012	First American Bank Corporation ^a	2,500,000	2,500.0
12/11/2012	Central Community Corporation / First State Bank of Central Texas	1,100,000	1,100.0
12/11/2012	The Baraboo Bancorporation	1,037,000	1,037.0
12/11/2012	Foresight Financial Group, Inc. (Northwest Bank of Rockford)	750,000	750.0
12/11/2012	Presidio Bank	325,000	325.0
12/11/2012	HPK Financial Corporation (Hyde Park Bank and Trust Company)	200,000	200.0
12/11/2012	HPK Financial Corporation (Hyde Park Bank and Trust Company)	144,000	144.0
12/11/2012	Manhattan Bancshares, Inc. ^a	132,000	132.0
12/11/2012	Security Bancshares of Pulaski County, Inc.	108,000	108.0
12/11/2012	First Advantage Bancshares Inc.	59,000	59.0
12/19/2012	Community 1st Bank	128,000	128.0
12/19/2012	The Freeport State Bank	15,000	15.0
12/20/2012	Century Financial Services Corporation ^a	500,000	500.0
12/20/2012	First Alliance Bancshares, Inc.	171,000	171.0
12/20/2012	Community Investors Bancorp, Inc.	130,000	130.0
12/20/2012	Bank of Southern California, N.A. formerly First Business Bank, National Association	111,000	111.0
12/20/2012	Hyperion Bank	78,000	78.0
12/20/2012	Bank Financial Services, Inc.	50,000	50.0
12/21/2012	Community Financial Shares, Inc./Community Bank-Wheaton/Glen Ellyn	349,000	349.0
12/28/2012	Monadnock Bancorp, Inc.	92,000	92.0
1/9/2013	Enterprise Financial Services Corp.	324,074	1,006.1
1/9/2013	Northwest Commercial Bank	100,000	100.0
1/16/2013	HopFed Bancorp	253,666	256.3
1/23/2013	Mid Penn Bancorp Inc.	73,099	58.5
2/6/2013	First Capital Bancorp, Inc.	417,648	266.0
2/6/2013	Oak Ridge Financial Services, Inc.	163,830	122.9
2/7/2013	Alliance Financial Services Inc.	600,000	600.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
2/8/2013	Dickinson Financial Corporation II	7,303,000	\$7,303.0
2/8/2013	Citizens Bancshares Co.	1,250,000	1,250.0
2/8/2013	Delmar Bancorp	450,000	450.0
2/8/2013	F & M Bancshares, Inc.	230,000	230.0
2/8/2013	First Priority Financial Corp.	229,000	229.0
2/8/2013	Biscayne Bancshares, Inc. ^a	204,000	204.0
2/8/2013	Waukesha Bankshares, Inc. ^a	169,000	169.0
2/15/2013	BancTrust Financial	730,994	15.0
2/20/2013	National Bancshares, Inc.	1,233,000	1,233.0
2/20/2013	FC Holdings, Inc.	1,052,000	1,052.0
2/20/2013	First Trust Corporation	898,000	898.0
2/20/2013	Ridgestone Financial Services, Inc. ^a	545,000	545.0
2/20/2013	First Sound Bank	114,080	—
2/22/2013	Standard Bancshares, Inc. ^a	300,000	300.0
3/8/2013	Santa Clara Valley Bank	145,000	145.0
3/11/2013	First Reliance Bancshares, Inc.	767,000	767.0
3/11/2013	SouthCrest Financial Group, Inc. ^a	645,000	645.0
3/11/2013	Queensborough Company, The	600,000	600.0
3/11/2013	Northwest Bancorporation, Inc.	525,000	525.0
3/11/2013	CoastalSouth Bancshares, Inc.	480,000	480.0
3/11/2013	Boscobel Bancorp, Inc	279,000	279.0
3/27/2013	Stonebridge Financial Corp.	549,000	549.0
3/27/2013	Fidelity Bancorp, Inc ^a	197,000	197.0
4/9/2013	PremierWest Bancorp	109,039	—
4/10/2013	Coastal Banking Company, Inc.	60,000	99.0
4/11/2013	First Security Group, Inc.	82,363	—
4/19/2013	Carolina Bank Holdings, Inc.	357,675	1,800.0
4/19/2013	BCSB Bancorp, Inc.	183,465	1,442.0
4/19/2013	Carrollton Bancorp	205,379	213.6
4/24/2013	Business Bancshares, Inc.	750,000	750.0
4/24/2013	Green Circle Investments, Inc.	120,000	120.0
4/24/2013	NEMO Bancshares Inc. ^a	117,000	117.0
4/26/2013	Mid-Wisconsin Financial Services, Inc.	500,000	500.0
4/29/2013	BancStar, Inc.	430,000	430.0
4/29/2013	Tennessee Valley Financial Holdings, Inc.	150,000	150.0
4/29/2013	Brogan Bankshares, Inc. ^a	120,000	120.0
4/29/2013	Plato Holdings Inc. ^a	107,000	107.0
5/15/2013	NewBridge Bancorp	2,567,255	7,778.8
5/15/2013	Guaranty Federal Bancshares, Inc.	459,459	2,003.3
5/15/2013	TowneBank	554,330	1,500.0
5/15/2013	River Valley Bancorporation, Inc. ^a	750,000	750.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
5/22/2013	First Financial Holdings Inc.	241,696	\$1,400.0
5/22/2013	Plumas Bancorp	237,712	234.5
5/29/2013	Southwest Bancorp, Inc.	703,753	2,287.2
5/29/2013	The Bank Of Kentucky Financial Corporation	276,078	2,150.6
6/5/2013	Patterson Bancshares, Inc	185,000	185.0
6/12/2013	Hawthorn Bancshares, Inc.	287,134	540.0
6/12/2013	Coastal Banking Company, Inc.	145,579	225.6
6/12/2013	IBT Bancorp, Inc.	115,000	115.0
6/24/2013	Security State Bank Holding-Company ^a	538,000	538.0
6/24/2013	Pathway Bancorp	186,000	186.0
6/24/2013	Worthington Financial Holdings, Inc.	136,000	136.0
6/24/2013	Farmers & Merchants Financial Corporation	22,000	22.0
6/26/2013	Metropolitan Bank Group, Inc.	4,238,000	4,238.0
7/10/2013	Vision Bank - Texas	75,000	75.0
7/17/2013	Commonwealth Business Bank	385,000	385.0
7/22/2013	Crosstown Holding Company/21st Century Bank	533,000	533.0
7/22/2013	Alarion Financial Services, Inc.	326,000	326.0
7/22/2013	Premier Financial Corp ^a	317,000	317.0
7/22/2013	Fidelity Federal Bancorp	200,000	200.0
7/22/2013	Mountain Valley Bancshares, Inc.	165,000	165.0
7/22/2013	Omega Capital Corp./Front Range Bank	141,000	141.0
7/22/2013	ColoEast Bankshares, Inc.	50,000	50.0
7/24/2013	New York Private Bank & Trust Corp. / Emigrant Bank	13,364,000	13,364.0
7/31/2013	Security Federal Corporation	137,966	50.0
8/7/2013	Heritage Oaks Bancorp	611,650	1,575.0
8/12/2013	First Banks, Inc.	14,770,000	14,770.0
8/12/2013	Universal Bancorp/Bloomfield State Bank	495,000	495.0
8/12/2013	First Intercontinental Bank	320,000	320.0
8/12/2013	Virginia Company Bank	143,000	143.0
8/12/2013	Community Pride Bank Corporation ^a	132,000	132.0
8/14/2013	Florida Bank Group, Inc.	1,024,000	1,024.0
8/28/2013	Unity Bancorp, Inc.	764,778	2,707.3
8/28/2013	Avidbank Holdings, Inc (Formerly Peninsula Bank Holding Co.)	81,670	190.8
8/28/2013	Hometown Bancorp of Alabama, Inc.	163,000	163.0
8/30/2013	First M&F Corporation	513,113	4,089.5
8/30/2013	BNB Financial Services Corporation	375,000	375.0
8/30/2013	Independent Bank Corporation	346,154	—
9/18/2013	PeoplesSouth Bancshares, Inc.	616,000	616.0
9/25/2013	Reliance Bancshares, Inc.	2,000,000	2,000.0
9/25/2013	RCB Financial Corporation (River City Bank)	268,000	268.0
9/25/2013	Todd Bancshares, Inc. / United Southern Bank	200,000	200.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
9/25/2013	Ojai Community Bank	104,000	\$104.0
9/25/2013	DeSoto County Bank	59,000	59.0
9/27/2013	Anchor Bancorp Wisconsin, Inc.	7,399,103	—
9/30/2013	Randolph Bank & Trust Company	311,000	311.0
10/1/2013	Commerce National Bank	302,623	2,920.0
10/1/2013	Central Virginia Bankshares, Inc.	344,742	1,547.9
10/2/2013	Union Financial Corporation	65,000	65.0
10/16/2013	Uwharrie Capital Corp/Bank of Stanly	500,000	500.0
10/16/2013	Independence Bank	53,000	53.0
10/21/2013	Spirit BankCorp. Inc./Spirit Bank	1,500,000	1,500.0
10/21/2013	Valley Community Bank	275,000	275.0
10/21/2013	Oregon Bancorp, Inc./Willamette Valley Bank	161,000	161.0
10/21/2013	Bank of George	134,000	134.0
11/13/2013	Valley Financial Corporation	263,542	—
11/15/2013	Monarch Community Bancorp, Inc.	1,846,374	13,107.8
11/19/2013	Bridgeview Bancorp, Inc./ Bridgeview Bank Group	1,900,000	1,900.0
11/19/2013	Pacific City Financial Corporation/ Pacific City Bank	810,000	810.0
11/19/2013	Midtown Bank & Trust Company	261,000	261.0
11/19/2013	Madison Financial Corporation	169,000	169.0
11/20/2013	CedarStone Bank	178,000	178.0
12/9/2013	Cathay General Bancorp	52,192	—
12/18/2013	Stellarone Corporation	87,209	566.9
12/31/2013	Farmers Bank	438,000	438.0
12/31/2013	1st Financial Services Corporation	276,815	—
1/31/2014	Virginia Commerce Bancorp, Inc.	2,696,203	33,263.0
1/31/2014	Pacific Commerce Bank	203,000	203.0
1/31/2014	Premier Service Bank	200,000	200.0
2/10/2014	Community First Bancshares, Inc.	636,000	636.0
2/10/2014	Georgia Primary Bank	225,000	225.0
2/10/2014	Atlantic Bancshares, Inc.	98,000	98.0
3/17/2014	BNCCORP, Inc.	1,005,000	1,005.0
3/17/2014	Chicago Shore Corporation (Delaware Place Bank)	350,000	350.0
3/17/2014	Meridian Bank	310,000	310.0
3/17/2014	IA Bancorp, Inc./Indus American Bank	179,000	179.0
3/19/2014	Kirksville Bancorp, Inc./American Trust Bank	24,000	24.0
3/28/2014	First Southwest Bancorporation, Inc.	275,000	275.0
3/28/2014	AmFirst Financial Services, Inc ^a	250,000	250.0
3/28/2014	Alliance Bancshares, Inc.	149,000	149.0
4/1/2014	Alaska Pacific Bancshares, Inc.	175,772	2,370.9
4/2/2014	Duke Financial Group, Inc. (Peoples Bank of Commerce) ^a	600,000	600.0
4/14/2014	Patriot Bancshares, Inc./Patriot Bank	1,302,000	1,302.0

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
4/14/2014	Community First Inc.	890,000	\$890.0
4/14/2014	Great River Holding Company ^a	420,000	420.0
4/14/2014	Freeport Bancshares, Inc. (Midwest Community Bank) ^a	150,000	150.0
4/23/2014	Wachusett Financial Services, Inc.	478,000	478.0
4/24/2014	Bankers' Bank of the West Bancorp, Inc.	632,000	632.0
4/30/2014	Covenant Financial Corporation	250,000	250.0
4/30/2014	Northern States Financial Corporation	584,084	—
4/30/2014	Provident Community Bancshares, Inc.	178,880	—
5/14/2014	C&F Financial Corporation	167,504	2,303.2
5/14/2014	Riverside Bancshares, Inc. ^a	55,000	55.0
6/4/2014	Community Bankers Trust Corporation	780,000	780.0
6/11/2014	Vantagesouth Bancshares, Inc. (Crescent Financial Bancshares, Inc.)	833,705	1,681.0
6/11/2014	Vantagesouth Bancshares, Inc. (ECB Bancorp, Inc.)	514,693	871.0
6/25/2014	Private Bancorporation, Inc./Private Bank Minnesota	248,000	248.0
6/30/2014	BCB Holding Company, Inc. (Bay Bank)	85,000	85.0
7/2/2014	White River Bancshares Company/Signature Bank of Arkansas	840,000	840.0
7/2/2014	United American Bank	435,000	435.0
7/2/2014	Market Bancorporation, Inc./New Market Bank	105,000	105.0
7/2/2014	Maryland Financial Bank	85,000	85.0
7/3/2014	Marine Bank & Trust Company	150,000	150.0
7/16/2014	First Community Bancshares, Inc./First Community Bank	740,000	740.0
7/16/2014	Bank of the Carolinas Corporation	475,204	—
7/23/2014	Popular, Inc.	2,093,284	3,000.0
7/23/2014	Greer Bancshares Incorporated	500,000	500.0
8/29/2014	Central Bancorp, Inc./United Central Bank	1,125,000	1,125.0
9/3/2014	Interinvest Bancshares Corporation	691,882	2,892.1
10/15/2014	Centrue Financial Corporation	508,320	2,000.0
10/17/2014	Regent Bancorp, Inc	499,000	499.0
10/17/2014	Rising Sun Bancorp	299,000	299.0
10/24/2014	Highlands Independent Bancshares, Inc.	335,000	335.0
10/31/2014	Intermountain Community Bancorp	65,323	10,635.0
11/7/2014	Western Community Bancshares, Inc.	365,000	365.0
11/19/2014	Crazy Woman Creek Bancorp, Inc.	155,000	155.0
12/4/2014	Lone Star Bank	154,000	154.0
12/10/2014	NCAL Bancorp	500,000	500.0
1/1/2015	Farmers & Merchants Bancshares, Inc.	550,000	550.0
1/7/2015	Blue Valley Ban Corp	130,977	3.1
1/14/2015	Liberty Bancshares, Inc. (TX)	196,000	196.0
2/11/2015	Community Bancshares, Inc. (Mission Bank)	116,000	116.0
3/11/2015	First Defiance Financial Corp.	550,595	11,979.3

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CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 12/31/2015 (CONTINUED)

Repurchase Date	Institution	Number of Warrants Repurchased	Amount of Repurchase (\$ Thousands)
3/15/2015	U.S. Century Bank	251,200	\$2,512.0
4/1/2015	Chambers Bancshares, Inc.	991,000	991.0
4/15/2015	Citizens First Corporation	254,218	1,705.8
5/6/2015	Premier Financial Bancorp, Inc.	636,378	5,675.0
5/6/2015	Wesbanco, Inc.	101,321	2,246.5
5/6/2015	The Elmira Savings Bank, FSB	151,030	1,486.3
5/13/2015	Firstmerit Corporation	2,571,998	12,150.1
5/13/2015	Southern Missouri Bancorp, Inc.	231,891	2,700.0
5/13/2015	The First Bancshares, Inc.	54,705	302.4
5/13/2015	Eastern Virginia Bankshares, Inc.	384,041	115.0
5/13/2015	United Bancorporation of Alabama, Inc.	111,258	10.1
6/29/2015	Prairie Star Bancshares, Inc./Bank of the Prairie	140,000	140.0
6/29/2015	SouthFirst Bancshares, Inc.	138,000	138.0
6/29/2015	Citizens Bank & Trust Company	120,000	120.0
6/29/2015	CSRA Bank Corp. / First State Bank	120,000	120.0
6/29/2015	Metropolitan Capital Bancorp, Inc. (Metropolitan Capital Bank)	102,000	102.0
7/1/2015	First Financial Service Corporation	215,983	2,500.0
7/8/2015	Grand Financial Corporation ^a	122,000	122.0
7/15/2015	Farmers & Merchants Bancshares, Inc.	550,000	550.0
7/16/2015	Suburban Illinois Bancorp, Inc. ^a	750,000	750.0
8/28/2015	Patapsco Bancorp, Inc.	300,000	300.0
9/21/2015	Goldwater Bank, N.A.	128,000	128.0
10/2/2015	Capital Commerce Bancorp, Inc. (Securant Bank & Trust)	85,000	85.0
12/23/2015	Calwest Bancorp/South County Bank	233,000	233.0
Total		675,785,081	\$4,134,130.9

Notes: Numbers may not total due to rounding. This table represents the preferred shares held by Treasury as a result of the exercise of warrants issued by non-publicly traded TARP recipients. These warrants were exercised immediately upon the transaction date. Treasury may hold one warrant for millions of underlying shares rather than millions of warrants of an individual financial institution.

^a S-Corporation institution: issued subordinated debt instead of preferred stock.

^b Transferred to CDCL.

^c For The Bank of Currituck, the *Transactions Report* listed "N/A" for the final disposition date, description, and proceeds.

^d Treasury made two investments in Medallion Bank one on 12/22/2009 for \$9.7 million which corresponds to the 55,000 warrants repurchased and another on 2/27/2009 for \$11.8 million which corresponds to the 590,000 warrants repurchased.

^e Treasury made two investments in Catskill Hudson Bancorp, Inc. one on 12/22/2009 for \$3.5 million which corresponds to the 113,000 warrants repurchased and another on 2/27/2009 for \$3.0 million which corresponds to the 150,000 warrants repurchased.

^f The liquidation preference is at 10,000 per share as opposed to the typical 1,000 per share.

^g Warrant sales to third parties.

^h State Street Corporation reduced its original amount of warrants issued through a qualified equity offering.

ⁱ Treasury sold its TARP investment to a third party and assigned a value of zero to the warrant portion.

Sources: Treasury, *Transactions Report*, 12/23/2015; Treasury, responses to SIGTARP data call, 1/8/2016.

TABLE E.8

PUBLIC TREASURY WARRANT AUCTIONS, AS OF 12/31/2015

Auction Date	Company	Number of Warrants Offered	Minimum Bid Price	Selling Price	Proceeds to Treasury (\$ Millions)
3/3/2010	Bank of America A Auction (TIP) ^a	150,375,940	\$7.00	\$8.35	\$1,255.6
	Bank of America B Auction (CPP) ^a	121,792,790	1.50	2.55	310.6
12/10/2009	JPMorgan Chase	88,401,697	8.00	10.75	950.3
5/20/2010	Wells Fargo and Company	110,261,688	6.50	7.70	849.0
9/21/2010	Hartford Financial Service Group, Inc.	52,093,973	10.50	13.70	713.7
4/29/2010	PNC Financial Services Group, Inc.	16,885,192	15.00	19.20	324.2
1/25/2011	Citigroup A Auction (TIP & AGP) ^a	255,033,142	0.60	1.01	257.6
	Citigroup B Auction (CPP) ^a	210,084,034	0.15	0.26	54.6
9/16/2010	Lincoln National Corporation	13,049,451	13.50	16.60	216.6
5/6/2010	Comerica Inc.	11,479,592	15.00	16.00	183.7
12/3/2009	Capital One	12,657,960	7.50	11.75	148.7
11/29/2012	M&T Bank Corporation	1,218,522	23.50	1.35	32.3
2/8/2011	Wintrust Financial Corporation	1,643,295	13.50	15.80	26.0
6/2/2011	Webster Financial Corporation	3,282,276	5.50	6.30	20.4
	SunTrust A Auction ^b	6,008,902	2.00	2.70	16.2
9/22/2011	SunTrust B Auction ^b	11,891,280	1.05	1.20	14.2
	Washington Federal, Inc.	1,707,456	5.00	5.00	15.6
3/10/2010	Signature Bank	595,829	16.00	19.00	11.3
12/15/2009	TCF Financial	3,199,988	1.50	3.00	9.6
12/5/2012	Zions Bancorporation	5,789,909	23.50	26.50	7.8
3/11/2010	Texas Capital Bancshares, Inc.	758,086	6.50	6.50	6.7
2/1/2011	Boston Private Financial Holdings, Inc.	2,887,500	1.40	2.20	6.4
5/18/2010	Valley National Bancorp	2,532,542	1.70	2.20	5.6
11/30/2011	Associated Banc-Corp ^c	3,983,308	0.50	0.90	3.6
6/2/2010	First Financial Bancorp	465,117	4.00	6.70	3.1
6/9/2010	Sterling Bancshares Inc.	2,615,557	0.85	1.15	3.0
Total		1,090,695,026			\$5,446.4

Notes: Numbers may not total due to rounding.

^a Treasury held two auctions each for the sale of Bank of America and Citigroup warrants.^b Treasury held two auctions for SunTrust's two CPP investments dated 11/14/2008 (B auction) and 12/31/2008 (A auction).^c According to Treasury, the auction grossed \$3.6 million and netted \$3.4 million.

Sources: The PNC Financial Services Group, Inc., "Final Prospectus Supplement," 4/29/2010, www.sec.gov/Archives/edgar/data/713676/000119312510101032/d424b5.htm, accessed 1/4/2016; Valley National Bancorp, "Final Prospectus Supplement," 5/18/2010, www.sec.gov/Archives/edgar/data/714310/000119312510123896/d424b5.htm, accessed 1/4/2016; Comerica Incorporated, "Final Prospectus Supplement," 5/6/2010, www.sec.gov/Archives/edgar/data/28412/000119312510112107/d424b5.htm, accessed 1/4/2016; Wells Fargo and Company, "Definitive Prospectus Supplement," 5/20/2010, www.sec.gov/Archives/edgar/data/72971/000119312510126208/d424b5.htm, accessed 1/4/2016; First Financial Bancorp, "Prospectus Supplement," 6/2/2010, www.sec.gov/Archives/edgar/data/708955/000114420410031630/v187278_424b5.htm, accessed 1/4/2016; Sterling Bancshares, Inc., "Prospectus Supplement," 6/9/2010, www.sec.gov/Archives/edgar/data/891098/000119312510136584/dhwp.htm, accessed 1/4/2016; Signature Bank, "Prospectus Supplement," 3/10/2010, files.shareholder.com/downloads/SBNY/1456015611x0x358381/E87182B5-A552-43DD-9499-8B56F79AEFD0/8-K_Reg_FD_Offering_Circular.pdf, accessed 1/4/2016; 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TABLE E.9

PRIVATE TREASURY WARRANT AUCTIONS AS OF 12/31/2015			
Date	Company	Number of Warrants Offered	Proceeds to Treasury
11/17/2011	Eagle Bancorp, Inc.	385,434	\$2,794,422
11/17/2011	Horizon Bancorp	212,188	1,750,551
11/17/2011	Bank of Marin Bancorp	154,908	1,703,984
11/17/2011	First Bancorp (of North Carolina)	616,308	924,462
11/17/2011	Westamerica Bancorporation	246,698	878,256
11/17/2011	Lakeland Financial Corp	198,269	877,557
11/17/2011	F.N.B. Corporation	651,042	690,100
11/17/2011	Encore Bancshares	364,026	637,071
11/17/2011	LCNB Corporation	217,063	602,557
11/17/2011	Western Alliance Bancorporation	787,107	415,000
11/17/2011	First Merchants Corporation	991,453	367,500
11/17/2011	1st Constitution Bancorp	231,782	326,576
11/17/2011	Middleburg Financial Corporation	104,101	301,001
11/17/2011	MidSouth Bancorp, Inc.	104,384	206,557
11/17/2011	CoBiz Financial Inc.	895,968	143,677
11/17/2011	First Busey Corporation	573,833	63,677
11/17/2011	First Community Bancshares, Inc.	88,273	30,600
6/6/2013	Banner Corporation	243,998	134,201
6/6/2013	Carolina Trust Bank	86,957	19,132
6/6/2013	Central Pacific Financial Corp.	79,288	751,888
6/6/2013	Colony Bankcorp, Inc.	500,000	810,000
6/6/2013	Community West Bancshares	521,158	698,351
6/6/2013	Flagstar Bancorp, Inc.	645,138	12,905
6/6/2013	Heritage Commerce Corp	462,963	140,000
6/6/2013	International Bancshares Corporation	1,326,238	4,018,511
6/6/2013	Mainsource Financial Group, Inc.	571,906	1,512,177
6/6/2013	Metrocorp Bancshares, Inc.	771,429	2,087,368
6/6/2013	Old Second Bancorp, Inc.	815,339	106,891
6/6/2013	Parke Bancorp, Inc.	438,906	1,650,288
6/6/2013	S&T Bancorp, Inc.	517,012	527,361
6/6/2013	Timberland Bancorp, Inc.	370,899	1,301,856
6/6/2013	United Community Banks, Inc.	219,908	6,677
6/6/2013	Yadkin Financial Corporation	91,178	55,677
6/6/2013	Yadkin Financial Corporation	128,663	20,000

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PRIVATE TREASURY WARRANT AUCTIONS AS OF 12/31/2015 (CONTINUED)

Date	Company	Number of Warrants Offered	Proceeds to Treasury
5/28/2015	BBCN Bancorp, Inc.	350,767	\$1,115,500
5/28/2015	City Holding Company	61,796	873,485
5/28/2015	Community One Bancorp	22,071	10,357
5/28/2015	Fidelity Southern Corporation	2,693,747	31,429,313
5/28/2015	First United Corporation	326,323	117,162
5/28/2015	Parkvale Financial Corporation/ F.N.B. Corporation	819,640	6,025,650
5/28/2015	Annapolis Bancorp, Inc./F.N.B. Corporation	367,916	3,735,578
5/28/2015	HMN Financial, Inc.	833,333	5,529,582
5/28/2015	The First Bancorp, Inc.	226,819	389,078
5/28/2015	Valley National Bancorp	488,847	100,567
Total		20,725,790	\$75,893,102

Sources: "Treasury Announces Completion of Private Auction to Sell Warrant Positions," 11/18/2011, www.treasury.gov/press-center/press-releases/Pages/tg1365.aspx, accessed 1/4/2016; "Treasury Completes Auction to Sell Warrants Positions," 6/6/2013, www.treasury.gov/press-center/press-releases/Pages/j11972.aspx, accessed 1/4/2016; "Treasury Completes Auction to Sell Warrant Positions," 5/21/2015, www.treasury.gov/press-center/press-releases/Pages/j110058.aspx, accessed 1/4/2016.

TABLE F.1

OFS SERVICE CONTRACTS					
Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
10/10/2008	Simpson Thacher & Bartlett LLP	Legal services for the implementation of TARP	Contract	\$931,090	\$931,090
10/11/2008	Ennis Knupp & Associates Inc. ¹	Investment and Advisory Services	Contract	2,635,827	2,635,827
10/14/2008	The Bank of New York Mellon	Custodian	Financial Agent	63,006,185	60,875,635
10/16/2008	PricewaterhouseCoopers LLP	Internal control services	Contract	33,508,007	33,505,992
10/17/2008	Turner Consulting Group, Inc. ²	For process mapping consultant services	Interagency Agreement	9,000	—
10/18/2008	Ernst & Young LLP	Accounting Services	Contract	13,640,626	13,640,626
10/29/2008	Hughes Hubbard & Reed LLP	Legal services for the Capital Purchase Program	Contract	2,835,357	2,835,357
10/29/2008	Squire, Sanders & Dempsey LLP	Legal services for the Capital Purchase Program	Contract	2,687,999	2,687,999
10/31/2008	Lindholm & Associates, Inc.	Human resources services	Contract	614,963	614,963
11/7/2008	Sonnenschein Nath & Rosenthal LLP ⁴	Legal services related to auto industry loans	Contract	2,702,441	2,702,441
11/9/2008	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	97,239	97,239
11/17/2008	Internal Revenue Service (IRS)	IT Services	Interagency Agreement	8,095	8,095
11/25/2008	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	16,131,121	16,131,121
12/3/2008	Trade and Tax Bureau - Treasury	IAA —TTB Development, Mgmt & Operation of SharePoint	Interagency Agreement	67,489	67,489
12/5/2008	Washington Post ³	Subscription	Interagency Agreement	395	—
12/10/2008	Sonnenschein Nath & Rosenthal LLP ⁴	Legal services for the purchase of asset-backed securities	Contract	102,769	102,769
12/10/2008	Thacher Proffitt & Wood LLP ⁴	Admin action to correct system issue	Contract	—	—
12/15/2008	Office of Thrift Supervision	Detailees	Interagency Agreement	164,823	164,823
12/16/2008	Department of Housing and Urban Development	Detailees	Interagency Agreement	—	—
12/22/2008	Office of Thrift Supervision	Detailees	Interagency Agreement	—	—
12/24/2008	Cushman And Wakefield Of VA Inc.	Painting Services for TARP Offices	Contract	8,750	8,750
1/6/2009	U.S. Securities and Exchange Commission	Detailees	Interagency Agreement	30,416	30,416
1/7/2009	Colonial Parking Inc.	Lease of parking spaces	Contract	275,217	244,017
1/27/2009	Cadwalader Wickersham & Taft LLP	Bankruptcy Legal Services	Contract	409,955	409,955
1/27/2009	Whitaker Brothers Business Machines Inc	Paper Shredder	Contract	3,213	3,213

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
1/30/2009	Office of the Comptroller of the Currency	Detailees	Interagency Agreement	\$501,118	\$501,118
2/2/2009	Government Accountability Office	IAA —GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	7,459,049	7,459,049
2/3/2009	Internal Revenue Service (IRS) ²	Detailees	Interagency Agreement	242,499	242,499
2/9/2009	Pat Taylor and Associates, Inc.	Temporary Services for Document Production, FOIA assistance, and Program Support	Contract	692,108	692,108
2/12/2009	Locke Lord Bissell & Liddell LLP	Initiate Interim Legal Services in support of Treasury Investments under EESA	Contract	272,243	272,243
2/18/2009	Fannie Mae	Homeownership Preservation Program	Financial Agent	591,062,126	538,321,915
2/18/2009	Freddie Mac	Homeownership Preservation Program	Financial Agent	413,394,582	370,626,169
2/20/2009	Financial Clerk U.S. Senate	Congressional Oversight Panel	Interagency Agreement	3,394,348	3,394,348
2/20/2009	Office of Thrift Supervision	Detailees	Interagency Agreement	189,533	189,533
2/20/2009	Simpson Thacher & Bartlett LLP	Capital Assistance Program (I)	Contract	1,530,023	1,530,023
2/20/2009	Venable LLP	Capital Assistance Program (II) Legal Services	Contract	1,394,724	1,394,724
2/26/2009	U.S. Securities and Exchange Commission	Detailees	Interagency Agreement	18,531	18,531
2/27/2009	Pension Benefit Guaranty Corporation	Financial Advisory Services Related to Auto Program	Interagency Agreement	7,750,000	7,750,000
3/6/2009	The Boston Consulting Group	Management Consulting relating to the Auto industry	Contract	991,169	991,169
3/16/2009	EARNEST Partners	Small Business Assistance Program	Financial Agent	2,947,780	2,947,780
3/30/2009	Bingham McCutchen LLP ⁵	SBA Initiative Legal Services — Contract Novated from TOFS-09-D-0005 with McKee Nelson	Contract	143,893	143,893
3/30/2009	Cadwalader Wickersham & Taft LLP	Auto Investment Legal Services	Contract	17,392,786	17,392,786
3/30/2009	Haynes and Boone LLP	Auto Investment Legal Services	Contract	345,746	345,746
3/30/2009	Mckee Nelson LLP ⁵	SBA Initiative Legal Services — Contract Novated to TOFS-10-D-0001 with Bingham McCutchen LLP	Contract	149,349	126,631
3/30/2009	Sonnenschein Nath & Rosenthal LLP ⁴	Auto Investment Legal Services	Contract	1,834,193	1,834,193
3/31/2009	FI Consulting Inc.	Credit Reform Modeling and Analysis	Contract	4,867,118	4,058,275

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OFS SERVICE CONTRACTS (CONTINUED)					
Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
4/3/2009	American Furniture Rentals, Inc. ³	Furniture Rental 1801	Interagency Agreement	\$37,238	\$25,808
4/3/2009	The Boston Consulting Group	Management Consulting relating to the Auto industry	Contract	3,849,923	3,849,923
4/17/2009	Bureau of Engraving and Printing (BEP)	Detailee for PTR Support	Interagency Agreement	45,822	45,822
4/17/2009	Herman Miller, Inc.	Aeron Chairs	Contract	53,799	53,799
4/21/2009	AllianceBernstein L.P.	Asset Management Services	Financial Agent	52,280,726	52,164,384
4/21/2009	FSI Group, LLC	Asset Management Services	Financial Agent	27,438,003	27,438,003
4/21/2009	Piedmont Investment Advisors, LLC	Asset Management Services	Financial Agent	12,896,927	12,896,927
4/30/2009	U.S. Department of State	Detailees	Interagency Agreement	-	-
5/5/2009	Federal Reserve Board	Detailees	Interagency Agreement	48,422	48,422
5/13/2009	Department of Treasury - US Mint	Making Home Affordable Logo search	Interagency Agreement	325	325
5/14/2009	KnowledgeBank, Inc. ²	Executive Search and recruiting Services — Chief Homeownership Officer	Contract	124,340	124,340
5/15/2009	Phacil, Inc.	Freedom of Information Act (FOIA) Analysts to support the Disclosure Services, Privacy and Treasury Records	Contract	90,304	90,304
5/20/2009	U.S. Securities and Exchange Commission	Support Services for Mark-to-market study and FinSOB	Interagency Agreement	430,000	430,000
5/22/2009	Department of Justice - ATF	Detailees	Interagency Agreement	243,772	243,772
5/26/2009	Anderson McCoy & Orta	Legal services for work under Treasury's Public-Private Investment Funds (PPIF) program	Contract	2,287,423	2,287,423
5/26/2009	Simpson Thacher & Bartlett LLP	Legal services for work under Treasury's Public-Private Investment Funds (PPIF) program	Contract	6,564,507	3,526,454
6/9/2009	Financial Management Service	Development of an Information Management Plan (IMP)	Interagency Agreement	89,436	89,436
6/29/2009	Department of the Interior	Federal Consulting Group (Foresee)	Interagency Agreement	49,000	49,000
7/17/2009	Korn/Ferry International	Executive search services for the OFS Chief Investment Officer position	Contract	74,023	74,023
7/30/2009	Cadwalader Wickersham & Taft LLP	Restructuring Legal Services	Contract	1,278,696	1,278,696
7/30/2009	Debevoise & Plimpton, LLP	Restructuring Legal Services	Contract	1,650	1,650
7/30/2009	Fox, Swibel, Levin & Carroll, LLP	Restructuring Legal Services	Contract	26,493	26,493

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
8/10/2009	U.S. Department of Justice	Detailees	Interagency Agreement	\$54,679	\$54,679
8/10/2009	NASA	Detailees	Interagency Agreement	140,889	140,889
8/18/2009	The Mercer Group, Inc.	Executive Compensation Data Subscription	Contract	3,000	3,000
8/25/2009	U.S. Department of Justice	Detailees	Interagency Agreement	63,248	63,248
9/2/2009	Knowledge Mosaic Inc.	SEC filings subscription service	Contract	5,000	5,000
9/10/2009	Equilar, Inc.	Executive Compensation Data Subscription	Contract	59,990	59,990
9/11/2009	PricewaterhouseCoopers LLP	PIIP compliance	Contract	3,559,089	3,559,089
9/18/2009	Department of the Treasury - ARC	Administrative Resource Center	Interagency Agreement	436,054	436,054
9/30/2009	ImmixTechnology, Inc. ³	eDiscovery	Interagency Agreement	210,184	-
9/30/2009	ImmixTechnology, Inc. ³	Professional Services	Interagency Agreement	18,000	-
9/30/2009	Nna Incorporated	Newspaper Delivery	Contract	8,220	8,220
9/30/2009	SNL Financial LC	SNL Unlimited, a web-based financial analytics service	Contract	460,000	460,000
11/9/2009	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	17,772,584	17,772,584
12/16/2009	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	-	-
12/22/2009	Avondale Investments, LLC	Asset Management Services	Financial Agent	772,657	772,657
12/22/2009	Bell Rock Capital, LLC	Asset Management Services	Financial Agent	2,815,292	2,815,292
12/22/2009	Hughes Hubbard & Reed LLP	Document Production Services and Litigation Support	Contract	2,053,503	1,204,112
12/22/2009	KBW Asset Management, Inc.	Asset Management Services	Financial Agent	4,937,433	4,937,433
12/22/2009	Lombardia Capital Partners, LLC	Asset Management Services	Financial Agent	3,217,866	3,217,866
12/22/2009	Paradigm Asset Management Co., LLC	Asset Management Services	Financial Agent	5,027,999	5,027,999
12/22/2009	Raymond James & Associates Inc. (f/k/a Howe Barnes Hoefer & Arnett, Inc.)	Asset Management Services	Financial Agent	432,068	432,068
12/23/2009	Howe Barnes Hoefer & Arnett, Inc.	Asset Management Services	Financial Agent	3,124,094	3,124,094
1/14/2010	Government Accountability Office	IAA —GAO required by P.L.110-343 to conduct certain activities related to TARP	Interagency Agreement	7,304,722	7,304,722
1/15/2010	Association of Govt Accountants	CEAR Program Application	Contract	5,000	5,000

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OFS SERVICE CONTRACTS (CONTINUED)					
Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
2/16/2010	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	\$52,742	\$52,742
2/16/2010	The MITRE Corporation	FNMA IR2 assessment — OFS task order on Treasury MITRE Contract	Contract	730,192	730,192
2/18/2010	Department of the Treasury - ARC	Administrative Resource Center	Interagency Agreement	1,221,140	1,221,140
3/8/2010	QualX Corporation	FOIA Support Services	Contract	549,518	549,518
3/12/2010	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	671,731	671,731
3/22/2010	Financial Management Service	IT Executives signature license	Interagency Agreement	73,750	73,750
3/26/2010	Federal Maritime Commission	Detailees	Interagency Agreement	158,600	158,600
3/29/2010	Morgan Stanley & Co. Incorporated	Disposition Agent Services	Financial Agent	16,685,290	16,685,290
4/2/2010	Financial Clerk U.S. Senate	Congressional Oversight Panel	Interagency Agreement	4,797,556	4,797,556
4/8/2010	Squire, Sanders & Dempsey LLP	Housing Legal Services	Contract	918,224	918,224
4/12/2010	Hewitt EnnisKnupp, Inc. ¹	Investment Consulting Services	Contract	5,460,801	4,242,591
4/22/2010	Digital Management Inc.	Data and Document Management Consulting Services	Contract	—	—
4/22/2010	MicroLink, LLC	Data and Document Management Consulting Services	Contract	19,199,985	17,374,528
4/23/2010	RDA Corporation	Data and Document Management Consulting Services	Contract	11,661,725	11,134,111
5/4/2010	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	1,320	1,320
5/17/2010	Lazard Frères & Co. LLC	Transaction Structuring Services	Financial Agent	14,222,312	14,222,312
6/24/2010	Reed Elsevier PLC (dba LexisNexis)	Accurant subscription service for one year — 4 users	Contract	8,208	8,208
6/30/2010	The George Washington University	Financial Institution Management & Modeling — Training course (J.Talley)	Contract	5,000	5,000
7/21/2010	Navigant Consulting, Inc.	Program Compliance Support Services	Contract	7,813,240	3,778,723
7/21/2010	Regis & Associates, PC	Program Compliance Support Services	Contract	1,933,726	1,217,418
7/22/2010	Ernst & Young LLP	Program Compliance Support Services	Contract	9,992,449	7,894,073
7/22/2010	PricewaterhouseCoopers LLP	Program Compliance Support Services	Contract	—	—
7/22/2010	Schiff Hardin LLP	Housing Legal Services	Contract	97,526	97,526
7/27/2010	West Publishing Corporation	Subscription Service for 4 users	Contract	6,664	6,664

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
8/6/2010	Alston & Bird LLP	Omnibus procurement for legal services	Contract	\$232,482	\$232,482
8/6/2010	Cadwalader Wickersham & Taft LLP	Omnibus procurement for legal services	Contract	7,124,142	4,117,242
8/6/2010	Fox, Swibel, Levin & Carroll, LLP	Omnibus procurement for legal services	Contract	150,412	150,412
8/6/2010	Haynes and Boone LLP	Omnibus procurement for legal services	Contract	450,000	28,178
8/6/2010	Hughes Hubbard & Reed LLP	Omnibus procurement for legal services	Contract	3,196,109	1,449,471
8/6/2010	Love and Long, LLP	Omnibus procurement for legal services	Contract	—	—
8/6/2010	Orrick, Herrington & Sutcliffe LLP	Omnibus procurement for legal services	Contract	—	—
8/6/2010	Paul, Weiss, Rifkind, Wharton & Garrison LLP	Omnibus procurement for legal services	Contract	12,203,029	7,392,797
8/6/2010	Perkins Coie LLP	Omnibus procurement for legal services	Contract	—	—
8/6/2010	Seyfarth Shaw LLP	Omnibus procurement for legal services	Contract	—	—
8/6/2010	Shulman, Rogers, Gandal, Pordy & Ecker, PA	Omnibus procurement for legal services	Contract	213,347	213,347
8/6/2010	Sullivan Cove Reign Enterprises Jv	Omnibus procurement for legal services	Contract	50,000	50,000
8/6/2010	Venable LLP	Omnibus procurement for legal services	Contract	1,150	960
8/12/2010	Knowledge Mosaic Inc.	SEC filings subscription service	Contract	5,000	5,000
8/30/2010	Department of Housing and Urban Development	Detailees	Interagency Agreement	—	—
9/1/2010	CQ-Roll Call Inc.	One-year subscription (3 users) to the CQ Today Breaking News & Schedules, CQ Congressional & Financial Transcripts, CQ Custom Email Alerts	Contract	7,500	7,500
9/17/2010	Bingham McCutchen LLP ⁵	SBA 7(a) Security Purchase Program	Contract	11,177	11,177
9/27/2010	Davis Audrey Robinette	Program Operations Support Services to include project management, scanning and document management and correspondence	Contract	5,738,065	4,584,811
9/30/2010	CCH Incorporated	GSA Task Order for procurement books —FAR, T&M, Government Contracts Reference, World Class Contracting	Contract	2,430	2,430
10/1/2010	Financial Clerk U.S. Senate	Congressional Oversight Panel	Interagency Agreement	5,200,000	2,777,752
10/1/2010	Department of the Treasury - Departmental Offices	Administrative Services	Interagency Agreement	660,601	660,601

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
10/8/2010	Management Concepts, Inc.	Training Course — 11107705	Contract	\$995	\$995
10/8/2010	Management Concepts, Inc.	Training Course — CON 217	Contract	1,025	1,025
10/8/2010	Management Concepts, Inc.	Training Course — CON 216	Contract	1,025	1,025
10/8/2010	Management Concepts, Inc.	Training Course — CON 217	Contract	1,025	1,025
10/8/2010	Management Concepts, Inc.	Training Course — Analytic Boot	Contract	1,500	1,500
10/8/2010	Management Concepts, Inc.	Training Course — CON 218	Contract	2,214	2,214
10/8/2010	Management Concepts, Inc.	Training Course — CON 218	Contract	2,214	2,214
10/8/2010	Management Concepts, Inc.	Training Course — CON 218	Contract	2,214	2,214
10/14/2010	Hispanic Association Of Coll & Univ	Ratification - Internship program for Aug – Dec 2009	Contract	12,975	12,975
10/26/2010	Government Accountability Office	IAA — GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	5,600,000	3,738,195
11/8/2010	The MITRE Corporation	FNMA IR2 assessment — OFS task order on Treasury MITRE Contract for cost and data validation services related to HAMP FA	Contract	2,288,166	1,850,677
11/18/2010	Greenhill & Co., LLC	Structuring and Disposition Services	Financial Agent	6,139,167	6,139,167
12/2/2010	Addx Corporation	Acquisition Support Services — PSD TARP (action is an order against BPA)	Contract	1,299,002	1,299,002
12/29/2010	Reed Elsevier PLC (dba LexisNexis)	Accurant subscription services one user	Contract	684	684
1/5/2011	Canon U.S.A. Inc.	Administrative Support	Interagency Agreement	12,013	12,013
1/18/2011	Perella Weinberg Partners & Co.	Structuring and Disposition Services	Financial Agent	5,542,473	5,542,473
1/24/2011	Department of the Treasury - ARC	Administrative Support	Interagency Agreement	1,090,860	1,090,860
1/26/2011	Association of Govt Accountants	CEAR Program Application	Contract	5,000	5,000
2/24/2011	ESI International Inc.	Mentor Program Training (call against IRS BPA)	Contract	6,563	6,563
2/28/2011	Department of the Treasury - Departmental Offices	Administrative Services	Interagency Agreement	13,523,880	13,001,815
3/3/2011	Equilar, Inc.	Executive Compensation Data Subscription	Contract	59,995	59,995
3/10/2011	The Mercer Group, Inc.	Executive Compensation Data Subscription	Contract	3,600	3,600
3/22/2011	Harrison Scott Publications, Inc.	Subscription Service	Contract	5,894	5,894
4/20/2011	Federal Reserve Bank of New York	FRBNY monitoring and reporting on financial conditions of AIG	Interagency Agreement	1,300,000	1,004,063
4/26/2011	PricewaterhouseCoopers LLP	Financial Services Omnibus	Contract	5,804,710	4,863,595
4/27/2011	ASR Analytics LLC	Financial Services Omnibus	Contract	8,136,003	4,435,976

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
4/27/2011	Ernst & Young LLP	Financial Services Omnibus	Contract	\$697,189	\$683,001
4/27/2011	FI Consulting Inc.	Financial Services Omnibus	Contract	5,130,206	5,130,206
4/27/2011	Lani Eko & Company, CPAs, LLC	Financial Services Omnibus	Contract	50,000	—
4/27/2011	MorganFranklin Consulting, LLC	Financial Services Omnibus	Contract	1,772,714	837,581
4/27/2011	Oculus Group LLC	Financial Services Omnibus	Contract	4,587,723	3,346,406
4/28/2011	Booz Allen Hamilton Inc.	Financial Services Omnibus	Contract	2,781,821	1,491,597
4/28/2011	KPMG LLP	Financial Services Omnibus	Contract	50,000	—
4/28/2011	Office of Personnel Management (OPM) - Western Management Development Center	Frontline Leadership Training for OFS Managers	Interagency Agreement	21,300	—
5/31/2011	Reed Elsevier PLC (dba LexisNexis)	Accurint subscriptions by LexisNexis for 5 users	Contract	10,260	10,260
5/31/2011	West Publishing Corporation	Five (5) user subscriptions to CLEAR by West Government Solutions	Contract	7,515	7,515
6/2/2011	ESI International Inc.	Project Leadership, Management and Communications Workshop	Contract	14,195	14,195
6/9/2011	CQ-Roll Call Inc.	One year subscription to the CQ Today Breaking News & Schedules, CQ Congressional & Financial Transcripts, CQ Custom Email Alerts	Contract	7,750	7,750
6/17/2011	The Winvale Group, LLC	Anti-Fraud Protection and Monitoring Subscription Services	Contract	711,698	708,273
7/28/2011	Internal Revenue Service (IRS)	Detailee	Interagency Agreement	84,234	84,234
9/9/2011	Financial Management Service	NAFEO Internship Program	Interagency Agreement	22,755	22,755
9/12/2011	ADC LTD NM	MHA Felony Certification Background Checks (BPA)	Contract	339,489	339,489
9/15/2011	All Business Machines, Inc.	4 Level 4 Security Shredders and Supplies	Contract	4,392	4,392
9/29/2011	Department of the Interior	Administrative Services	Interagency Agreement	78,000	78,000
9/29/2011	Knowledge Mosaic Inc.	Renewing TD010-F-249 SEC filings Subscription Service	Contract	4,200	4,200
10/4/2011	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	168,578	84,289
10/20/2011	All Business Machines, Inc.	4 Level 4 Security Shredders and Supplies	Contract	4,827	4,827
11/18/2011	QualX Corporation	FOIA Support Services	Contract	68,006	68,006
11/29/2011	Houlihan Lokey, Inc.	Transaction Structuring Services	Financial Agent	16,250,000	15,400,000
12/20/2011	The Allison Group, LLC	Pre-Program and Discovery Process Team Building	Contract	19,065	19,065

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OFS SERVICE CONTRACTS (CONTINUED)					
Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
12/30/2011	Department of the Treasury - ARC	Administrative Support	Interagency Agreement	\$901,433	\$899,268
12/30/2011	Department of the Treasury - Departmental Offices	Administrative Services	Interagency Agreement	15,098,746	10,127,276
1/4/2012	Government Accountability Office	IAA —GAO required by P.L. 110-343 to conduct certain activities related to TARP IAA	Interagency Agreement	2,500,000	2,475,937
1/5/2012	Office of Personnel Management (OPM) - Western Management Development Center	Frontline Leadership Training for OFS Managers (7/25/11-7/29/11)	Interagency Agreement	31,088	—
2/2/2012	Moody's Analytics, Inc.	ABS/MBS Data Subscription Services	Contract	2,575,713	2,575,712
2/7/2012	Greenhill & Co., LLC	Structuring and Disposition Services	Financial Agent	1,680,000	1,680,000
2/14/2012	Association of Govt Accountants	CEAR Program Application	Contract	5,000	5,000
2/27/2012	Diversified Search LLC	CPP Board Placement Services	Contract	296,104	296,104
3/6/2012	Integrated Federal Solutions, Inc.	TARP Acquisition Support (BPA)	Contract	3,551,388	3,533,088
3/14/2012	Department of the Interior	Federal Consulting Group	Interagency Agreement	112,500	112,500
3/30/2012	Department of the Treasury - Departmental Offices - WCF	Administrative Support – Shared infrastructure, financial systems, OPA and DO by all employees	Interagency Agreement	1,137,451	1,137,451
3/30/2012	E-Launch Multimedia, Inc.	Subscription Service	Contract	—	—
4/2/2012	Cartridge Technologies, Inc.	Maintenance Agreement for Canon ImageRunner	Contract	31,383	26,153
5/10/2012	Equilar, Inc.	Executive Compensation Data Subscription	Contract	44,995	44,995
6/12/2012	U.S. Department of Justice	Litigation support for No. 10-647 (Fed.Cl.) and No. 11-100 (Fed. Cl.)	Interagency Agreement	1,737,884	285,834
6/15/2012	QualX Corporation	FOIA Support Services	Contract	104,112	104,112
6/30/2012	West Publishing Corporation	Subscription for Anti Fraud Unit to Perform Background Research	Contract	8,660	8,660
7/26/2012	Knowledge Mosaic Inc.	SEC filings subscription service	Contract	4,750	4,750
8/1/2012	Internal Revenue Service (IRS)	COR Training	Interagency Agreement	4,303	4,303
8/3/2012	Harrison Scott Publications, Inc.	Subscription to Commercial Mortgage Alert Online Service	Contract	3,897	3,897
9/19/2012	Department of the Treasury - ARC	Administrative Resource Center Services	Interagency Agreement	826,803	826,803
9/28/2012	SNL Financial LC	Data Subscription Services for Financial, Regulatory, and Market Data and Services	Contract	180,000	180,000
11/19/2012	Government Accountability Office	Oversight services	Interagency Agreement	5,400,000	4,252,930

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OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
12/13/2012	Association of Govt Accountants	CEAR Program Application	Contract	\$5,000	\$5,000
12/19/2012	Department of the Treasury - Departmental Offices	Administrative support services for FY 2013	Interagency Agreement	12,884,241	10,751,898
1/1/2013	Lazard Frères & Co. LLC	Transaction Structuring Services	Financial Agent	2,708,333	2,708,333
1/1/2013	Lazard Frères & Co. LLC	Transaction Structuring Services	Financial Agent	6,060,484	6,060,484
2/13/2013	The Mercer Group, Inc.	Executive Compensation Data Subscription	Contract	4,050	4,050
3/4/2013	Department of the Treasury - Departmental Offices - WCF	Administrative Support	Interagency Agreement	1,159,268	1,159,268
3/7/2013	Department of Housing and Urban Development	Research and Analysis Services	Interagency Agreement	499,348	444,381
3/26/2013	Bloomberg Finance L.P.	Subscription	Contract	5,400	5,400
3/27/2013	IRS - Treasury Acquisition Institute	COR Training - TAI	Interagency Agreement	—	—
5/1/2013	Internal Revenue Service (IRS)	Legal Services	Interagency Agreement	88,854	88,854
5/10/2013	Equilar, Inc.	Executive Compensation Data Subscription	Contract	45,995	45,995
6/13/2013	West Publishing Corporation	Monthly subscription for 4 users	Contract	25,632	25,632
8/1/2013	Evolution Management, Inc.	Outplacement Services for OFS	Contract	85,238	48,226
8/20/2013	Knowledge Mosaic Inc.	Subscription service utilized by the Chief Counsel's Office for OFS-related matters	Contract	4,500	4,500
9/25/2013	Department of the Treasury - ARC	Administrative Support	Interagency Agreement	644,998	644,998
9/27/2013	SNL Financial LC	Financial Data Subscription Services — Information Technology	Contract	662,000	662,000
11/22/2013	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	9,453,973	8,111,860
11/22/2013	Internal Revenue Service (IRS)	Legal Services	Interagency Agreement	107,185	107,185
11/27/2013	Department of the Treasury - Departmental Offices - WCF	Administrative Support	Interagency Agreement	1,886,578	1,884,147
12/12/2013	Association of Govt Accountants	CEAR Program Application	Contract	5,000	5,000
12/18/2013	U.S. Department of Justice	Litigation Services	Interagency Agreement	2,918,000	8,546
3/5/2014	U.S. Department of Justice	Litigation Services	Interagency Agreement	2,000,000	1,751,032
3/12/2014	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	2,705,893	2,494,677
3/24/2014	The Mercer Group, Inc.	On-line Subscription Service Executive Compensation Data	Contract	4,472	—

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OFS SERVICE CONTRACTS (CONTINUED)					
Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
4/14/2014	Bloomberg Finance L.P.	Online Data Repository for Anti-Fraud Unit	Contract	\$5,700	\$5,700
6/13/2014	The Winvale Group, LLC	Administrative Support	Contract	362,781	249,482
10/1/2014	Internal Revenue Service Office of Procurement	Administrative Support	Interagency Agreement	142,262	142,262
10/29/2014	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	2,242,083	2,242,083
11/6/2014	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	1,498,458	930,865
11/7/2014	Department of the Treasury - ARC	Administrative Support	Interagency Agreement	641,859	641,859
11/17/2014	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	7,895,697	7,108,432
11/25/2014	Government Accountability Office	Administrative Support	Interagency Agreement	1,112,488	771,488
1/26/2015	Department of the Interior	Administrative Support	Interagency Agreement	25,000	25,000
4/2/2015	Integrated Federal Solutions, Inc.	Administrative Support	Contract	1,486,851	974,729
09/17/2015	Department of the Treasury - ARC	Support services for compliance with DO and other federal requirements	Interagency Agreement	547,114	285,333
10/01/2015	Government Accountability Office	IAA — GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	1,112,488	81,080
10/01/2015	Government Accountability Office	IAA — GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	600,000	228,543
11/02/2015	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	1,939,620	325,650
11/23/2015	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	8,054,733	783,068
Total				\$1,679,940,337	\$1,513,437,541

Notes: Numbers may not total due to rounding. Appendix E includes all vendor contracts administered under Federal Acquisition Regulations, interagency agreements, and financial agency agreements entered into in support of OFS since the beginning of the program. The table does not include salary, benefits, travel, and other non-contract related expenses. For some contracts, 0 is obligated if no task orders have been awarded and so those contracts are not reflected in this table.

¹ EnnisKnupp Contract TOFS-10-D-0004, was novated to Hewitt EnnisKnupp (TOFS-10-D-0004).

² Awarded by other agencies on behalf of OFS and are not administered by PSD.

³ Awarded by other branches within the PSD pursuant to a common Treasury service level and subject to a reimbursable agreement with OFS.

⁴ Thacher Proffitt & Wood, Contract TOS09-014B, was novated to Sonnenschein Nath & Rosenthal (TOS09-014C).

⁵ McKee Nelson Contract, TOFS-09-D-0005, was novated to Bingham McCutchen.

Source: Treasury, response to SIGTARP data call, 1/15/2016.

ARMED SERVICES MORTGAGE FRAUD ALERT



SIGTARP



Consumer Financial
Protection Bureau



Avoiding HAMP Mortgage Modification Scams; Resources for Servicemembers

FRAUD ALERT:

Mortgage modification fraud schemes targeting struggling homeowners and which exploit the federal Home Affordable Modification Program (HAMP) have become increasingly common, and members of the Armed Services community struggling to make their mortgage payments should beware of con artists and scams that promise to save their homes and lower their mortgage debt or payments. A number of these scams are specifically targeting members of the Armed Services community.

FACTS:

For servicemembers having trouble paying their mortgage, free help is available. Advice from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors is always FREE, as are mortgage modifications under HAMP. In most cases, charging fees in advance for a mortgage modification is illegal. HUD-approved housing counselors can help you avoid scams and better understand your options.

RESOURCES:

Consumer Fraud Alert – For tips on how to identify and avoid mortgage modification scams and to view the Consumer Fraud Alert issued by the HAMP Mortgage Modification Fraud Taskforce, visit www.SIGTARP.gov/documents/Consumer_Fraud_Alert.pdf.

U.S. Department of Veterans Affairs – If you are an active-duty servicemember or veteran and have a VA loan, call the U.S. Department of Veterans Affairs at 1-877-827-3702 or visit the Loan Guaranty Service Home Loan Program Web site at www.HomeLoans.VA.gov.

Making Home Affordable Program – For free mortgage-related advice and assistance from HUD-approved housing counselors or to apply for HAMP, call the **Homeowner's HOPE™ Hotline** at 1-888-995-HOPE (1-888-995-4673) or visit www.MakingHomeAffordable.gov. You can apply to HAMP on your own or with free help from a HUD-approved housing counselor. Applying to HAMP is always FREE.

Consumer Financial Protection Bureau – For additional help and more information about mortgages, dial 1-855-411-2372 or visit www.ConsumerFinance.gov/mortgagehelp.

Fannie Mae – If your mortgage is owned by Fannie Mae, for help and more information, dial 1-800-7Fannie or visit www.FannieMae.com/portal/helping-homeowners-communities/veterans-outreach.html.

Freddie Mac – If your mortgage is owned by Freddie Mac, for help and more information, dial 1-800-Freddie (option 2) or visit www.FreddieMac.com/avoidforeclosure/military_assistance.html.

U.S. Department of Agriculture – If your mortgage was issued by the USDA, for help and more information, contact the Centralized Servicing Center at 1-800-414-1226 or visit RDHomeLoans.USDA.gov.

Federal Housing Administration – If your mortgage is insured by FHA, for help and more information, contact the National Servicing Center at 1-877-622-8525 or visit www.HUD.gov/offices/hsg/sfh/nsc/nschome.cfm.

REPORT FRAUD:

Special Inspector General for the Troubled Asset Relief Program – If you believe that you or someone you know has been a victim of a mortgage modification scam exploiting HAMP, dial the SIGTARP Hotline at 1-877-744-2009 or visit www.SIGTARP.gov/pages/hotline.aspx to submit a tip, which can be done anonymously.

Consumer Financial Protection Bureau – To report mortgage modification issues unrelated to HAMP, visit Help.ConsumerFinance.gov/app/mortgage/ask to submit a complaint.

This message is courtesy of the Office of the Special Inspector General for the Troubled Asset Relief Program, the Consumer Financial Protection Bureau, and the U.S. Department of the Treasury. For more information, visit www.SIGTARP.gov, www.ConsumerFinance.gov, and www.Treasury.gov.

CONSUMER FRAUD ALERT



SIGTARP



Consumer Financial
Protection Bureau



Tips for Avoiding Mortgage Modification Scams

Homeowners struggling to make their mortgage payments should beware of con artists and scams that promise to save their homes and lower their mortgage debt or payments.

If you are struggling to pay your mortgage and are seeking a mortgage modification, keep the following tips in mind:

- You can apply to the federal Home Affordable Modification Program (HAMP) on your own or with free help from a housing counselor approved by the U.S. Department of Housing and Urban Development (HUD). Applying to the program is always **FREE**. For more information on how to apply, call the **Homeowner's HOPE™ Hotline** at **1-888-995-HOPE** (1-888-995-4673) or visit www.MakingHomeAffordable.gov.
- Only your mortgage servicer has discretion to grant a loan modification. Therefore, no third party can guarantee or pre-approve your HAMP mortgage modification application.
- Beware of anyone seeking to charge you in advance for mortgage modification services – in most cases, charging fees in advance for a mortgage modification is illegal.
- Paying a third party to assist with your HAMP application does not improve your likelihood of receiving a mortgage modification. Accordingly, beware of individuals or companies that ask you for payment and tout success rates or claim to be "experts" in HAMP.
- If an individual or company claims to be affiliated with HAMP or displays a seal or logo representing the U.S. government in correspondence or on the Web, you should check the connection by calling the Homeowner's HOPE™ Hotline.
- Beware of individuals or companies that offer money-back guarantees.
- Beware of individuals or companies that advise you as a homeowner to stop making your mortgage payments or to not contact your mortgage servicer.

Financially troubled homeowners can avoid scams by working with a HUD-approved housing counselor to understand their options and to apply for assistance. Assistance from HUD-approved housing counselors is free, and homeowners can reach them by calling the **Homeowner's HOPE™ Hotline** at **1-888-995-HOPE** (1-888-995-4673) or by visiting www.MakingHomeAffordable.gov.

This message is courtesy of the Office of the Special Inspector General for the Troubled Asset Relief Program (SIGTARP), the Consumer Financial Protection Bureau, and the U.S. Department of the Treasury. To report illicit activity involving HAMP, dial the **SIGTARP Hotline** at **1-877-SIG-2009** (1-877-744-2009). For more information, visit www.SIGTARP.gov and www.ConsumerFinance.gov.

SIGTARP

SIG-QR-16-01

202.622.1419

Hotline: 877.SIG.2009

SIGTARP@treasury.gov

www.SIGTARP.gov

