

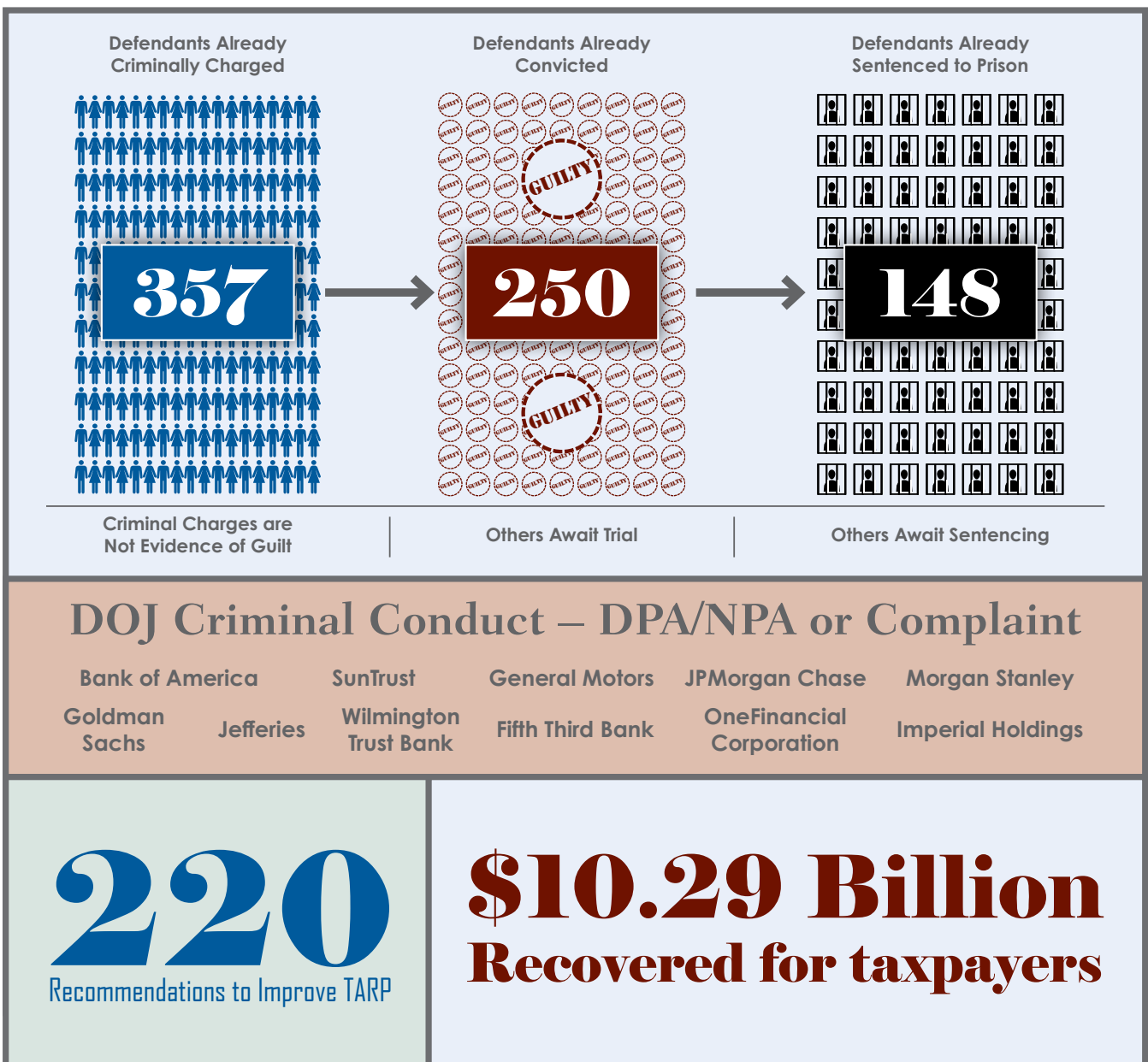


# SIGTARP



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

# SIGTARP'S IMPACT





## Message from the Special Inspector General for the Troubled Asset Relief Program (“SIGTARP”)

Created to protect federal bailout dollars, SIGTARP’s law enforcement is having far greater impact than envisioned. SIGTARP pioneered a new wave of bank fraud investigations that has led to DOJ prosecutions for crimes far more dangerous than stealing TARP funds or banker kickbacks/self-dealing. SIGTARP found bankers committing bank fraud and securities fraud by hiding and lying about past-due loans to avoid charge offs that impact razor thin capital or profit margins. These bankers’ crimes likely went undetected by bank regulators and law enforcement largely because they were not self-reported.

Each of the SIGTARP bank investigations (and corresponding DOJ prosecution) contributes to changing the landscape of law enforcement of bank officials now and for the future. TARP is a product of Wall Street institutions that failed or almost failed after not maintaining sufficient capital to protect against risky derivatives. SIGTARP has found banks whose insiders hid insufficient capital from bad loans through fraudulent transactions. Some insiders threw new money at bad loans. Capital is eventually eviscerated in these crimes.

SIGTARP investigations and prosecutions of crime in regional and community banks matter because this type of bank fraud is dangerous. The bank fraud SIGTARP is finding causes startling and severe harm to individual victims, and local and regional communities. If the bank failed, hardworking Americans and local businesses lost a lending source. Near failures, takeovers, or other weakened positions can also drain the bank’s ability to lend. Combined, these forces pose a risk to the national economy, particularly to small businesses, which impact jobs. The bank fraud harms our country’s already-low confidence in banks. Preventing bank failures or near-bank failures by catching, investigating and deterring this new type of bank fraud is a worthy cause for SIGTARP.

Pioneering a new wave of criminal investigations into bank fraud is no easy task and takes time, but is worth pursuing. Already, 58 bankers investigated by SIGTARP have been convicted—35 of them have gone to prison (13 await sentencing). With 80 bankers we investigated charged with a crime, we anticipate additional convictions. The impact of SIGTARP enforcing the law for this new wave of bank fraud will carry beyond any one investigation or prosecution. Our investigations prevent history from repeating itself as bankers who broke the law are convicted. SIGTARP’s cases are necessary for our banks to recover into a stronger banking system and for the American people to have confidence in banks and the justice system.

Section 3 reports how low performing state agencies in the Hardest Hit Fund harm homeowners’ fair access to the program. Sections 1 and 2 discuss the vulnerability of the Blight Elimination Program to bid rigging, fraud, and overcharging. I would be happy to discuss SIGTARP’s work with you.

Respectfully,

CHRISTY GOLDSMITH ROMERO  
Special Inspector General



---

**CONTENTS**  
**EXECUTIVE SUMMARY** **3**

**Section 1**  
**THE OFFICE OF THE SPECIAL INSPECTOR GENERAL**  
**FOR THE TROUBLED ASSET RELIEF PROGRAM** **11**  
    SIGTARP's Impact 13

**Section 2**  
**SIGTARP RECOMMENDATIONS** **51**  
    Treasury Should Require Full and Open Competition for  
    Blight Elimination Federal Dollars 53  
    Treasury Should Establish Federal Requirements to Use  
    Competitive Procedures When Soliciting Contracts Under  
    the Blight Elimination Program 54  
    Treasury Should Establish Federal Competition Requirements  
    to Award Contracts Under the Blight Elimination Program 55  
    Treasury Should Limit Costs to Only Necessary and Reasonable  
    Demolition Costs 56  
    Treasury and State Agencies Should Not Rely on the Judgment  
    of Those Receiving Federal Funds to Determine What Costs Are  
    Necessary and Reasonable, But Instead Do More to Establish  
    Necessary and Reasonable Demolition Costs 56

**Section 3**  
**THE PRESENT & CRITICAL NEED FOR FAIR ACCESS TO**  
**HARDEST HIT FUNDS BY HOMEOWNERS IN PARTS OF THE**  
**COUNTRY STRUGGLING TO JOIN OUR NATION'S RECOVERY**  
**BUT WHOSE STATE AGENCIES ARE LOW PERFORMERS** **83**  
    Introduction 85  
    The Last Two Years Have Shown Essentially No Progress In  
    Increasing the Low Nationwide Rate of Applying Homeowners  
    Who Receive Hardest Hit Fund Assistance Because of Low  
    Performing State Agencies That Drive Down The Nationwide Rate  
    Lengthy Delays In Processing Homeowner Applications to the  
    Hardest Hit Fund Continue to Stand as a Formidable Obstacle to  
    Fair Access to These Funds and Can Lead to Withdrawn  
    Homeowner Applications 91  
    Eleven Members of Congress See a Present Need for the Hardest  
    Hit Fund for Homeowners In Their Districts, and Public Data  
    Supports that Present Need, While State Agencies Continue to  
    Have Low Performance In HHF 95  
    A Way Forward 103

---

---

## **Section 4**

### **TARP OVERVIEW**

	<b>107</b>
Housing Programs	116
Treasury Opens TARP to Homebuyers	145
The Hardest Hit Fund's Blight Elimination Program to Demolish Vacant and Abandoned Homes	150
Financial Institution Support Programs	223
Automotive Industry Support Programs	243
Asset Support Programs	245

## **Section 5**

### **TARP OPERATIONS AND ADMINISTRATION**

	<b>247</b>
TARP Administrative and Program Operating Expenditures	249
Financial Agents	250
Endnotes	251

### **APPENDICES**

A. Glossary	263
B. Acronyms and Abbreviations	265
C. Transactions Detail	267
D. MHA Supplemental Data	470
E. CPP Supplemental Data	480
F. OFS Service Contracts	531

---

---

# EXECUTIVE SUMMARY

---





Created to protect federal bailout dollars during the crisis, SIGTARP's law enforcement is having far greater impact than envisioned. SIGTARP pioneered a new wave of bank fraud investigations that has led to Department of Justice prosecutions for crimes far more dangerous than stealing TARP funds or traditionally-prosecuted banker kickbacks/self-dealing. SIGTARP found bankers committing bank fraud and securities fraud by hiding and lying about past-due loans to avoid charge offs that impact razor thin capital or profit margins. These bankers' crimes likely went undetected by bank regulators and law enforcement largely because they were, unsurprisingly, not self-reported.<sup>i</sup> This criminal fraud must be caught and stopped because of its impact on banks, local businesses, and local and regional economies. The national economy can even be at risk.

Each of the SIGTARP bank investigations (along with the corresponding DOJ prosecutions) contributes to changing the landscape of law enforcement of bank officials now and for the future. TARP is a product of Wall Street institutions that failed or almost failed after not maintaining sufficient capital to protect against risky derivative securities. SIGTARP has found depository banks whose insiders hid the bank's insufficient capital levels from bad loans through crime. These insiders often increased the bank's exposure by throwing new money at those bad loans in fraudulent transactions. The impact of these crimes is that capital is eventually eviscerated. If the bank failed, there are victims, including hardworking Americans and local businesses that lost an important source of lending. Near failures, takeovers, or other weakened financial positions can also drain the bank's ability to lend.

SIGTARP investigations and prosecutions of crime in regional and community banks matter because this type of bank fraud is dangerous to individual victims. The bank fraud SIGTARP has found harms the communities these banks serve. The bank fraud SIGTARP has found harms taxpayers who lost bailout dollars when the bank failed. The bank fraud SIGTARP has found harms our country's confidence in banks. And combined, these forces can pose a risk to the national economy.

### ***Bank fraud found by SIGTARP in regional and community banks harms public confidence in banks***

Bank fraud by insiders to hide a bank's weakening or failing financial condition contributes to a loss of confidence in that bank, and the combination of these crimes impacts public confidence in all banks. Our nation is already suffering from a lack of confidence in banks since the crisis. Only 27 percent of the American public has a "great deal" or "quite a lot" of confidence in banks, according to Gallup – a 45 percent decrease since 2006.<sup>ii</sup> Crime in a bank further erodes already low levels of public confidence in banks. Comptroller of the Currency Thomas Curry spoke about law enforcement in a 2014 speech saying, "The banking system

<sup>i</sup> Law enforcement initiation of a bank fraud case can often start with a Suspicious Activity Report, a bank self-reporting requirement developed after the Savings and Loan crisis. While banks may report a bank official engaged in self-dealing such as receiving kickbacks, it is not surprising that bank officials do not self-report on the type of crimes SIGTARP has uncovered – crimes typically orchestrated by the bank's top officers.

<sup>ii</sup> [www.gallup.com/poll/1597/confidence-institutions.aspx](http://www.gallup.com/poll/1597/confidence-institutions.aspx)

runs on confidence, but the trust an organization spends a generation building can evaporate almost overnight when it loses sight of the values on which its business was built. As a regulator, I worry as much about the loss of trust and confidence in the system as I do about liquidity, capital, and underwriting practices.” As the top regulator over most of the banks in the nation, Mr. Curry’s fear about the evaporation of trust and confidence in a bank evidences the danger of crime in a bank of any size.

Banks themselves have a role in rebuilding public confidence, and bankers’ compliance with the law fosters confidence in banks. Federal Reserve Bank of New York President William Dudley said, “Financial firms exist, in part, to benefit the public, not simply their shareholders, employees and corporate clients. Unless the financial industry can rebuild the public trust, it cannot effectively perform its essential functions. For this reason alone, the industry must do better.”

At SIGTARP, we know that an additional way to regain public confidence is to earn it by bringing accountability. A sustained recovery from the crisis requires not only restoring and maintaining confidence of the American people in banks, but also in our justice system.

### ***Bank fraud found by SIGTARP in regional and community banks harms individual victims, including hardworking members of the community, local businesses, investors and taxpayers***

One of SIGTARP’s key responsibilities is to locate victims of bank fraud we investigate. Sometimes these victims submit testimony at trial or at sentencing hearings. In every one of SIGTARP’s investigations that found crime at a bank that later failed, the FDIC suffers losses, employees lost their jobs, shareholders lost their investments, and if the bank received TARP, taxpayers who funded the bank bailout lost millions or even billions of dollars. The harm caused by bank fraud can be startling and severe. Other victims are often local businesses who have been unable to receive lending they need to run their business. Hardworking members of the community become victims when they are unable to obtain a loan to buy or refinance a house, to buy a car, or to pay for their children’s education.

### ***Bank fraud found by SIGTARP in regional and community banks harms local and regional communities***

Trust in a bank can be broken when top bankers violate the law, making local businesses – particularly small businesses – less likely to seek loans from the bank, businesses that may not have a relationship with another bank. Former Federal Reserve Board Governor Elizabeth Duke testified in 2010, “Small business lending is often based on relationships that are solidified over time, and when those existing relationships are broken, small businesses find it quite difficult to establish similar arrangements with a new bank.” Broken relationships between small businesses and their bank have an impact on local economies as it takes time for the small businesses to establish new banking relationships.

Unlike bank fraud involving kickbacks or self-dealing, the bank fraud SIGTARP is finding causes bank losses, which in turn, reduce capital, which decreases a bank's ability to lend, impacting the local and regional economy. Then Federal Reserve Board Chairman Ben Bernanke explained in 2012 how community banks impact local economies, saying:

Community banks have a critical role in keeping their local economies vibrant and growing by lending to creditworthy borrowers in their regions. They often respond with greater agility to lending requests than their national competitors because of their detailed knowledge of the needs of their customers and their close ties to the communities they serve. Such lending helps foster the economy by allowing businesses to buy new equipment, add workers, or sign contracts for increased trade or services.

When a community bank's or regional bank's ability to lend is harmed by this kind of bank fraud, local economies suffer. The American Bankers Association submitted testimony to Congress that, "The success of many local economies—and by extension, the success of the broader national economy – depends in large part on the success of community banks."<sup>iii</sup>

This type of bank fraud can have even more of an impact if it occurs in banks in small towns and rural communities. Then FDIC Chairman Sheila Bair said in a 2008 speech that the importance of community banks "is especially evident in small towns and rural communities." She explained, "In these markets, the local bank is often the essential provider of banking services and credit."

Unlike banker kickbacks, the new wave of bank fraud found by SIGTARP leads to less available credit for small businesses that could lead to the shuttering of businesses. The Congressional Oversight Panel found in 2011 that, "Unable to fund credit, many small businesses have had to shut their doors, and some of the survivors are still struggling to find adequate financing."

If the fraud contributes to a bank failure, there can be devastating consequences on local and regional economies. Former Federal Reserve Board Chairman Ben Bernanke said in a 2012 speech, "Clusters of small bank failures can affect credit availability in a community while bank-dependent borrowers work to establish new relationships with surviving institutions." The year before, he explained in a speech that, "Community bankers live and work where they do business, and their institutions have deep roots, sometimes established over generations. They know their customers and the local economy. Relationship banking is therefore at the core of community banking." Not many customers would want to trust their money to a banker who has been indicted for cooking the bank's books.

<sup>iii</sup> Testimony of William B. Grant, American Bankers Association, to the House of Representatives Committee on Financial Services and the Committee on Small Businesses.

### ***Bank fraud found by SIGTARP in regional and community banks can pose a risk to the national economy***

The devastating consequences from insider crime at regional banks and community banks can reach the national economy. Chairman Bernanke in talking about the effects of lending by community banks stated, “Those effects are felt at a local level and may appear at first glance to be fairly modest, but when you multiple these effects across the thousands of community banks in the United States, you really see how the lending decisions they make help the broader national economy.” President of the Federal Reserve Bank of Kansas City Esther George said in a 2014 speech, “Size comparisons understate their [community banks] importance to the regional and national economy.”

The impact of the type of bank fraud found by SIGTARP is particularly felt by local small businesses—businesses that typically get their financing from regional and community banks. This nation’s economy relies on small businesses. Former Federal Reserve Board Governor Randall Kroszner said in a 2008 speech, “Small businesses are critical to the health of the U.S. economy...If small businesses are to continue to provide major benefits to the economy, their access to credit is clearly a high priority.” According to the Small Business Administration, the 28 million small businesses in America account for 54% of all U.S. sales. FDIC Chairman Martin Gruenberg testified before the Senate Committee on Banking in 2011 that “community banks account for about 11 percent of the banking assets in the United States, but account for nearly 40 percent of the small business lending done by all insured institutions in the U.S. So they really occupy a very important niche in our financial system.”

When small businesses are hurt, jobs are hurt. That can impact the national economy. According to the Small Business Administration, since the 1970s, small business have provided 55% of all jobs. Former FDIC Chairman Bair said in a 2010 speech, “Small businesses create two thirds or more of all new net jobs. And they overwhelmingly rely on credit provided by community banks.” The crime SIGTARP is finding in banks impacts capital and therefore drains vital credit availability, which can have a devastating impact on small businesses, and ultimately, jobs.

The bank fraud SIGTARP finds is particularly dangerous to the national economy if it contributes to a bank failing or being near failure. Former FDIC Chairman Sheila Bair said in 2009, “In the near term, bank failures can be painful.” Chairman Bair said that a bank that is teetering on collapse is not going to lend, “and that’s not good for the economy.” Our nation has already suffered from a wave of bank failures. Preventing further bank failures or near-bank failures by catching, investigating, and deterring this new type of bank fraud is a worthy cause SIGTARP is committed to uphold.

### ***SIGTARP’s pioneering a new wave of bank fraud cases***

Pioneering a new wave of criminal investigations into bank fraud is no easy task and takes time, but is worth pursuing. Already, 58 bankers investigated by SIGTARP have been convicted—35 of them have gone to prison (13 await

sentencing). As a total of 80 bankers investigated by SIGTARP have been charged with a crime, we anticipate additional convictions.

The impact of SIGTARP finding and enforcing the law for this new wave of bank fraud will carry beyond any one investigation or prosecution. SIGTARP investigations that lead to the prosecution of bankers who were willing to commit crime prevent history from repeating itself. Bankers who made a choice to break the law in the past, which caused significant harm, are not given another opportunity, as they are removed from banking and convicted. There is more SIGTARP must do to combat this new wave of bank fraud, and we continue to learn every day other methods that bank insiders used to conceal this fraud. We are convinced that these cases are necessary for our banks to recover into a stronger banking system and for the American people to have confidence in banks and the justice system.



---

**SECTION 1**

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

---





## SIGTARP'S IMPACT

The Office of the Special Inspector General for the Troubled Asset Relief Program (SIGTARP) is a Federal law enforcement agency that targets financial institution crime and is an independent watchdog protecting taxpayer dollars.

SIGTARP's cross-cutting authority enables us to investigate and conduct oversight over all organizations and individuals involved in TARP programs. Our analytical, experienced-based approach identifies hidden complex crime and we work with the U.S. Department of Justice to hold accountable individuals and institutions that break the law. SIGTARP's oversight prevents fraud and drives improvements in ongoing TARP programs, which last until at least 2023.

### SIGTARP BY THE NUMBERS



**80**

Bankers charged with a crime



**58**

Bankers convicted



**35**

Bankers sentenced to prison



**\$10.29B**

Recovered



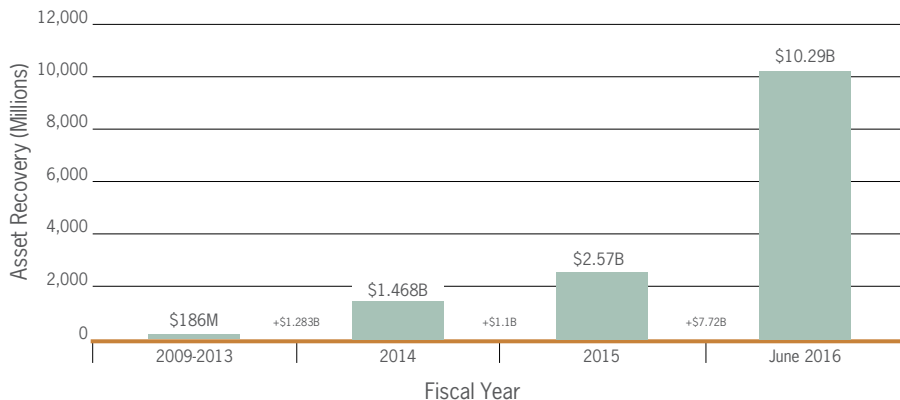
**220**

Recommendations to improve TARP

## 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 \$10.29 billion through its investigations, including \$8.2 billion that has been paid back to the Government and \$2.1 billion paid to other victims.

FIGURE 1.1  
RECOVERED FROM DEFENDANTS INVESTIGATED BY SIGTARP (CUMULATIVE)

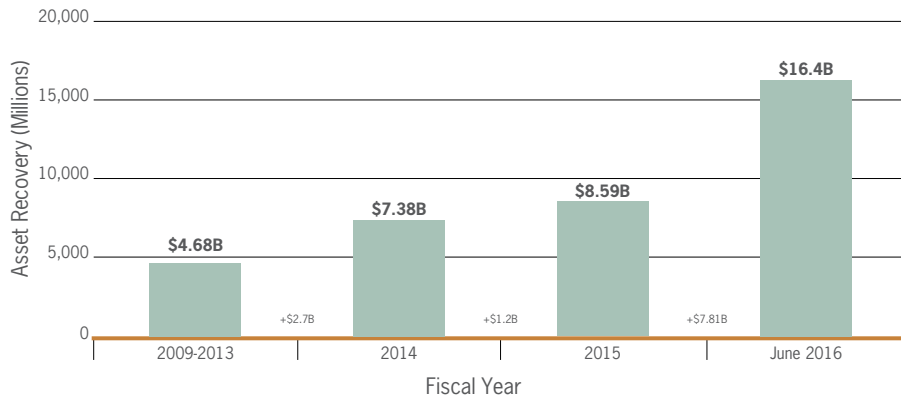


These recoveries include \$320 million paid by SunTrust after SIGTARP's investigation found criminal material misrepresentations to homeowners seeking help through TARP's housing program known as HAMP. The recoveries also include a \$5.06 billion penalty paid by Goldman Sachs and a \$2.6 billion penalty paid by Morgan Stanley after SIGTARP's investigation into Goldman Sachs' and Morgan Stanley's toxic subprime residential mortgage-backed securities. Both investigations uncovered that Goldman Sachs and Morgan Stanley misled investors about the subprime mortgage loans underlying the securities that they sold.

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 & 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.

SIGTARP anticipates even more financial recovery for the Government and victims. SIGTARP's investigations have resulted in court orders and government agreements for a total of approximately \$16.4 billion to be returned to the Government or other victims.

**FIGURE 1.2**  
**SIGTARP'S ESCALATED EFFORTS INCREASED MONEY ORDERED/AGREED TO BE PAID (CUMULATIVE)**



Having already assisted in the recovery of \$10.29 billion of these funds, we will continue to pursue the rest of the \$16.4 billion.

Property already seized or ordered to be forfeited includes dozens of vehicles, more than 30 properties (including businesses and waterfront homes), more than 70 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 171 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 Coupe 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 work results in cost savings of about \$2.1 billion, if Treasury adopts SIGTARP's recommendations. 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, 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.

By SIGTARP's estimate, taxpayers funding TARP have directly lost about \$2.1 billion due to Treasury's failure to implement SIGTARP recommendations. In addition, unimplemented recommendations could have indirectly led to greater efficiency and effectiveness and made the TARP programs far less susceptible to losses attributable to fraud, waste, and abuse. However, SIGTARP has not quantified the indirect cost savings associated with all recommendations.

Treasury's failure to implement some SIGTARP's recommendations has had an adverse impact on TARP that can be quantified. For example, Treasury has still not fully implemented most of SIGTARP's recommendations to curb homeowners falling out of HAMP, sometimes not at the homeowner's fault, but instead the fault of servicers. Taxpayers have lost about \$2.1 billion in TARP funds paid to servicers and investors as incentives for 284,094 homeowners who re-defaulted out of HAMP Tier 1. Additionally, as outlined in SIGTARP's December 14, 2015 Alert Letter to Secretary Lew, SIGTARP recommended that Treasury claw back \$246,490 in TARP funds that were used in an abuse of the Hardest Hit Fund (HHF). These HHF monies funded the demolition of 18 lived-in residences under HHF's Blight Elimination Program in the Area 55 neighborhood of Evansville, Indiana for the purpose of moving a car dealership. That TARP program only allowed for the demolition of vacant abandoned properties, and was not intended to force vacancies by evicting people from their homes. Upon SIGTARP recommendations, Treasury told state agencies in HHF not to use the program to demolish lived-in residences. However, Treasury did not claw back the money as SIGTARP recommended, despite it being disallowed under Treasury's contract.

SIGTARP released two audit reports (April 14, 2011 and September 28, 2011) questioning the allowability of \$8.657 million in ineligible and unsupported attorney fees and expenses that were not allowed under the contract. The recommendations made in those audits remain unimplemented.

### **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.

SIGTARP successfully identifies previously undetected bank fraud. Nearly half of all bank fraud cases we investigate are long-running fraud schemes that started prior to the crisis but were only detected because the bank applied for TARP bailout funds. For example, starting in 2009, SIGTARP uncovered a 10-year \$2.9 billion massive fraud scheme at Colonial Bank and Taylor, Bean & Whitaker, resulting in eight defendants being sentenced to prison. Then-U.S. Attorney Neil H. MacBride who prosecuted the case called it one of the longest and largest bank fraud schemes in the country. In another example, on February 25, 2016, the CEO of Tifton Bank Gary “Pat” Hall was sentenced to 7 years in prison for a fraud scheme SIGTARP uncovered that had been ongoing since 2005. The other half of SIGTARP-investigated bank fraud cases involves crime at a bank during the crisis. SIGTARP has often found in these cases that bank officers engaged in aggressive and risky lending pre-crisis, and then during the crisis, used fraudulent schemes to hide that those loans became past due or had defaulted or that the value of the collateral had dropped.

SIGTARP has investigated 80 bank officials who have been charged by prosecutors with a crime.<sup>i</sup> Already, 58 bankers have been convicted by jury verdict after trial or by pleading guilty. Others await trial.

Our special agents and other investigators use an analytical, experience-based approach to self-generate investigations and root out hidden crime, rather than rely on bank self-reporting or referrals from bank examiners. Bank self-reporting often initiates law enforcement investigations but has significant limitations. While bank self-reporting can identify traditional notions of bank fraud, such as borrower fraud against the bank or bank officers who defraud the bank using it as their own personal piggy bank, it is not effective in identifying the type of fraud where top bank executives hid losses and the declining financial condition of the bank—the hallmark of crisis-era fraud.<sup>ii</sup> That would require those bank officials to self-report their crimes. In addition, referrals from bank examiners are rare in SIGTARP investigations.

Instead of relying on traditional notions of bank fraud, SIGTARP uses its expertise of this type of fraud to analyze bank information (bank records and examiner reports) compared to red flags we have developed from our investigations. A bank’s application or receipt of TARP bailout funds brought them within SIGTARP’s cross-jurisdictional bounds over TARP programs, rather than a single agency, providing SIGTARP comprehensive oversight including access to documents from multiple Federal agencies.

Each of the red flags we have developed may seem inconsequential on their own, but collectively lead to SIGTARP conducting an investigative process that has uncovered hidden crime throughout the financial sector—an investigative process that could be applied in the future to post-crisis crime. For example, one red flag is a board of directors that lack banking experience and may not be in the best position to serve as a check on management. Another red flag is heavy

<sup>i</sup> An indictment contains an allegation that a defendant committed a crime. Every defendant is presumed innocent until and unless proven guilty in court.

<sup>ii</sup> Bank officials whose fraudulent scheme was based on using the bank as their own personal piggy bank was the subject of most law enforcement actions arising out of the Savings & Loan crisis.

concentration of lending to favorite customers that link the fate of the bank with the fate of the customer's business. Other red flags include a bank exceeding loan-to-value ratio limitations when lending, and/or not adequately analyzing the financial condition of borrowers. These may not be a crime, but we find them in these cases.

Bank officials can cross the line and commit a crime when they conceal the truth about the bank's financial condition in bank records, and in their representations to bank examiners, other regulators, and the investing public.<sup>iii</sup> While many bank officials saw their bank suffer an increase in past-due loans, a decline in the value of collateral, and increased foreclosures during the crisis, not all resorted to crime. Many of these bankers suffered consequences. Some saw their bank being closed or taken over by another bank. Some experienced difficulty getting capital investments after seeing the bank's declining financial condition. Other bankers resorted to criminal activity to cook the books, concealing the bank's faltering state.

This "cooked books" type of bank fraud had devastating effects on the health of the bank. SIGTARP often finds a snowball effect, as banks extended even more credit in violation of the banks own policies and the law through fraudulent schemes to mask the extent of loan losses. SIGTARP has found millions of dollars in bank losses in the fraud schemes we uncovered. These losses far exceed losses from fraud that marked the Savings & Loan crisis—where in most cases, bank losses were under \$25,000.

Are bankers going to jail? SIGTARP's track record is a resounding yes. While sentencing takes time, 35 bankers investigated by SIGTARP have already been sentenced to prison.

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 is sufficient to bring criminal charges. A lack of evidence sufficient for criminal charges will not stop SIGTARP from seeking enforcement outside of criminal violations.

### **Law Enforcement Actions Against Bankers**

The world of banking will be changed by SIGTARP's work resulting in criminal charges against 80 bankers and nearly 73 of their co-conspirators. It is a safer world where bank officers who commit crime to hide past due or defaulted loans are convicted and removed from the banking industry.

Additionally, many of the bankers investigated by SIGTARP have been charged with civil fraud. This includes, for example, the former CEO of Bank of

<sup>iii</sup> Prosecutors can charge these bank officials with a number of criminal charges that apply, for example, bank fraud, wire fraud, securities fraud, falsifying entries in bank books, false statements to bank examiners, and false certification of bank records.



America Ken Lewis & the former CFO of Bank of America Joe Price who were charged with civil violations following a SIGTARP investigation that uncovered misrepresentations by Bank of America about Merrill Lynch’s financial condition in order to get millions in additional TARP funding.

FIGURE 1.4  
INCREASE IN BANKERS INVESTIGATED BY SIGTARP WHO WERE CHARGED WITH A CRIME (CUMULATIVE)

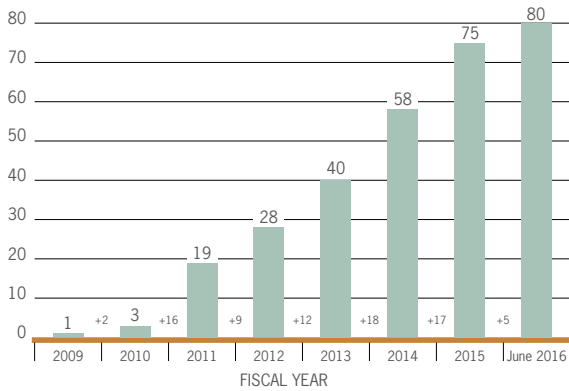


FIGURE 1.5  
INCREASE IN BANKERS INVESTIGATED BY SIGTARP WHO WERE CONVICTED OF A CRIME (CUMULATIVE)

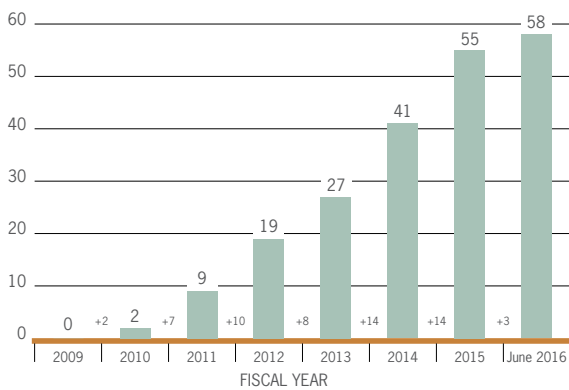
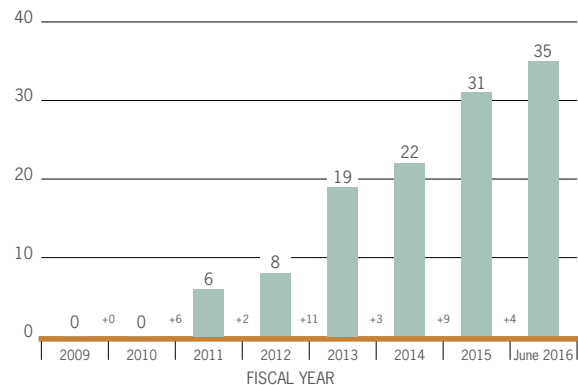


FIGURE 1.6

## INCREASE IN BANKERS INVESTIGATED BY SIGTARP WHO WERE SENTENCED TO PRISON (CUMULATIVE)



Notable cases of bankers who were sentenced to prison:

- United Commercial Bank:** United Commercial Bank Holdings, Inc. (“UCBH”) COO and chief credit officer Ebrahim Shabudin was sentenced to 8 years and 1 month in prison following a SIGTARP investigation. Two other senior bank officers were convicted and await sentencing. UCBH was the 9th largest bank to fail since 2008 and Treasury took a nearly \$300 million loss on its TARP investment in UCBH. From 2004 to 2007, United Commercial Bank began aggressively expanding, nearly doubling its loans, with a goal to be a \$10 billion bank so that it could become a bank in China. During the crisis, in an attempt to have the bank appear to “break even,” COO Shabudin and co-conspirators manipulated the bank’s books and records, and issued false press releases, filings with examiners, and false financial statements. He fraudulently delayed downgrading the risk ratings of loans. He hid that the inventory of electronics that served as collateral for a major loan turned out to be fake even though bank officials found a warehouse of empty boxes. He hid that other loans had real property as collateral that had significantly declined in value. Then U.S. Attorney Melinda Haag, the prosecutor on the case, said, “UCB is one of the largest criminal prosecutions brought by the U.S. Department of Justice of wrongdoing by bank officers arising out of the 2008 financial crisis.”
- Saigon National Bank:** In December, 2015, SIGTARP agents, alongside other Federal law enforcement authorities, arrested 15 defendants (and charged 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 Saigon National Bank (“SAGN”), which remains in TARP. One of the indictments—a sixteen-defendant, sweeping racketeering indictment—charged six individuals with violating the Federal Racketeer-Influenced and Corrupt Organizations Act 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.” According to the indictment, several members of the organization engaged in separate money laundering schemes, but “all working with, through, or at the instigation of defendant Lu.” Since the arrests in December 2015, the net around Lu has widened as three additional defendants were charged with money laundering.

- **Tifton Bank:** Bank CEO Pat Hall was sentenced to 7 years in prison following a SIGTARP investigation. Beginning in 2005, CEO Hall began misleading the bank’s loan committee about loans. He later concealed when those loans went past-due. His fraudulent schemes included circumventing the loan committee to issue a new loan for one property to retire an overdue loan on another property. He overdrafted accounts by more than \$900,000 to make loan payments. He fraudulently prepared an application for loans from two Federal agencies for a borrower who would use that money to remove an overdue loan at Tifton Bank. He made false representations to an appraiser for bank collateral. Hall obtained \$3.8 million in TARP bailout funds to fill holes in the bank’s books caused by his fraud, all of which was lost when the bank failed.
- **Colonial Bank:** In the Colonial Bank/Taylor, Bean and Whitaker Mortgage Corporation LLC (“TBW”) case, former TBW chairman Lee Bentley Farkas spearheaded an undetected 10-year \$2.9 billion fraud scheme that contributed to the failure of Colonial Bank, the third largest bank failure since the crisis and the sixth largest bank failure in U.S. history. This 10-year fraud was undetected until Colonial Bank applied for TARP and SIGTARP discovered the fraud. Treasury approved Colonial Bank for TARP, however, based on SIGTARP’s investigation and communications, 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. The case resulted in prison time for eight people including Farkas, who was sentenced to 30 years in prison, TBW Treasurer Desiree Brown, who was sentenced to 6 years in prison, and two officers of Colonial Bank, senior vice president Katherine Kissick, who was sentenced to 8 years in prison, and operations supervisor Theresa Kelly, who was sentenced to 3 months in prison. Then-U.S. Attorney Neil H. MacBride who prosecuted the case called it one of the longest and largest bank fraud schemes in the country.
- **Bank of the Commonwealth:** CEO and Chairman Edward Woodard was sentenced to 23 years in prison, Executive Vice President Stephen Fields was sentenced to 17 years in prison, Vice President Troy Brandon Woodard was sentenced to 8 years in prison, and loan officer Jeremy Churchill was convicted and sentenced to probation for a massive bank fraud that contributed to the failure of the bank following a SIGTARP investigation. A total of 10 defendants were convicted in the case, 6 were sentenced to prison. This was the largest bank failure in Virginia since 2008. In announcing the indictment,

U.S. Attorney Neil H. MacBride called the scheme “stunningly massive.” “The brazen greed and dishonesty of these four defendants toppled one of Virginia’s largest financial institutions and intensified the impact of the 2008 financial crisis on the public during the height of the fiscal storm,” said U.S. Attorney Neil H. MacBride. Starting in 2006, Woodard aggressively expanded the bank with the goal of becoming a billion dollar bank. The bank doubled its loan portfolio, ignoring industry standards and bank policies such as obtaining current financial statements from borrowers, current appraisals, current cash flow analysis, and not obtaining significant collateral. When this risk did not pay off, bank officials cooked the books to hide \$800 million in past due loans. They overdraw checking accounts by \$100,000 to make loan payments. They made new loans to straw borrowers knowing that the money was going to pay down delinquent borrowers’ loans. They made new loans for a purported new purpose when they knew the money was going to pay existing delinquent loans. They extended money for construction knowing it would be used to pay delinquent loans. They removed past due loans from reports. To cover up the fraud, Bank of the Commonwealth applied for \$28 million in TARP funds using false books and records.

- **TierOne Bank:** TierOne Bank CEO Gil Lundstrom was sentenced to 11 years in prison, President and COO James Laphen was sentenced to 2 years and 10 months in prison, and chief credit officer Don Langford was sentenced to 1 year and 9 months in prison following a SIGTARP investigation. TierOne Bank applied for \$86 million TARP funds using false books and records. Evidence at trial showed that starting in 2002, CEO Lundstrom aggressively expanded bank lending from Nebraska to riskier commercial real estate in Las Vegas and other states, nearly doubling the bank’s loan book to \$3.7 billion. Chief credit officer Don Langford testified this was “the very riskiest level of commercial real estate lending.” Many of the loans exceeded the loan-to-value ratio limitations and the bank did not adequately analyze the financial condition of borrowers. When the crisis unfolded, the value of the collateral securing these loans dropped significantly. Loans had no appraisals, unsupported appraisals, or stale appraisals. The bank’s President James Laphen testified at trial that he, Lundstrom and Langford agreed to delay ordering new appraisals to delay taking losses. CEO Lundstrom and his co-conspirators created a second set of books to conceal more than \$100 million in losses from this risky lending, in what bank officers called “smoke and mirrors” and “hiding the ball.” They understated losses and used unrealistic loan collateral values to make it appear that the bank met required capital ratios. President Laphen testified that TierOne was “infinitesimally close” to blowing its core capital ratio, which was at 8.51, just 0.01 over the regulator-required 8.5 ratio. TierOne was Nebraska’s second largest bank with \$3.7 billion in assets and was the largest bank failure in Nebraska’s history.
- **FirstCity Bank:** Bank President Mark Conner was sentenced to 12 years in prison, Vice President and Senior Loan Officer Clayton Coe was sentenced to 7 years and 3 months in prison, and attorney Robert Maloney was sentenced

to 3 years and 3 months in prison following a SIGTARP investigation. FirstCity Bank applied for TARP with false books and records. SIGTARP uncovered that beginning in 2004, Conner and Coe convinced the bank to approve multiple multi-million dollar commercial loans to borrowers who, unbeknownst to the bank, were actually purchasing the property owned by Conner or his co-conspirators. They made fraudulent misrepresentations to 10 other banks who participated in these loans. They routinely misled bank examiners. To hide the bank's declining financial position, they made loans to buyers to purchase foreclosed property off the bank's books. The bank failed at a time when Georgia led the nation in the number of bank failures.

In addition to those bankers sentenced above, SIGTARP's investigations have led to numerous sentences for criminal conduct by bankers at other financial institutions. Below are just a few examples of bankers that were sentenced to prison as a result of a SIGTARP investigation:

- Appalachian Community Bank: Following a SIGTARP investigation, former bank vice president Adam Teague was sentenced to 5 years and 10 months in prison and former bank vice president William Beamon was sentenced to 3 years and 6 months in prison. Teague contributed to the failure of TARP-applicant Appalachian Community Bank by fraudulently masking the bank's true financial condition while enriching himself. As a result of Teague's actions, Appalachian Community Bank applied for TARP using false books and records. Beamon fraudulently rented out bank-owned properties and collected rent payments for his own use, and he caused the bank to sell properties to his wife and to a shell company he controlled at severely discounted prices—prices well below what others were willing to pay.
- Park Avenue Bank: Following a SIGTARP investigation, Charles Antonucci, the former president and CEO of the Park Avenue Bank was sentenced to 2 years and 6 months in prison. Antonucci was the first person convicted for trying to steal TARP bailout funds. Antonucci lied to bank examiners and took bribes from bank clients. Additionally, Antonucci and his co-conspirators orchestrated a scheme to defraud Treasury into giving the bank \$11 million dollars in TARP funds by making it appear that an investor invested millions in the bank, when it was really the bank's money.
- First Community Bank: Following a SIGTARP investigation, Reginald Harper, former president and CEO of First Community Bank was sentenced to 2 years in prison and his co-conspirator, Troy Fouquet, was sentenced to 1 year and 6 months in prison. Harper and bank customer Fouquet turned to bank fraud to hide past due loans from the bank, its regulators, and the Treasury Department in the bank's TARP application. As a result of the fraud, when applying for TARP the bank used false books and records. The application was approved, but later withdrawn by the bank.
- Gateway Bank: Following a SIGTARP investigation, Poppi Metaxas, the former president and CEO of Gateway Bank was sentenced to 1 year and 6 months

in prison. Metaxas orchestrated an elaborate conspiracy to commit bank fraud to hide the bank's high numbers of non-performing loans and repossessed assets during the financial crisis all while seeking TARP as a lifeline (the TARP application was later denied). As the TARP application was pending Metaxas and her coconspirators' devised an intricate criminal scheme to sell the bank's non-performing loans and repossessed assets, hiding from the board and the bank's books that \$3.64 million of the bank's own money funded the 25% deposit by the buyers.

In one recent case, as a result of a SIGTARP investigation, two bankers were convicted by a jury (and await sentencing) in a scheme to defraud the government.

- **NOVA Bank:** On April 27, 2016, following a 18 day jury trial, a Federal jury returned guilty verdicts against Brian Hartline and Barry Bekkedam, the former President and Chief Executive Officer, and Chairman (respectively) of NOVA Bank in a scheme to defraud the government into giving NOVA Bank \$13.5 million in TARP funds. Both defendants were found guilty of conspiracy to defraud the United States, TARP fraud, and two counts of false statements to the Federal Government. In June 2009, NOVA Bank was approved to receive \$13.5 million in TARP funds on the condition that the bank raise \$15 million in additional, private capital. Bekkedam and Hartline devised a scheme to make NOVA bank appear more financially sound than it was – that new money was being invested in the bank. As part of the scheme, in May 2009 the defendants arranged for NOVA Bank to loan money to a Florida businessman and for the Florida businessman to transfer the funds to NOVA's parent company so it would appear as though the bank had new capital from an outside investor. In fact, the “new money” investment was the bank's own money. In October and December 2009, Bekkedam and Hartline convinced two others to make similar “investments” using loans from NOVA to make NOVA appear more financially sound than it actually was. The defendants also told and directed employees to tell the U.S. Department of the Treasury that NOVA had raised new capital when it had not. The defendants concealed the true purpose of the loan to the Florida businessman and falsely stated the purposes of the other two loans. The bank ultimately did not receive TARP funds and in October, 2012, the bank failed.

SIGTARP's exclusive mandate on financial institution crime means we can solely focus on holding bankers and others accountable for wrongdoing. Our focused mission allows us to devote all of our resources, without distraction, to help ensure justice and accountability for crimes that caused bank losses of millions of dollars, making these crimes extremely dangerous to banks and our financial system.

## Law Enforcement Actions Against Financial Institutions

### Investment Banks related to Mortgage Backed Securities

Goldman Sachs: Following SIGTARP's investigation, in 2016 Goldman Sachs paid \$5.06 billion to resolve claims by the DOJ related to Goldman Sachs' conduct in the packaging, securitization, marketing, sale and issuance of RMBS between 2005 and 2007. Goldman Sachs paid \$2.385 billion in a civil penalty and is required to provide \$1.8 billion in other relief, including relief to underwater homeowners, distressed borrowers and affected communities, in the form of loan forgiveness and financing for affordable housing. Goldman Sachs will also pay \$875 million to resolve claims by other Federal entities and state claims. Investors, including federally-insured financial institutions, suffered billions of dollars in losses from investing in RMBS issued and underwritten by Goldman Sachs between 2005 and 2007.

Morgan Stanley: Following a SIGTARP investigation, in 2016, TARP recipient Morgan Stanley paid a \$2.6 billion penalty to resolve claims related to its marketing, sale and issuance of RMBS as a precursor to the financial crisis. Morgan Stanley admitted its failure to disclose critical information to prospective investors about the quality of the mortgage loans underlying its RMBS, and about its due diligence practices. Investors, including federally insured financial institutions, suffered billions of dollars in losses from investing in RMBS issued by Morgan Stanley in 2006 and 2007. In October 2008, Morgan Stanley received \$10 billion in TARP funds knowing it had misled investors and knowing that its toxic subprime mortgage securities caused billions of dollars in losses.

Bank of America: On August 20, 2014, TARP recipient Bank of America Corporation ("BAC"), entered into an historic \$16.65 billion settlement agreement with the Department of Justice, among others, to resolve civil investigations against BAC and its former and current subsidiaries, including TARP recipient Merrill Lynch and Countrywide Financial Corporation ("Countrywide"), involving: the bank's packaging, sale, arrangement, structuring and issuance of RMBS and collateralized debt obligations; the bank's practices concerning the underwriting and origination of risky mortgage loans; and the bank's misrepresenting the quality of those loans to, among others, the Government-sponsored enterprises, Fannie Mae and Freddie Mac.

Of the \$16.65 billion settlement, \$1 billion relates to the resolution of SIGTARP investigations into (and three private "whistleblower suits" filed under seal pursuant to the False Claims Act) the origination of defective residential mortgage loans by Countrywide's Consumer Markets Division and BAC's Retail Lending division, as well as the fraudulent sale of such loans to the GSEs. The settlement does not release individuals from civil charges, nor does it absolve BAC, its current or former subsidiaries and affiliates, or any individuals from potential criminal prosecution.

BAC also must cooperate fully with investigations or prosecutions into the conduct at issue.

**Banks related to the Origination and Resale of Loans**

Fifth Third: Following a SIGTARP investigation, Fifth Third Bank (“FTB”) agreed to pay approximately \$85 million to cover Federal losses on approximately 500 loans that defaulted and for which HUD paid insurance claims, and indemnify HUD for all losses HUD may incur on approximately 900 defective loans that have not yet defaulted. FTB Quality Control employees made false representations to HUD 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 to pay insurance claims on 519 of the materially defective loans that later defaulted. FTB made a voluntary disclosure that approximately 1,400 mortgage loans that the Bank had certified as eligible for FHA insurance were materially defective and not eligible for FHA insurance, but FTB never self-reported that information to HUD, resulting in millions of dollars in HUD losses. FTB admitted and accepted responsibility for failing to self-report mortgage loans it knew to be defective, contrary to HUD requirements. FTB has also reformed its business practices and terminated the employment of responsible employees.

**Banks Servicing Residential Mortgages**

SunTrust: In July 2014, SunTrust Mortgage, Inc., a subsidiary of TARP recipient and mortgage servicer, SunTrust Banks, Inc. (collectively, “SunTrust”), entered into a non-prosecution agreement with the U.S. Attorney’s Office for the Western District of Virginia, resolving a criminal investigation, by SIGTARP and the U.S. Attorney’s Office, of SunTrust’s administration of the HAMP. SunTrust agreed to pay \$320 million to resolve allegations of mail fraud, wire fraud and false statements to the U.S. Treasury in connection with its HAMP program. As detailed in the agreement, from March 2009 to at least December 2010, SunTrust misled numerous mortgage servicing customers who sought mortgage relief through HAMP. Specifically, SunTrust made material misrepresentations and omissions to borrowers in HAMP solicitations and regarding how long SunTrust would take to make a decision on whether borrowers qualified for HAMP. SunTrust also failed to process HAMP applications in a timely manner. So significant was SunTrust’s failure in this regard, that the floor of the room in which the bank dumped the voluminous unopened HAMP applications actually buckled under the packages’ sheer weight. SunTrust admitted that it did not clean up its HAMP program until its regulators and the U.S. Government, through SIGTARP and its partners, intervened through the criminal investigation. As a result of SunTrust’s significant mismanagement of HAMP, thousands of homeowners who applied for a HAMP modification with SunTrust suffered serious financial harms. In November and December 2008, SunTrust Banks, Inc., the parent company of SunTrust, received \$4.85 billion in Federal taxpayer funds through TARP. The bank repaid the TARP investment in March 2011.



### **Law Enforcement Action Against Bankers and Banks**

**Bank of America:** In 2014, following a SIGTARP investigation, former Chairman and CEO of Bank of America Corporation, Kenneth Lewis reached a \$25 million settlement and former CFO Joe Price reached a \$7.5 million settlement with the New York Attorney General's Office for actions during the bank's merger with Merrill Lynch. Despite Bank of America top executives' specific knowledge of mounting losses at Merrill Lynch that were forecast at more than \$9 billion, the TARP recipient bank failed to disclose that information to shareholders prior to their vote on the proposed merger. It was also alleged that Lewis and Price misrepresented to shareholders the impact that the merger with Merrill would have on Bank of America's future earnings. As part of that settlement, Lewis was barred from serving as an officer or director of a public company for a period of three years and Price was barred from serving as an officer or director of a public company for a period of 1 year 6 months.

**One Financial:** In January 2016, the United States District Court for the District of Columbia entered a \$47,905,000 default judgment against TARP recipient, One Financial Corporation ("One Financial"), and its subsidiary, One Bank & Trust, N.A. ("One Bank"), in connection with a False Claims Act suit alleging that the late Layton P. Stuart, former owner and president of One Financial, obtained \$17.3 million in TARP funds under false pretenses and used them for improper purposes.

### **Law Enforcement Action Against Auto Manufacturer**

**General Motors:** Following a SIGTARP investigation, in September 2015, in the United States District Court for the Southern District of New York charged General Motors Company ("GM"), a \$50 billion dollar TARP recipient, with concealing a potentially deadly safety defect from its U.S. regulator, the National Highway Traffic Safety Administration, from the spring of 2012 through February 2014, and, in the process, misled consumers concerning the safety of certain of its cars. The DOJ deferred prosecution based on GM's agreement to change their process so that this never happens again. GM paid a \$900 million financial penalty and is changing its policies, practices, and procedures relating to GM's safety-related public statements, sharing of engineering data, and recall processes. The defect consisted of a faulty ignition switch that could move easily out of the "Run" position into "Accessory" or "Off." When the switch moved out of the Run position, it could disable the affected car's frontal airbags—increasing the risk of death and serious injury in certain types of crashes in which airbags were otherwise designed to deploy. To date, GM has acknowledged a total of 15 deaths, as well as a number of serious injuries, caused by the defective switch. It is a safer world when defective parts in cars manufactured by one of the largest car companies in the world are replaced before injury or loss of life.

**More than 300 defendants investigated by SIGTARP have been charged with crimes, 250 of whom have already been convicted, and 148 have been sentenced to prison for their crimes.**

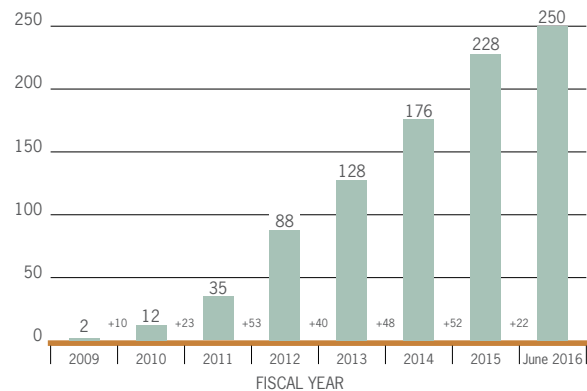
As of June 30, 2016:

- More than 300 (357) defendants that SIGTARP investigated have been charged with TARP-related crimes—more than four times the number charged in the past three years.
- More than 200 (250) defendants that SIGTARP investigated have been convicted of TARP related crimes—almost tripling the number convicted in the past three years.
- More than 100 (148) defendants that SIGTARP investigated have been sentenced to prison for their crimes related to TARP. The number of defendants sentenced to prison more than quadrupling—from 35 to 148 defendants—in slightly more than three years.

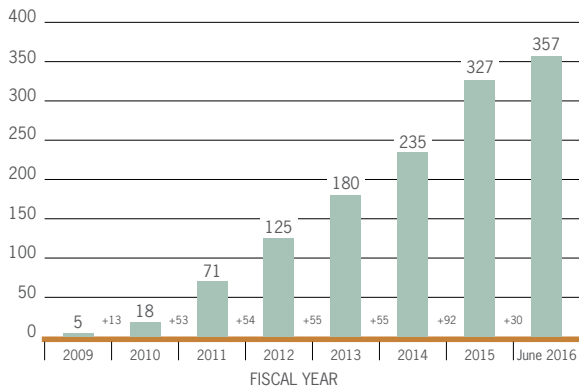
Sentencing follows years of SIGTARP's investigations and criminal prosecution. SIGTARP expects that number to rise. There are additional defendants that SIGTARP investigated who have already been convicted of their crimes and await sentencing by the court.

FIGURE 1.7

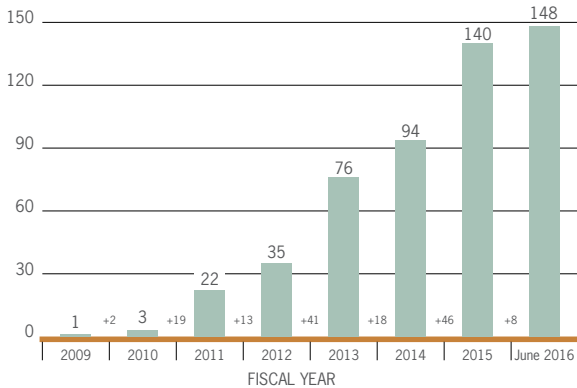
**INCREASE IN DEFENDANTS INVESTIGATED BY SIGTARP WHO WERE CONVICTED OF A CRIME (CUMULATIVE)**



**FIGURE 1.8**  
**INCREASE IN DEFENDENTS INVESTIGATED BY SIGTARP WHO WERE CHARGED WITH A CRIME (CUMULATIVE)**



**FIGURE 1.9**  
**INCREASE IN DEFENDANTS INVESTIGATED BY SIGTARP WHO WERE SENTENCED TO PRISON (CUMULATIVE)**



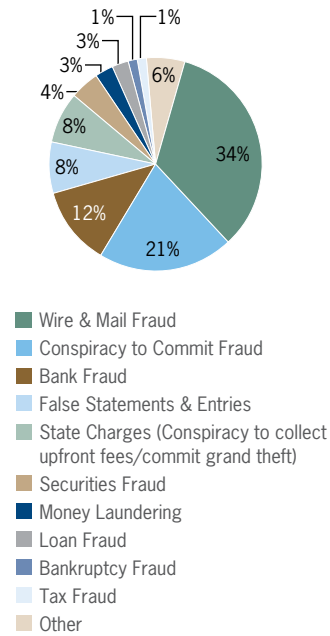
The 250 convictions and 148 prison sentences are important measures of justice, accountability, and deterrence that SIGTARP has brought to protect taxpayers and leave the industry safer than we found it during the crisis.

Additionally, SIGTARP’s investigations have led to DOJ criminal Non-Prosecution Agreements against four individuals and three companies, and DOJ criminal Deferred Prosecution Agreements against two individuals and one company.

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:

FIGURE 1.10

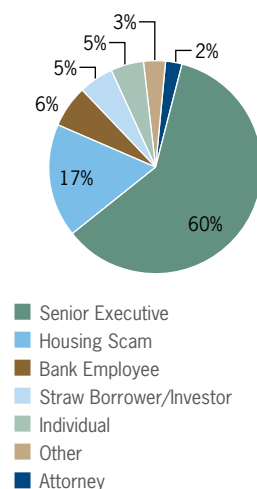
### CRIMINAL CHARGES FROM SIGTARP INVESTIGATIONS RESULTING IN PRISON SENTENCES



Note: Numbers may not total due to rounding.

FIGURE 1.11

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



Note: Numbers may not total due to rounding.

1. **Accountability**— No one is above the law. SIGTARP and our law enforcement partners held every one of the 250 convicted defendants accountable for their crimes. In addition to the 148 convicted defendants who have already been sentenced to prison, others await sentencing. SIGTARP is conducting investigations that are not yet at the stage of criminal charges. We continue to find crime and open new investigations and will, with our law enforcement partners, hold others accountable in the future.
2. **Taking the Profit Out of Crime**— Crime must not pay. SIGTARP's investigations have already resulted in \$10.29 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 \$6.11 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. In some cases, the crime jeopardized the safety and soundness of a bank that applied for or received TARP. In other cases, 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 so that they are never again in a position 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.<sup>iv</sup> These investigations have resulted in charges against defendants holding a variety of jobs, including 80 bank employees, and 89 mortgage modification scammers. Sixty-two percent of those charged are senior officials.

Figure 1.10 represents a breakdown of criminal charges from SIGTARP investigations resulting in prison sentences.

### Criminal Intent of People SIGTARP Investigates

The 250 convicted defendants SIGTARP investigated knew what they were doing—they had criminal intent—which is what SIGTARP has proven. Further, each of the 148 sentenced to prison of the 250 convicted defendants intentionally made a decision that carried the consequence of incarceration. SIGTARP makes arrests, and courts impose prison sentences, but those are consequences of the decisions made by each of these defendants to step over the line from what is legal

<sup>iv</sup> The prosecutors partnered with SIGTARP ultimately decided which criminal charges to bring resulting from SIGTARP's investigations.

to what is not. Each convicted defendant SIGTARP investigated made a choice. They chose to break the law. They may justify their actions, but they knew what they were doing. SIGTARP investigates three general categories of criminal defendants, and although they may be very different, each one turned to crime.

**SIGTARP Defendant Category 1:** It is not the first time these defendants have been charged with a crime. They have a criminal record. They know what they are doing is wrong. They have done wrong before. Category one defendants SIGTARP investigates have criminal intent.

**SIGTARP Defendant Category 2:** Bankers or bank borrowers who use a bank that received or applied for TARP to further their own private interests. Their crimes typically involve self-dealing, personal profit, and are often motivated by greed. They may have never been charged with a crime before, which may be because they have never been caught before or may be because this is their first crime. Category two defendants SIGTARP investigates have criminal intent.

**SIGTARP Defendant Category 3:** First time offenders having never before committed a crime. They may have been upstanding, law-abiding citizens who lived honest lives and performed good deeds. Greed might still motivate them, but their crimes may not involve self-dealing or personal profit beyond keeping their jobs or stock in the bank. Generally, as SIGTARP has learned in its investigations, the motivation of defendants in this third category differs if the person masterminds/ orchestrates the criminal scheme (typically a CEO or other high level officer) or is a co-conspirator who carries out the criminal scheme (typically an employee such as a bank loan officer or large bank customer). Both have criminal intent.

SIGTARP rejects the argument that the financial crisis shields criminal liability. The financial crisis becomes too easy an excuse for bankers or their co-conspirators who crossed the line, and knew that they crossed the line. Judges and juries have rejected that argument too.

The financial crisis was a crossroad for many bankers. Thousands in banking faced losses without turning to crime. They told the truth in the bank's books. When loans went past due, or collateral for the loans declined in value, they truthfully reserved for losses. When loans went bad, they charged them off. And they suffered the consequences. Some lost their jobs, some lost significant money, and some saw their bank fail or be acquired or lose reputation and customers.

But others SIGTARP investigates walked up to the line that defines what is legal and what is a crime and made a decision to cross that line. They knew that they crossed the line. They may have justified it, but they knew. They had criminal intent.

The defendants SIGTARP investigates who are first time offenders may convince themselves that their actions are justified because of the loss they would face—losing what they feel is theirs or a very part of how they define themselves—but they committed a crime.

SIGTARP sees a pattern in many of our investigations that the loss these defendants faced during the crisis was a consequence of excessive risk-taking they took before the crisis, with the defendants turning to crime to avoid the consequences. If times had remained good, the risk may pay off with a handsome upside. But, when good times turn bad, the downside for a bank can be treacherous.

These consequences include, for example, increasing non-performing bank loan balances that should be reserved for losses or charged off, loans without sufficient collateral, or too many foreclosed properties on the bank's books, all of which threaten the health of the bank, and all of which must be recorded truthfully in the bank's books.

Once a banker chooses to conduct one criminal act, it can snowball, turning one crime into a criminal scheme. A banker may commit the first crime of making a false entry into a bank's books, then commit additional crimes by lying to the regulator who asks about the entry, and including that fraudulent entry in call reports and financial statements sent to regulators (and Treasury to apply for TARP) and sent to investors including Treasury (for TARP banks). They can commit the crime of conspiracy by bringing in others to the scheme.

SIGTARP investigates co-conspirators because without the co-conspirators, many of these criminal schemes could not have been committed. Typically, co-conspirators may be bank officers or other employees who work for those who mastermind/orchestrate the criminal scheme or may be large borrowers of the bank (who may be not current on their loan). They may make false entries in the bank's books, hide from auditors, accountants or regulators current appraisals showing that collateral has decreased in value, lie to a regulator, send false bank records to regulators or take any number of other actions to carry out the criminal scheme.

Each co-conspirator faced the same line and chose to cross it. They often have a different motivation than those who mastermind/orchestrate the scheme. Co-conspirators may be motivated to turn to crime because of loyalty to their boss, or fear of losing their job, particularly during a time of crisis.

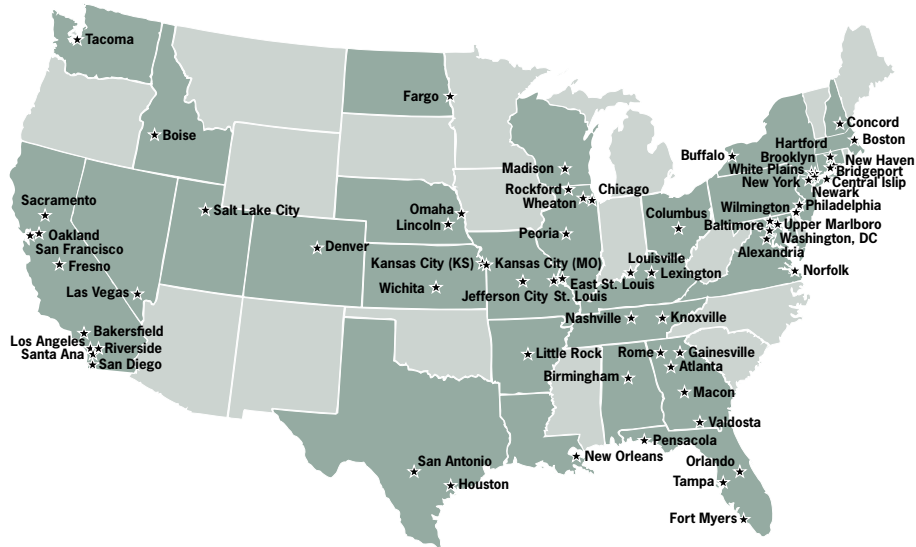
### **Location of Criminal Prosecutions Arising Out of SIGTARP Investigations**

SIGTARP has found, investigated, and supported the prosecution of TARP-related crime throughout the nation. The 357 defendants investigated by SIGTARP were charged in courts in 30 states and Washington, DC, with victims in all 50 states and Washington, DC. Figure 1.12 shows locations where criminal charges were filed by Federal or State prosecutors as a result of SIGTARP investigations.<sup>v</sup>

<sup>v</sup> The prosecutors partnered with SIGTARP ultimately decide the venue in which to bring criminal charges resulting from SIGTARP's investigations.

FIGURE 1.12

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  
Bakersfield
- 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  
Tampa
- 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
- Central District of Illinois**  
Peoria
- Northern District of Illinois**  
Chicago  
Rockford
- Southern District of Illinois**  
East St. Louis
- District of Kansas**  
Kansas City  
Wichita
- Eastern District of Kentucky**  
Lexington
- Western District of Kentucky**  
Louisville
- Eastern District of Louisiana**  
New Orleans
- Prince George's District Court**  
Upper Marlboro
- District of Massachusetts**  
Boston
- District of Maryland**  
Baltimore
- 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
- Southern District of Texas**  
Houston
- 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.

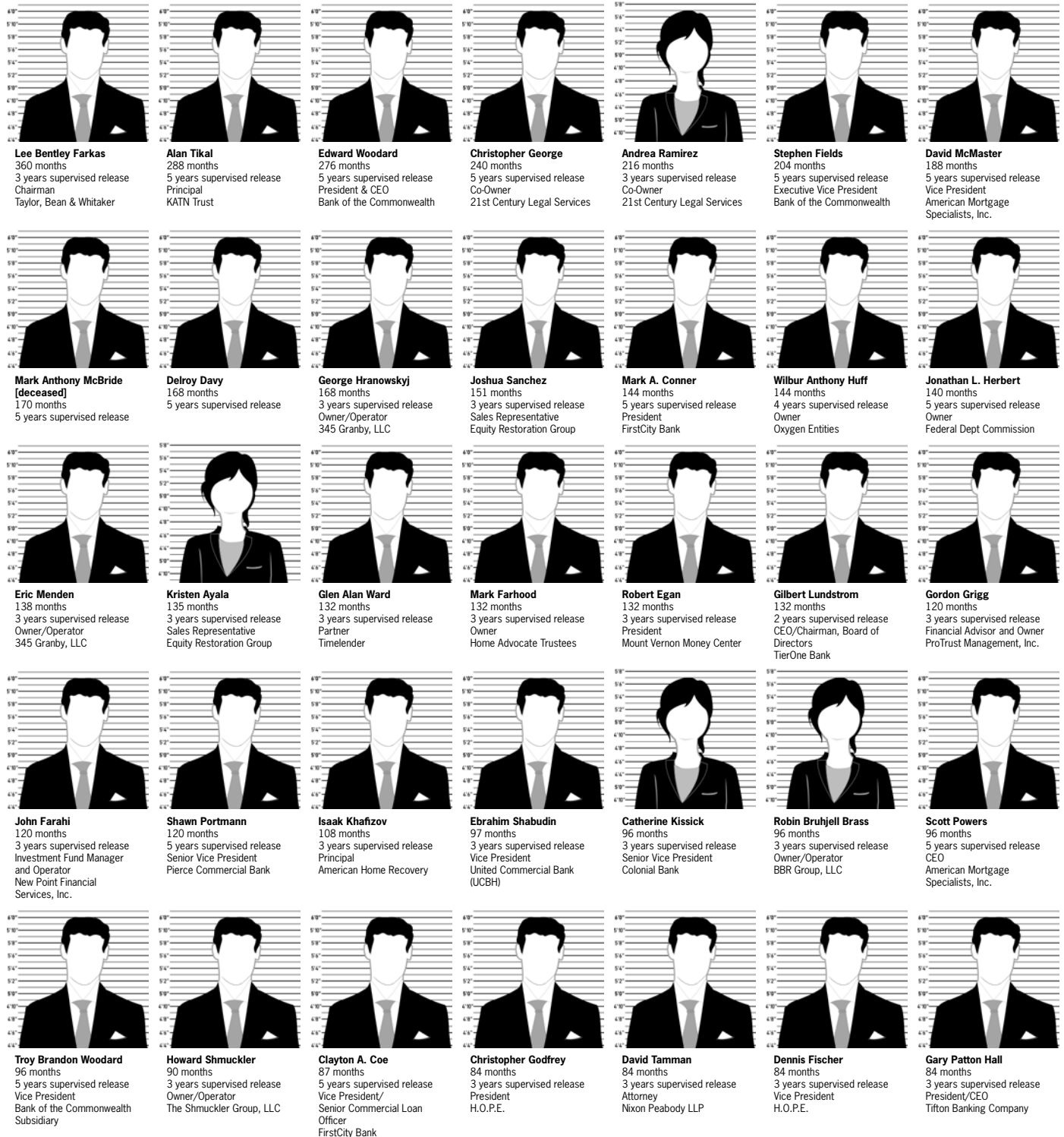
### **Prison Sentences Resulting From SIGTARP Criminal Investigations**

As a result of a SIGTARP investigation, already 148 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 37 month prison sentences involving white collar fraud.<sup>vi</sup> 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 52 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 1.13 shows the people sentenced to prison, the sentences they received, and their affiliations.

<sup>vi</sup> See the U.S. Sentencing Commission's 2014 Sourcebook of Federal Sentencing Statistics for additional information.



FIGURE 1.13  
INDIVIDUALS SENTENCED TO PRISON





**Lawrence Allen Wright**  
75 months  
5 years supervised release  
Owner  
Wright & Associates



**Desiree Brown**  
72 months  
3 years supervised release  
Treasurer  
Taylor, Bean & Whitaker



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



**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



**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



**Paul Chemidlin**  
60 months  
3 years supervised release  
Fraudulent real estate  
appraiser  
Blue and White Mgmt,  
Ameridream



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



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



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



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



**Ray Kornfeld**  
60 months  
3 years supervised release  
Employee  
KATN Trust



**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



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



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



**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



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



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



**Leonard G. Potillo**  
46 months  
3 years supervised release  
Manager/Owner  
United Credit Recovery, LLC



**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 & 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



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



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



**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.



**James A. Laphen**  
34 months  
2 years supervised release  
President/COO  
TierOne Bank



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



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



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



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



**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



**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



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



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



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



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



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



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



**Michael Ramdat**  
21 months  
3 years supervised release



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



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



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



**Don A. Langford**  
21 months  
2 years supervised release  
Sr. VP/Chief Credit Officer  
TierOne Bank



**Abraham Kirschenbaum**  
18 months  
2 years supervised release



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



**Grady Fricks**  
18 months  
5 years supervised release  
Borrower  
Gateway Bancshares



**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.



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



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



**Walter Bruce Harrell**  
18 months  
3 years supervised release



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



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



**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



**Chester Peggese**  
12 months  
5 years supervised release  
Loan Consultant



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



**Carlos Peralta**  
12 months  
3 years supervised release



**Duy Nguyen**  
12 months  
5 years probation  
Owner  
HAMP Resources



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



**Lynn Nunes**  
12 months  
5 years supervised release  
Owner  
Network Funding



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



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



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



**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



**Alberto Solaroli**  
12 months  
2 years supervised release  
Borrower



**Christopher Ju**  
10 months  
2 years probation



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



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



**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



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



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



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



**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



**Eduardo Garcia Sabag**  
3 months  
Deported



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



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



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



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



**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  
5 years supervised release



**Michael Bradley Bowen**  
1 day  
5 years supervised release



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

## **TARP-Related Investigations Activity Since the April 2016 Quarterly Report**

Each quarter SIGTARP investigations result in a number of charges, convictions, and prison sentences as set forth in Figures 1.4-1.9. 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**

#### **Investigations and Enforcement Against TARP Banks and Bankers**

##### **First Case Nation-Wide Where TARP Applicant Banker Defendants Found Guilty of TARP Fraud—Jury Delivers Guilty Verdicts Against Former CEO and Chairman In Fraud Scheme to Get \$13.5 Million In Bailout Funds**

On April 27, 2016, following a 18 day jury trial in the U.S. District Court for the Eastern District of Pennsylvania, a Federal jury returned guilty verdicts against Brian Hartline and Barry Bekkedam, the former President and Chief Executive Officer, and Chairman (respectively) in a scheme to defraud the government into giving NOVA bank \$13.5 million in TARP funds. Both defendants were found guilty of conspiracy to defraud the United States, TARP fraud, and two counts of false statements to the Federal Government. In June 2009, NOVA Bank was approved to receive \$13.5 million in TARP funds on the condition that the bank raise \$15 million in additional, private capital. Bekkedam and Hartline devised a scheme to make NOVA bank appear more financially sound than it was – that new money was being invested in the bank. As part of the scheme, in May 2009 the defendants arranged for NOVA Bank to loan money to a Florida businessman and for the Florida businessman to transfer the funds to NOVA's parent company so it would appear as though the bank had new capital from an outside investor. In fact, the “new money” investment was the bank's own money. In October and December 2009, Bekkedam and Hartline convinced two others to make similar “investments” using loans from NOVA to make NOVA appear more financially sound than it actually was. The defendants also told and directed employees to tell the U.S. Department of the Treasury that NOVA had raised new capital when it had not. The defendants concealed the true purpose of the loan to the Florida businessman and falsely stated the purposes of the other two loans. The bank ultimately did not receive TARP funds and in October 2012, the bank failed. The case was investigated by SIGTARP, the FBI, the FDIC OIG, FRB OIG and the CFPB. The case is being prosecuted by United States Attorney's Office for the Eastern District of Pennsylvania.

**TARP Banker Charged with Conspiring to Defraud His Employer, TARP Recipient Bank**

On May 5, 2016, Daniel Sexton, Jonathan Williams, Joseph Tobin and Sheila Flynn were charged with a scheme to defraud, or attempting to do so, from May 2006 to September 2010 at various banks. Tobin, a former loan officer at TARP recipient PBI Bank, and his co-conspirators allegedly conspired to defraud TARP recipient, PBI bank, of millions of dollars. As a loan officer, Tobin allegedly took part in a four-year fraud scheme that began prior to the financial crisis in 2006 that resulted in PBI Bank repeatedly funding millions in loans based on false information. Porter Bancorp, Inc., the parent company of PBI Bank received \$35,000,000 in TARP funds from Treasury in exchange for preferred shares in the Porter Bancorp, Inc., which was sold at a loss by Treasury of \$31,500,000. Additionally, Porter Bancorp, Inc., missed 13 dividend payments totaling \$6,737,500. SIGTARP investigated this case and it is being prosecuted by the United State Attorney's Office for the Eastern District of Kentucky.

**Banker Indicted In Scheme to Defraud TARP Recipient Bank of \$13 Million to Finance a Movie**

On April 27, 2016, Darryl Wesley Clements and Rodney Patrick Dunn, an employee at TARP recipient The Harbor Bank of Maryland, were charged with a scheme to defraud the bank to secure \$13 million in financing for a movie. Harbor Bankshares Corporation, the parent company of The Harbor Bank of Maryland, received \$6,800,000 in TARP funds, all of which remains outstanding. Additionally, Harbor Bankshares Corporation missed 24 dividend payments totaling \$2,686,000 (of which \$2,516,000 is still owed). This case is being investigated by SIGTARP and the FBI and is being prosecuted by the United States Attorney's Office for the District of Maryland.

**Investigations for Using or Defrauding TARP Institutions****Connecticut Man Found Guilty In Multimillion Dollar Insurance Scheme**

On June 9, 2016, Daniel Carpenter was found guilty, following a bench trial for a scheme to defraud insurance companies into issuing insurance policies on the lives of elderly people. Lincoln National Life Insurance Co, a subsidiary of Lincoln National Corp, a \$950 million TARP recipient was defrauded. This matter is being investigated by SIGTARP, and the U.S. Department of Labor – OIG, the U.S. Department of Labor – Employee Benefits Security Administration's Boston Office. The case is being prosecuted by United States Attorney's Office the Department of Connecticut.

**Massachusetts Woman Charged with Mortgage Fraud Against TARP Banks**

On May 25, 2016, Denise Bruce, pleaded guilty to bank fraud for defrauding mortgage companies, including subsidiaries of three TARP recipient banks (JPMorgan Chase, Wells Fargo, and Goldman Sachs), with multiple mortgages she obtained on a single residence. The case is being investigated by SIGTARP, the

United States Attorney's Office for the District of Massachusetts, and the Federal Housing Finance Agency – OIG.

## **Investigations Relating to TARP Housing Assistance Programs**

### **California Man Found Guilty of Orchestrating \$31 Million Mortgage Modification Fraud Scheme with Over 30,000 Victims Nationwide**

On May 3, 2016, Dionysius Fiumano, following a several day trial, was found guilty for orchestrating a massive mortgage modification scheme through which he and his co-conspirators defrauded more than 30,000 American homeowners out of approximately \$31 million feigning affiliation with Treasury's official homeowner relief program, the Home Affordable Modification Program (HAMP). When consumer complaints attracted attention, the co-conspirators renamed their companies to continue the fraud. Fiumano was the ringleader with three co-conspirators, Pedram Abghari, Justin Romano, and Mahyar Mohases, who pled guilty for their roles in the scheme. This case was investigated by SIGTARP and is being prosecuted by the U.S. Attorney's Office for the Southern District of New York's Complex Frauds and Cybercrime Unit.

### **California Men Pleaded Guilty to Defrauding More Than 400 Homeowners Out of \$2.7 Million**

On March 31, 2016, Chad Caldaronello, aka Chad Carlson, and aka Chad Johnson pleaded guilty, together with co-conspirators, including Brian Pacios, to a \$2.7 million mortgage modification scheme. Their businesses "HOPE Services" and "HAMP Services," promised loan modifications to more than 400 distressed homeowners claimed that they were authorized by Federal Government to help facilitate the loan modification process. SIGTARP investigated the case with the FBI. The case is being prosecuted by the United States Attorney's Office for the Central District of California.

### **Unlicensed Real Estate Appraiser Admits Role in Mortgage Fraud Scheme**

On April 26, 2016, Paul Chemidlin was sentenced to 5 years in prison and ordered to pay \$1,518,499 in restitution for mortgage fraud, including submitting false mortgage loan applications to mortgage lenders, TARP banks. This case was investigated by SIGTARP, the FBI Newark Mortgage Fraud Task Force; the U.S. Postal Inspection Service, HUD-OIG; FHFA-OIG; IRS-CI; and the Hudson County Prosecutor's Office. This case was prosecuted by the United States Attorney's Office for the District of New Jersey.

### **Owner of California Company that Offered Mortgage Assistance Pleads Guilty to False Advertising Charges**

On May 3, 2016, John Vescera pleaded guilty to false advertising and misusing a government seal in connection with a mortgage modification scheme. From 2010 until approximately 2012, Vescera and his company First One Lending Corporation (First One) solicited clients through television advertisements and infomercials



which touted the mortgage modification services of an entity known as the National Mortgage Help Center (NMHC). NMHC advertisements misrepresented NMHC its affiliation U.S. Government and falsely stated that NMHC “help[ed] thousands of homeowners every day.” First One fraudulently claimed an affiliation with government mortgage loan assistance programs, including HAMP, and that it was licensed or approved by HUD for housing counseling or home mortgage loan modification services. This case was investigated by SIGTARP, the U.S. Postal Inspection Service – OIG, HUD-OIG, and the FBI. The case is being prosecuted by United States Attorney’s Office for the District of Connecticut.

### **New York Man Pleads Guilty to Defrauding Homeowners in Loan Modification Scheme**

On June 16, 2016, David Gotterup pleaded guilty to a scheme to defraud distressed homeowners who were seeking relief through government mortgage modification programs, including HAMP, and conducting a mortgage fraud on TARP recipient banks. This case is being prosecuted by the United States Attorney’s Office for the Eastern District of New York.

### **SIGTARP Independent Oversight<sup>vii</sup>**

SIGTARP prevents fraud, identifies wasteful spending, and drives improvements in ongoing \$38 billion in TARP programs. When an audit confirms a program is at risk, SIGTARP looks for ways to fix the problem by leveraging best practices and our extensive knowledge of TARP. We then issue recommendations to Treasury, which we share with Congress and the public. SIGTARP focuses on work that has the power and potential to drive change where change is needed.

### **Key Milestones**

- Testified before Congress 10 times on reports
- Reports widely covered by Members of Congress and media which helps drive change
- Forensic audit team with the ability to deep dive to root out waste and fraud
- Jurisdiction allows SIGTARP to audit everyone involved in TARP programs, not just Treasury employees, allowing for more complete cross-cutting findings. This includes for example, state agencies, city agencies, demolition contractors and subcontractors, and mortgage servicers.

### **Recent Reports**

- SIGTARP recently reported that the \$622 million blight demolition program under the Hardest Hit Fund is **significantly vulnerable to fraud, bid rigging, other closed-door contract awards, and overcharging**. There are no Federal competition requirements or limitations that Federal funds only pay for costs that are necessary and reasonable that apply to the 280 local partners and all of their subcontractors. SIGTARP recommended that these vulnerabilities

<sup>vii</sup> Blight Elimination figures as of audit report date may not reflect current information.

can be easily strengthened by adopting similar requirements as HUD in its blight demolition program. SIGTARP reported that the state agencies also have no competition or overcharging requirements to protect against these vulnerabilities.

- SIGTARP recently reported about risks associated with **non-bank mortgage servicers** (such as Ocwen, Nationstar, etc.) who Treasury has already paid more than \$1 billion in Federal TARP funds, largely running TARP's HAMP program. Some of these servicers have already been found to violate the law and Treasury's rules on HAMP.
- SIGTARP has recently reported on **low-performing state agencies** in the \$10 billion Hardest Hit Fund that continue to be paid Federal TARP dollars but do not get the assistance out to homeowners effectively. SIGTARP made recommendations on how Treasury can bring accountability to low performing agencies that Treasury pays to administer this program.

## Recent Audit/Evaluation Release

### **“Treasury’s HHF Blight Elimination Program Lacks Important Federal Protections Against Fraud, Waste, and Abuse”**

On June 16, 2016, SIGTARP published “Treasury’s HHF Blight Elimination Program Lacks Important Federal Protections Against Fraud, Waste, and Abuse”. In that report SIGTARP found that the Federal Government funds two main programs for the demolition of blighted houses, but only the U.S. Department of Housing and Urban Development’s (“HUD”) program has Federal requirements to protect the Government against substantial risks inherent in contracting for demolition work—Treasury’s Hardest Hit Fund does not. SIGTARP found that blight elimination under Treasury’s Hardest Hit Fund lacks very basic Federal requirements that govern HUD’s blight elimination program. While TARP-funded demolition of abandoned houses has great potential benefit to communities, the absence of Federal requirements specific to the risks inherent in blight elimination like those that exist in HUD’s blight elimination program puts Treasury’s program at great risk of fraud, waste, and abuse. At least one city mayor seeking funds under Treasury’s program stated publicly that these funds come with no stipulations—a perception that will only change when Treasury creates Federal stipulations to mitigate substantial risk. Right now, the risks of HHF blight elimination continue unregulated and unchecked for more than half a billion Federal dollars.

Treasury followed HUD’s lead in creating a Federally-funded blight elimination program, but made its program bigger (nearly \$622 million compared to HUD’s \$300 million) and without blight-specific Federal requirements designed to protect against the risks inherent in this activity. While Treasury conducted a written analysis of the benefits of expanding HHF to include blight elimination, there is no Treasury written analysis of the risks. It should have been obvious to Treasury that demolition activities and the flow of Federal dollars through hundreds of individuals, companies, and other non-Federal entities carry far greater risk to the Federal Government than providing Federal funds to unemployed or at-risk

homeowners, which had previously been HHF's sole activity. Treasury could have used HUD as a model for Federal requirements needed to mitigate risks inherent in blight elimination, but it did not—instead only amending its contract with participating state agencies with 2-3 pages of provisions in large type that are insufficient to protect against risks inherent to contracting for demolition and other activities.

Treasury's Hardest Hit Fund program is significantly vulnerable to the substantial risks of unfair competitive practices and overcharging, either of which could lead to fraud, waste, and abuse. The most glaring difference between the two Federal blight programs is that HUD requires: (1) full and open competition (and other competition requirements); and (2) that demolition and other costs must be necessary and reasonable. Treasury requires neither.

Treasury's program is at far greater risk than HUD's program given that Treasury has zero Federal requirements for competition. Unlike Treasury, HUD does not leave competition to chance. Without similar requirements to HUD, Treasury is not conducting any oversight over whether there is competition in the solicitation or awarding of Federal funds or whether costs are necessary and reasonable. This means that more than half a billion in Federal dollars contracted with nearly 280 local partners, each who may have contractors and subcontractors, is being expended with zero Federal requirements for competition, and no requirement that demolition costs be necessary and reasonable.

There is a substantial public interest in having Federal requirements for competition in this TARP program. Federal requirements for competition are designed to keep programs fair. The Administration has said that competition drives down costs, motivates better contractor performance, helps curb fraud and waste, and promotes innovation. Favoritism, undue influence, contract steering, bid-rigging, and other closed-door contracting processes, can result from a lack of Federal requirements for competition.

There is no harm in Treasury creating Federal requirements for full and open competition, and other competition requirements, similar to HUD's program. HUD's program allows for the same locally-tailored solutions and flexibility that Treasury seeks, only with accountability and oversight not present in HHF, and with less risk of fraud, waste, and abuse. HUD protects the Federal Government and the program through 6 pages in small font of Federal requirements for competition, requirements that flow down to state and local governments. By contrast, in the face of Treasury's silence, the state agencies administering Treasury's program have no requirements for full and open competition in this program, with one very small exception. One small agency in South Carolina, which is allocated 6% of total funding for TARP blight elimination, requires "open and free" competition, leaving 94% of this program (nearly \$590 million in Treasury funding) with no requirement for full and open competition. Clearly, HHF South Carolina has determined that there is no harm in requiring full and open competition, just as there would be no harm to the remaining \$590 million in funding through six other HHF state agencies. Beyond HHF South Carolina's single paragraph on competition, HHF Alabama (which is allocated 4%

of TARP funding for blight elimination) has a single sentence in its guidelines on competition (requiring two bids), evidencing that there is no harm in competition.

Those running this program (Treasury and state agencies) are essentially allowing the recipients of Federal funds to determine whether to have competition and in what form. This has led to a patchwork of inconsistent or non-existent practices on competition. Treasury does not require that nearly \$622 million in Federal funds will even be bid out at all. Treasury does not require that competition be full and open, prohibit a single quote from a sole source, or prohibit placing unreasonable requirements on firms to qualify. Two small HHF state agencies are the only ones in this program even attempting to set any requirements for competition, which is insufficient to protect nearly \$622 million.

Unlike Treasury, HUD does not allow the recipient of Federal dollars to set the rules on competition, but instead layers on any state or local laws or rules that might apply on top of Federal requirements. Unlike HUD, Treasury's program relies exclusively on state/city laws or rules. Local rules may not even apply to the nearly 280 local partners in Treasury's program because most (87%) of them are not municipalities or public agencies, but instead include nearly 100 individuals, 8 for-profit companies, 105 non-profit entities, and 33 land banks. Any rules that may apply are varied, leaving the Federal Government substantially at risk compared to HUD's blight elimination program.

SIGTARP also found that HUD limits Federal dollars for blight elimination to only necessary and reasonable costs, but Treasury does not, leaving HHF at risk of overcharges, waste, and fraud. Treasury has a cap of \$25,000 or \$35,000 per property, which is not sufficient to protect the Federal Government from paying for costs that are not necessary and reasonable. Treasury's cap far exceeds the average cost of demolition, reflective of worst-case-scenarios. Treasury's Blight Elimination Program is leaving the analysis of what is necessary and reasonable to the recipients of Federal funds. HUD does not place such trust or hope in recipients to protect the Federal Government.

At the very least, Treasury's program should have the same protection as the other Federally-funded blight elimination program. The requirements of a grant program (at HUD) should be the bare minimum for a TARP program. HHF does not have to be a grant for Treasury to protect it. That would be form over substance. Federal grant funds are not the only Federal funds that should be protected. TARP funds are bailout funds that Congress designed to be accompanied by accountability. TARP funds should have more accountability and oversight than grant programs. Treasury should make its own requirements to protect the program.

The Hardest Hit Fund is a homeowner bailout program fought for by Congress, which rejected TARP at first. It is not a bailout of cities, no matter how good the intentions, or developers, construction companies, non-profits, for-profits, land banks, or individuals who are not at-risk homeowners. This program has a lot of self-interests involved and with that come risks and vulnerabilities that need strong protection—protection that exists in HUD's program, but not in Treasury's program.

TARP funds for demolitions of abandoned properties were taken from programs that directly gave TARP money to homeowners, primarily in the form of unemployment and underemployment assistance. Every dollar that pays a demolition contractor for costs that are not necessary or reasonable is a dollar taken away from a homeowner. Every dollar that pays a demolition contractor for costs that are not necessary or reasonable is a dollar taken away from demolishing an abandoned house that causes safety concerns for a neighborhood. That is why it is so important that Treasury create Federal rules to protect this program and these bailout funds, and why it is so important that everyone with oversight of TARP keeps this new use of TARP for razing homes tightly focused and protected.



---

## SECTION 2 SIGTARP RECOMMENDATIONS

---





A fundamental role of an office of an Inspector General is to identify vulnerabilities to fraud, waste and abuse and provide recommendations to protect against those vulnerabilities. When we see an open door to fraud in a TARP program, our responsibility is to warn Treasury, and help them shut that door. Treasury has its own responsibility to ensure that TARP programs are free from fraud and waste. On June 16, 2016, SIGTARP issued an audit report, “Treasury’s HHF Blight Elimination Program Lacks Important Federal Protections Against Fraud, Waste and Abuse” to prevent fraud in the TARP’s Hardest Hit Fund. What SIGTARP found is that the lack of Federal requirements for competition in TARP’s \$622 million Blight Elimination Program makes the program significantly vulnerable to unfair competitive practices such as bid-rigging, contract steering, and other closed-door contracting processes. The second thing we found is that there is no Federal limit to pay only those demolition costs that are necessary and reasonable, which also opens the door to fraud and waste.

We recommended easy fixes to Treasury. There have been two federally funded programs with the same activity to demolish homes, and the same risks, but under two different agencies with two different set of federal rules. All Treasury needs to do is follow HUD’s lead in putting in federal competition requirements and a limit to not pay anything more than is necessary, while allowing flexibility for states. SIGTARP made 20 recommendations for Treasury to do just that, to stop these significant vulnerabilities, address these risks and protect \$622 million in taxpayer funds from fraud, waste, and abuse.<sup>1</sup> Given that Treasury recently allocated millions of additional federal dollars to this program, early adoption of SIGTARP’s recommendations would shut the door to fraud.

## TREASURY SHOULD REQUIRE FULL AND OPEN COMPETITION FOR BLIGHT ELIMINATION FEDERAL DOLLARS

*SIGTARP recommended that Treasury require full and open competition for the hundreds of millions of TARP dollars available in the Hardest Hit fund for blight elimination, and make this requirement apply to all partners and participants receiving HHF funds, similar to HUD’s requirement in its blight elimination program.*

SIGTARP found that Treasury does not require full and open competition (or any competition) for nearly \$622 million in Federal funds for blight elimination, leaving the Federal Government substantially at risk compared to HUD’s blight elimination program.

Treasury’s agreement with state agencies is silent as to competition. Treasury appears through its silence to be relying on state agencies or state or local laws that may or may not apply. This is unlike HUD, which requires full and open competition, does not rely on local government or state or local laws or rules that

<sup>1</sup> As of June 30, 2016, \$791 million in Federal funds have been allocated for blight elimination.

may apply, but instead layers those on top of Federal rules. In the face of Treasury's silence, the state agencies administering Treasury's program have no requirements for full and open competition with one small exception: South Carolina, which accounts for only 6% of the total HHF amount allocated to blight elimination, leaving 94% of this program (nearly \$590 million in Treasury funding) with no requirement for full and open competition.

Treasury's program is at far greater risk than HUD's program given that Treasury has zero federal requirements for competition. More than half a billion in federal dollars contracted with nearly 280 local partners,<sup>ii</sup> each who may have contractors and subcontractors, is being expended with zero federal requirements for competition. Most (87%) of the local partners are not municipalities or public agencies. For example, there are nearly 100 individuals and 8 for-profit-companies who serve as local partners who have received and may receive these Federal funds.

## TREASURY SHOULD ESTABLISH FEDERAL REQUIREMENTS TO USE COMPETITIVE PROCEDURES WHEN SOLICITING CONTRACTS UNDER THE BLIGHT ELIMINATION PROGRAM

*SIGTARP made recommendations that Treasury make similar requirements to HUD's requirements in its blight elimination program: that Treasury generally require that blight elimination work be competitively bid out; prohibit receiving a single quote from a single source; prohibit placing unreasonable requirements on firms to bid; prohibit those who worked on request for proposals from bidding; prohibit noncompetitive pricing practices between affiliated companies; use sealed (anonymous) bids; solicit offers for smaller contracts from an adequate number of qualified bidders from a public request for proposal; and take affirmative steps to use minority and women owned businesses.*

In stark contrast to HUD, Treasury has no competitive solicitation requirements in its blight elimination program. Treasury does not require the state agencies to require local partners to engage in competition in soliciting work. Treasury does not require that nearly \$622 million in Federal funds will even be bid out at all. Even when the work is bid out, there is no requirement that the competition be full and open. There is no prohibition against receiving a single quote from a sole source. There is no prohibition on placing unreasonable restrictions on firms to qualify. There is no preference that bids be sealed. For smaller contracts, there is no requirement to receive quotes from an adequate number of sources. There is no requirement that affirmative steps be taken to use minority and women-owned business.

In contrast, HUD's requirement for full and open competition generally requires all recipients of Federal funds to use competitive procedures when

<sup>ii</sup> As of June 30, 2016, 307 local partners have contracted for blight elimination.

soliciting contracts under the blight elimination program. HUD established this requirement, “in order to ensure objective contractor performance and eliminate unfair competitive advantage.”

Unlike HUD’s blight elimination program, Treasury and HHF state agencies let those receiving Federal funds (87% of which are not public entities) set the rules and procedures for competition, leaving the program extremely vulnerable to fraud, waste, and abuse. SIGTARP found that unlike HUD, Treasury and the state agencies running HHF Blight Elimination Programs allow the recipients of the Federal funding to decide whether to have competition and in what form—whether and how to advertise or bid out demolition and other contracts. SIGTARP also found that only one state agency under HHF, HHF Alabama has a requirement for bids (HHF Alabama is allocated only 4% of total federal funding under HHF). SIGTARP found that the local partners award contracts using a patchwork of differing standards and procedures. This patchwork situation increases the risk that local partners and their subcontractors may award contracts based on self-interest, favoritism, or use non-competitive practices that lead to inflated costs or other inefficiencies, or fraud, waste, and abuse. This is an open invitation to bid-rigging, contract steering, and other closed-door contract processes.

## TREASURY SHOULD ESTABLISH FEDERAL COMPETITION REQUIREMENTS TO AWARD CONTRACTS UNDER THE BLIGHT ELIMINATION PROGRAM

*SIGTARP made recommendations that Treasury make similar requirements to HUD’s requirements in its blight elimination program: that Treasury require written procedures that (1) clearly and accurately describe technical requirements in a way that do not unduly restrict competition, (2) identify all requirements that bidders must fulfill and (3) identify all factors to be used in evaluating bids; require that all prequalified lists of bidders be current and include enough sources to ensure the maximum open and free competition; the sealed bids be evaluated without discussion of the bidders and that firm fixed price contracts be awarded to the lowest bidder who satisfied the terms and conditions; and that fixed or cost-reimbursement contracts be awarded to the vendor whose proposal is most advantageous to the program.*

Unlike HUD who has strict requirements for competition in awarding contracts in its blight elimination program, Treasury has no competition requirements. Without any federal requirement to do so, SIGTARP found that 6 of 7 state agencies in HHF have no requirements for competition that apply to local partners awarding contracts for \$590 million (94% of Federal funds). Unlike HUD, Treasury and the state agencies let those receiving Federal funds (87% of which are not public entities) decide how to award contracts, leaving Treasury’s program extremely vulnerable to fraud.

## TREASURY SHOULD LIMIT COSTS TO ONLY NECESSARY AND REASONABLE DEMOLITION COSTS

*SIGTARP recommended that Treasury limit costs to be reimbursed by Hardest Hit Fund dollars to only those demolition or other blight elimination activity costs that are necessary and reasonable, similar to HUD.*

SIGTARP found that HHF's Blight Elimination Program is vulnerable to the risk of overcharging and fraud because, in stark contrast to HUD, Treasury has no requirement that Federal funds will only cover blight elimination cost that are necessary and reasonable. Instead, Treasury set a worst case scenario, creating a maximum allowable cost per property of \$25,000 to \$35,000, depending on the state. Treasury allows for Federal dollars to pay unnecessary and unreasonable costs as long as they fall under a maximum set amount based on the worst-case scenario of costs. This is not sufficient to protect against overpaying, waste, and fraud, because it does not reflect necessary and reasonable costs, but instead far exceeds the average cost of demolition. For example, as of December 31, 2015, Treasury reports the median cost of demolition in Michigan as \$10,558 (+\$2,700 greening), Indiana \$14,918 (+\$5,021 acquisition + \$4,441 greening) and Ohio \$8,100 (+\$108 acquisition + \$500 greening). None of the state agencies in HHF have a requirement that Federal HHF dollars will only cover demolition costs that are necessary and reasonable. Both HUD and Michigan's state blight demolition program have necessary and reasonable cost limits.

## TREASURY AND STATE AGENCIES SHOULD NOT RELY ON THE JUDGMENT OF THOSE RECEIVING FEDERAL FUNDS TO DETERMINE WHAT COSTS ARE NECESSARY AND REASONABLE, BUT INSTEAD DO MORE TO ESTABLISH NECESSARY AND REASONABLE DEMOLITION COSTS

*SIGTARP recommended that Treasury require state agencies to do more to establish, in writing, what are necessary and reasonable demolition (and other) costs in each city and seek substantial justification for invoices that exceed those costs. Treasury should require state agencies to determine the necessary and reasonable costs in each city by using three best practices: (1) industry experts; (2) third-party market quotes; and (3) established practices and policies regarding current and historical cost information on Federal, state, and local blight elimination, particularly by the same parties conducting those activities.*

Treasury has no way of knowing whether the demolition costs submitted for Hardest Hit Fund dollars are appropriate, and is at a significant disadvantage in identifying any waste, fraud or abuse. Treasury and the state agencies running this program leave it to those receiving these Federal funds to decide how much to charge as long as they stay under \$25,000 or \$35,000. An official from Michigan's housing finance agency told SIGTARP that the costs are "pretty much left up to the blight partner," saying "they're going to be prudent about their costs." A reactive approach in establishing what costs are necessary and reasonable by reviewing submitted claims carries a risk that those submitting claims could drive up the price. The cost of demolition under HHHF has risen from prior non-HHF demolitions in some of these states. HUD does not place such trust or hope in recipients to protect the Federal government. HHHF is more vulnerable than HUD's program because the vast majority of local partners in HUD's program are municipalities, but they represent only 13% of the local partners in HHHF. Instead, 100 of the local partners in HHHF are individuals and 8 are for-profit-companies.

Because a federal program that is more than half a billion dollars requires more than trust or hope that costs will be minimized, SIGTARP recommended that Treasury put requirements in place to ensure that does not happen. To arm them with knowledge, state agencies should at a minimum follow the best practices of HUD and other Federal awards to ensure that taxpayers are protected against overpaying for blight elimination.

Requirements for full and open competition, competition in solicitation and awarding contracts, and limiting costs to only those that are reasonable and necessary are critically important because they prevent bid-rigging and other unfair contracting practices, overcharging, and fraud. HUD recognized the importance of having such requirements and SIGTARP recommended that Treasury should act now to put into place similar protections using HUD as a model or adopting its own requirements to mitigate the significant vulnerabilities to unfair competition, overcharging, and fraud. Treasury has not agreed to implement these recommendations, deferring to state agencies, which, as SIGTARP found, do not have these requirements, allowing for the same vulnerabilities.

Public policy interests support Treasury protecting this program to the same extent as HUD's program by requiring full and open competition and other competition standards, and limiting costs to only those that are necessary and reasonable, for the remaining hundreds of millions of Federal dollars still available. Federal requirements for competition keep programs fair, drive down costs, motivate better contractor performance, help curb fraud, waste, favoritism, undue influence, contract steering, bid-rigging, and other closed-door contract processes, and promote innovation. HUD's program has the requirements that SIGTARP recommends to Treasury, while allowing for the same locally-tailored solutions and flexibility that Treasury seeks, only with accountability and oversight not present in HHHF, and with less risk of fraud, waste, and abuse.

## 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.

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

Continued on next page

**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.

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

Continued on next page

## 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.

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

Continued on next page



**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			

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

Continued on next page

## 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			

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

Continued on next page

**SIGTARP RECOMMENDATIONS TABLE (CONTINUED)**

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
65			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			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 *	X			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.
68 *	X			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.
69 *	X			Office of Financial Stability ("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.
70 *			X	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.
71 *	X			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 COTRs to use when reviewing legal fee bills, and incorporate those instructions and guidance into OFS written policies.
72 *			X	OFS should review previously paid legal fee bills to identify unreasonable or unallowable charges, and seek reimbursement for those charges, as appropriate.
73 *		X		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.
74 *		X		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.

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

Continued on next page

## 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.

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

Continued on next page

**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.

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

Continued on next page

## 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 SIGRARP 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.

Continued on next page

**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."

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

Continued on next page

## 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.

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

Continued on next page



**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.

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

Continued on next page

## SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
121 To preserve the amount of capital former TARP banks participating in SBLF have to lend, the primary Federal banking regulators (the Federal Reserve, FDIC, or OCC) should not approve dividend distributions to common shareholders of former TARP banks that have not effectively increased small-business lending while in SBLF.			X	Treasury has not agreed to implement this important recommendation.
122 In order to prevent confusion, promote transparency, and present taxpayers who funded TARP with clear and accurate reporting, when Treasury discusses the amount of TARP funds (or CPP funds) recovered or repaid, Treasury should not count the \$2.1 billion in TARP investments that Treasury refinanced into the Small Business Lending Fund, which is outside of TARP.			X	Treasury has not agreed to implement this important recommendation.
123 To ensure that homeowners in HAMP get sustainable relief from foreclosure, Treasury should research and analyze whether and to what extent the conduct of HAMP mortgage servicers may contribute to homeowners defaulting on HAMP permanent mortgage modifications. To provide transparency and accountability, Treasury should publish its conclusions and determinations.	X			Although Treasury has begun to research whether HAMP mortgage servicers contribute to HAMP defaults by analyzing samples in its onsite compliance visits and by reviewing homeowner files, Treasury should do more to implement SIGTARP's important recommendation.
124 Treasury should establish an achievable benchmark for a redefault rate on HAMP permanent mortgage modifications that represents acceptable program performance and publicly report against that benchmark.		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 Treasury should publicly assess and report quarterly on the status of the ten largest HAMP servicers in meeting Treasury's benchmark for an acceptable homeowner redefault rate on HAMP permanent mortgage modifications, indicate why any servicer fell short of the benchmark, require the servicer to make changes to reduce the number of homeowners who redefault in HAMP, and use enforcement remedies including withholding, permanently reducing, or clawing back incentive payments for any servicer that fails to comply in a timely manner.			X	Treasury has not agreed to implement this important recommendation.
126 To protect the investment taxpayers made through TARP in community banks and to ensure that these banks continue to lend in their communities which is a goal of TARP's Capital Purchase Program, Treasury should enforce its right to appoint directors for CPP institutions that have failed to pay six or more quarterly TARP dividend or interest payments.		X		Treasury has made some progress implementing this important recommendation.
127 In enforcing its right to appoint directors to the board of CPP institutions that have failed to pay six or more quarterly dividend or interest payments, Treasury should prioritize appointing directors to the board of those CPP institutions that meet one or more of the following criteria: (1) rejected Treasury's request to send officials to observe board meetings; (2) have failed to pay a large number of TARP dividend payments or that owe the largest amount of delinquent TARP dividends; or (3) is currently subject to an order from their Federal banking regulator, particularly orders related to the health or condition of the bank or its board of directors. In addition, Treasury should use information learned from Treasury officials that have observed the bank's board meetings to assist in prioritizing its determination of banks to which Treasury should appoint directors.			X	Treasury has not agreed to implement this important recommendation.
128 To protect the investment taxpayers made in TARP and to ensure that institutions continue to lend in low and moderate income communities which is the goal of TARP's Community Development Capital Initiative, Treasury should enforce its right to appoint directors to CDCI institutions that have failed to pay eight or more TARP quarterly dividend (or interest) payments.			X	Treasury has not agreed to implement this important recommendation.

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

Continued on next page

**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.

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

Continued on next page

## 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.

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

Continued on next page

**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 said it has implemented this recommendation or is in the process of doing so. SIGTARP urges Treasury to do so with a sense of urgency.
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 - but should - implement this important recommendation with a sense of urgency. 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 - but should - implement this important recommendation with a sense of urgency.
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 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. Treasury should implement SIGTARP's important recommendation with a sense of urgency.

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

Continued on next page

## 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 with a sense of urgency.
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. Treasury said it has implemented this recommendation or is in the process of doing so. Treasury should implement SIGTARP's important recommendation with a sense of urgency.
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 - but should - implement this important recommendation with a sense of urgency.
163 Treasury should require state HFAs to develop a system of internal controls targeted specifically at blight elimination.			X		Treasury said it has implemented this recommendation or is in the process of doing so. 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. Treasury should implement SIGTARP's important recommendation with a sense of urgency.
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. Treasury said it has implemented this recommendation or is in the process of doing so. Treasury should implement SIGTARP's important recommendation with a sense of urgency.
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.

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

Continued on next page

**SIGTARP RECOMMENDATIONS TABLE (CONTINUED)**

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
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.
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 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.	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.	
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.			X	Treasury has not agreed to implement this important recommendation.
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.			X	Treasury has not agreed to implement this important recommendation.
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.			X	Treasury has not agreed to implement this important recommendation.
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.			X	Treasury has not agreed to implement this important recommendation.

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

Continued on next page

## SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status				Comments
	Full	Partial	In Process	None	
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.			X		Treasury has not agreed to implement this important recommendation.
174 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 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 has not agreed to – but should – implement this important recommendation 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 provided information indicating that Michigan developed performance indicators and that Ohio, Indiana, and Illinois are starting to assess and analyze the impact of HHF blight elimination activities on reducing and preventing foreclosures. Treasury said it has implemented this recommendation or is in the process of doing so. Treasury should implement SIGTARP's important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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.

Continued on next page



**SIGTARP RECOMMENDATIONS TABLE (CONTINUED)**

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None	
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 has not agreed to - but should - implement this important recommendation with a sense of urgency.
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 it has implemented this recommendation or is in the process of doing so. 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 it has implemented this recommendation or is in the process of doing so. 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 has not agreed to - but should - implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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.

Continued on next page

## SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
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 has not agreed to -but should -implement this important recommendation with a sense of urgency.
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 has not agreed to -but should -implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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 has not agreed to -but should -implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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 has not agreed to -but should -implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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.

Continued on next page

**SIGTARP RECOMMENDATIONS TABLE (CONTINUED)**

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
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 has not agreed to -but should -implement this important recommendation with a sense of urgency.
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 has not agreed to -but should -implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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 has not agreed to -but should -implement this important recommendation 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 it has implemented this recommendation or is in the process of doing so. 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			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.
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 agreed to implement this important recommendation. SIGTARP urges Treasury to do so with a sense of urgency.
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 agreed to -but should -implement this important recommendation with a sense of urgency.
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 said it has implemented this recommendation or is in the process of doing so. 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.

Continued on next page

## SIGTARP RECOMMENDATIONS TABLE (CONTINUED)

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
201 Treasury should assess in writing all potential risks associated with demolition and other blight elimination activities under the Hardest Hit Fund. Treasury's analysis should include, but not be limited to, potential risks related to a lack of competition for blight elimination activities, and payments for demolition and other costs that are not necessary or reasonable.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
202 Treasury should implement a comprehensive set of Federal requirements to mitigate risks associated with blight elimination activities and the contracting for those activities.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
203 Treasury should require full and open competition for the hundreds of millions of TARP dollars available in the Hardest Hit Fund for blight elimination, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
204 Treasury should prohibit those who worked on requests for proposals from bidding on blight elimination work under the Hardest Hit Fund, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
205 Treasury should prohibit placing unreasonable requirements on firms in order to have them qualify to do business related to the Hardest Hit Fund's blight elimination activities, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
206 Treasury should prohibit noncompetitive pricing practices between firms or affiliated companies for blight elimination work under the Hardest Hit Fund, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
207 Treasury should generally require that blight elimination work under the Hardest Hit Fund be competitively bid out, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
208 Treasury should express a preference for the use of sealed bids for blight elimination work under the Hardest Hit Fund, and make that requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
209 When sealed bidding is not feasible, Treasury should require the use of competitive proposals for blight elimination work under the Hardest Hit Fund. Treasury should require soliciting offers from an adequate number of qualified bidders through a public request for proposal that details the specific evaluation factors to be used. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
210 Treasury should only allow noncompetitive methods of solicitation for blight elimination work under the Hardest Hit Fund in rare exceptions, and should delineate those exceptions. Treasury should prohibit receiving a single quote from a single source. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
211 Treasury should require that recipients of blight elimination funding under the Hardest Hit Fund take all necessary affirmative steps to assure that minority and women owned businesses are used when possible. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
212 Treasury should require that all non-Federal entities or individuals contracting for blight elimination work under the Hardest Hit Fund establish written procedures that: (1) clearly and accurately describe the technical requirements in a way that does not unduly restrict competition; (2) identify all requirements that bidders must fulfill; and (3) identify all factors to be used in evaluating bids. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.

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

Continued on next page

**SIGTARP RECOMMENDATIONS TABLE (CONTINUED)**

Recommendation	Implementation Status			Comments
	Full	Partial	In Process None TBD/NA	
213 Treasury should require that all prequalified lists of companies and individuals for blight elimination work under the Hardest Hit Fund are current and include enough qualified sources to ensure maximum open and free competition, and prohibit the preclusion of potential bidders from qualifying during the solicitation period. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
214 Treasury should require that when sealed bids are used, that bids are evaluated without discussion of the bidders, and that a firm fixed price contract be awarded to the lowest bidder who satisfied the terms and conditions of the solicitation. Treasury should make these requirements pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
215 Treasury should require that when competitive proposals are used for blight elimination work under the Hardest Hit Fund, that either a fixed or a cost-reimbursement contract be awarded to the vendor whose proposal is most advantageous to the program. Treasury should make this requirement pass through the layers of funding and reimbursement.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
216 Treasury should conduct oversight to ensure compliance with all of its requirements related to competition for blight elimination under the Hardest Hit Fund.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
217 Treasury should limit costs to be reimbursed by Hardest Hit Fund dollars to only those demolition or other blight elimination activity costs that are necessary and reasonable.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
218 Treasury should require state housing finance agencies involved in blight elimination under the Hardest Hit Fund to conduct a written analysis of what demolition and other related costs are necessary and reasonable in each city or county, and provide that analysis to Treasury. To conduct this written analysis, Treasury should require the state housing finance agencies to follow best practices including using independent experts, obtaining third party fair market price quotes, and obtaining established practices and policies regarding current and historical cost information on Federal, state, and local blight elimination, particularly by the same parties conducting blight elimination activities under the Hardest Hit Fund. Treasury should require that state housing finance agencies keep this analysis current.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
219 Treasury should require state housing finance agencies involved in blight elimination under the Hardest Hit Fund to conduct due diligence necessary for effective review of claims for Federal funds by benchmarking all submitted claims against the written analysis prepared by the state housing finance agency. Treasury should require the state housing finance agencies to engage in higher scrutiny by requiring substantial justification for invoices that exceed the cost in the written analysis, and that state agencies provide a written analysis of its scrutiny of the submitted justification.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.
220 Treasury should conduct oversight to ensure compliance with all of its requirements limiting reimbursement of blight elimination costs to only those that are necessary and reasonable.			X	Treasury has not agreed to - but should - implement this important recommendation with a sense of urgency. See further discussion in Section 2.

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



---

## **SECTION 3**

THE PRESENT & CRITICAL NEED FOR FAIR ACCESS  
TO HARDEST HIT FUNDS BY HOMEOWNERS IN PARTS  
OF THE COUNTRY STRUGGLING TO JOIN OUR NATION'S  
RECOVERY BUT WHOSE STATE AGENCIES ARE LOW  
PERFORMERS

---





## INTRODUCTION

Fair access to billions of unused Federal dollars by the very people a program intended to serve, should not be an ideal, but instead, a minimum standard that all Federal Government programs must meet to be effective. This is particularly true in the case of TARP foreclosure prevention programs because Congress initially rejected Treasury's proposal for TARP to aid banks, and instead required out of fairness that homeowners also have access to TARP dollars.<sup>1</sup> As an Office of Inspector General, SIGTARP has a responsibility to identify for Treasury ways to improve the effectiveness of TARP programs. This includes the Hardest Hit Fund, a TARP program intended to provide unemployed, underemployed, and underwater homeowners in 19 states with access to TARP funds by applying through state agencies chosen by Treasury.<sup>2</sup> SIGTARP has recently released reports showing that access to HHF dollars is not always fair, as homeowners in certain states do not have the same access to Hardest Hit funds as homeowners in other states because of low performance by their state agency.<sup>3</sup>

SIGTARP has identified for Treasury (and publicly) those low performing state agencies administering the Hardest Hit Fund under contract with Treasury, so that Treasury can implement the "strict transparency and accountability" that the White House promised would apply to these state agencies. The White House promised in 2010, "effective oversight" and that HHF "program effectiveness would be measured."<sup>4</sup> While the Administration's goal was to give each state agency flexibility in administering the Hardest Hit Fund locally, that flexibility was not intended to result in a state limiting fair access to those funds by its homeowners because of the agency's low performance. Treasury described flexibility in HHF as "creative, *effective* approaches to consider local conditions," (emphasis added).<sup>5</sup> A homeowner's chance at receiving help from a Federal TARP program open in their state should not depend on where they live, just as a bank's chance at receiving help from a Federal TARP program did not depend on where the bank had its headquarters.

There is an urgent need for Treasury to bring accountability now to low performing state agencies in the Hardest Hit Fund in order to ensure fair access to HHF dollars by homeowners in those states, and that need is made even more critical by the fact that the low performing agencies are in states where homeowners still feel the impact of the unemployment, underemployment, and negative equity that marked the financial crisis, even while HHF dollars allocated for homeowners in their state sit unused.<sup>6</sup> Homeowners that fall into categories this program intended to serve, who still struggle to join our nation's recovery, are entitled to the same access to Hardest Hit funds as homeowners in other states.

Based on a desire for fair access by struggling homeowners to unused HHF funds, on March 25, 2016, 11 members of Congress asked for Presidential intervention and hands-on leadership to redirect and save the Hardest Hit Fund. These 11 Congressmen told the President by letter (attached to this report), "We

<sup>i</sup> Underwater mortgages are where the homeowner owes more than the current value of the home.

<sup>ii</sup> Negative equity is another description for underwater homes as the home has less than zero in equity based on the mortgage being higher than the value of the home.

realize that for many, the housing crisis appears over, but many homeowners are still desperately awaiting the long-promised foreclosure mitigation assistance. In HHF states, the crisis continues.” This group of Congressmen told the President, “Keeping programs under local control is an attractive idea, but it is painfully clear that this has not worked for the HHF program.” The group of Congressmen asked the President for hands-on leadership to increase program participation, to get unused Hardest Hit Fund dollars distributed, and “to ensure that homeowners in every state receive fair access to [HHF] resources.”

These 11 members of Congress representing homeowners in Alabama, California, Florida, Georgia, Michigan, Nevada, and Ohio see a present need for the Hardest Hit Fund in their districts, and they are right to be concerned. Recent data on foreclosures, delinquent mortgages, unemployment, underemployment, and underwater homes in their states evidence that there is a present need for the Hardest Hit Fund, despite low HHF performance by agencies in those states. Treasury and the Congress recognized the continued need for homeowners to have access to Hardest Hit funds by recently transferring \$2 billion unused in TARP’s HAMP program to the Hardest Hit Fund.<sup>6</sup> The 11 members of Congress told the President that the \$2 billion will be a boon to states that have been successful in reaching homeowners through the program, but will do little for homeowners in states that have struggled to use resources in the past.

Ensuring that the new \$2 billion plus existing-unused-Hardest Hit Fund-dollars is provided with fair access to homeowners in all participating states requires immediate action by Treasury to fix local agency ineffectiveness that limit fair access to HHF by homeowners in their states. Treasury contracts with the state agencies giving homeowners no choice. Treasury rejected prior SIGTARP recommendations designed to fix these problems through holding state agencies accountable citing to a desire to maintain state agency flexibility. As a result, over the last two years, there has been essentially no improvement in the low nationwide 43% of applying homeowners who were admitted to the program to receive Hardest Hit Fund assistance, as these low performing state agencies drive down nationwide averages.<sup>7,iii</sup> Several state agencies have been allowed to perform well below this already-low national homeowner admission rate year after year, restricting their homeowners’ fair access to HHF funds.

Currently, an unemployed, underemployed, or underwater homeowner’s fair access to HHF funds depends entirely on the effectiveness of the state agency that homeowners must go through to gain that access, when instead Treasury should fulfill the effective accountability and oversight promised to protect homeowners’ fair access to these funds. Low percentages of homeowners receiving assistance of those who apply, lengthy delays in state agency’s processing of homeowner applications, and high numbers of withdrawn homeowner applications result in Hardest Hit funds sitting unused, despite the present need for these funds in certain states, removing the same chance that homeowners in those state have to access those funds as homeowners in other participating states.

<sup>iii</sup> This percentage is calculated through basic arithmetic of the number of homeowners who received HHF assistance divided by the number who applied.

Given that HHF remains an emergency program, Treasury should take action now to hold low performing state agencies accountable for providing fair access to homeowners while there is a present need, and not rely on incremental improvements to come in future years when it may be too late for some. Without the strict Treasury oversight promised by the White House to ensure that local work is not only creative, but effective, homeowners in many states (including most of the states represented by the 11 Congressmen) have less of a chance of receiving Hardest Hit Fund assistance than homeowners in other states, and this program will not do all that it can to live up to its name to help unemployed, underemployed and underwater homeowners in these hardest hit states.

## THE LAST TWO YEARS HAVE SHOWN ESSENTIALLY NO PROGRESS IN INCREASING THE LOW NATIONWIDE RATE OF APPLYING HOMEOWNERS WHO RECEIVE HARDEST HIT FUND ASSISTANCE BECAUSE OF LOW PERFORMING STATE AGENCIES THAT DRIVE DOWN THE NATIONWIDE RATE

In the letter to the President, the 11 members of Congress discussed SIGTARP's finding that fewer than half of those that apply for HHF obtain assistance, a situation that has not improved during the last two years:

*As of March 31, 2016, only 42.6% (256,361 of 601,838) of homeowners who applied for the Hardest Hit Fund received any assistance—a low homeowner admission rate.*

Unfortunately for homeowners seeking Hardest hit Fund assistance, there has been almost no progress in improving low homeowner admission rates to the program:<sup>8</sup>

*As of March 31, 2015, only 42.4% (226,511 of 534,406) of homeowners who applied for HHF assistance received that assistance.*

*As of March 31, 2014, only 42.4% (178,797 of 421,366) of homeowners who applied for the HHF assistance received that assistance.*

State agencies that continue to have low performance year after year have driven down the nationwide rate, and are holding that rate down. During those two years while Treasury did not take action to hold low performing state agencies accountable, the percentage of applying homeowners who received help remained stagnant, and billions of Hardest Hit Fund dollars sat unused at Treasury.

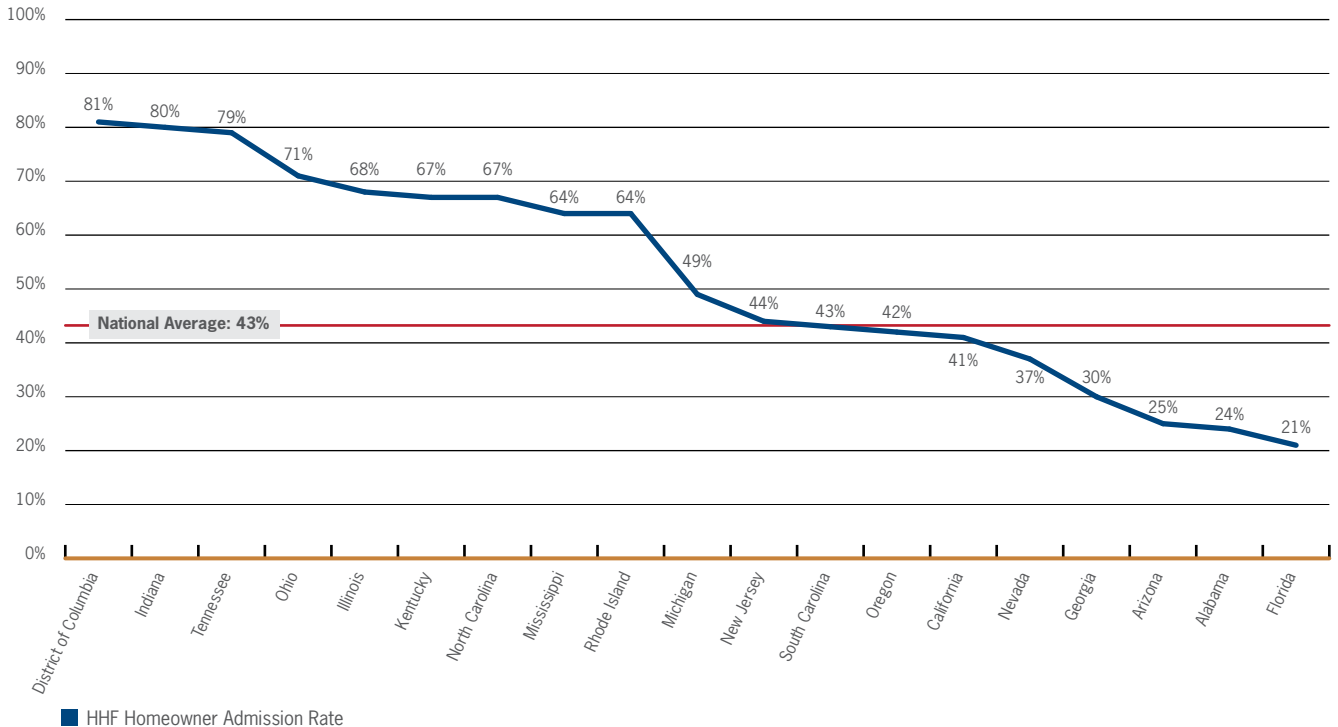
**The Chances of a Homeowner Receiving Hardest Hit Fund Assistance In Low Performing States (Represented by Most of the 11 Congressmen Who Sought Presidential Intervention) Are Not the Same Compared to the Chance of Homeowners In Other States**

Homeowners in all but two of the states represented by these 11 members of Congress are less likely to get Hardest Hit Fund assistance than the national average. For example, only one in five Florida homeowners, one in four Alabama homeowners, and less than one in three Georgia homeowners who sought HHF assistance actually received it, while less than 37% of the homeowners in Nevada, and 41% of homeowners in California, who applied for HHF assistance received it.<sup>9</sup> See Figure 3.1.

Every quarter, Treasury publishes a Hardest Hit Quarterly Performance Summary which reports on the growth in numbers of homeowners assisted.

FIGURE 3.1

HHF HOMEOWNER ADMISSION RATE



■ HHF Homeowner Admission Rate

Source: Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf, accessed 7/7/2016.

By focusing performance results on incremental increases in the number of homeowners admitted into the program each quarter, Treasury and state housing finance agencies are missing an opportunity to focus on other metrics that not only require transparency, but that must change in order for the Hardest Hit Fund to be at its most effective and provide fair access to homeowners.

Given the additional \$2 billion investment the Congress has made in the Hardest Hit Fund, Treasury should hold low performing state agencies accountable to, at a minimum, increase the percentage of applying homeowners who are admitted into the program to the nationwide homeowner admission rate of 43%. This would serve to increase the nationwide percentage of homeowners admitted to the program.

### **Recommendations to Improve the Percentages of Applying Homeowners Who Receive Hardest Hit Fund Assistance Were Unimplemented by Treasury, Which Eliminated An Opportunity to Improve Fair Access to HHF Funds**

SIGTARP's recent reports and recommendations to Treasury were made with the goal of improving program performance so that the intended recipients of these dollars — unemployed/underemployed and underwater homeowners — have fair access to that assistance. In October 2015, in an audit that focused on factors impacting the effectiveness of the Hardest Hit Fund in Florida, SIGTARP issued formal recommendations to Treasury designed to increase the admission rates for homeowners into the Hardest Hit Fund Florida:<sup>10</sup>

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 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.

While this recommendation related to the Hardest Hit Fund Florida, Treasury should apply it to all in states lagging behind the already low national average, including Alabama, Arizona, California, Georgia, and Nevada.

Facilitating fair access to unused Hardest Hit Funds necessarily requires that low performing state agencies decrease high numbers of homeowners denied or whose applications were withdrawn. Disproportionately high percentages of homeowners whose applications to the Hardest Hit Fund are denied, such as the Hardest Hit Fund Georgia which denied almost 40% of all applying homeowners, prevents fair access to Hardest Hit funds for Georgian homeowners. In October 2015, SIGTARP recommended:<sup>11</sup>

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.<sup>12</sup>

Low rates of homeowners receiving Hardest Hit Fund dollars, and high percentages of homeowners denied for the program are evidence that low performing state agencies are obstacles to homeowners' fair access to assistance. In October 2015, SIGTARP recommended how Treasury should improve the low homeowner admission rates in the Hardest Hit Fund as follows:<sup>13</sup>

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.

Identifying low performing state agencies is the first step to ensuring homeowners have fair access to HHF. Treasury has watched program performance over the last 6 years in 19 states and should be able to not only understand the reasons why SIGTARP identified certain state agencies as low performing, but should dig deeper in determining the root cause for low performance. Root causes to state agency low performance can include program eligibility requirements in one state that may be far too strict to address the typical unemployed or underwater homeowner in that state (requirements that may need to be expanded), and required documentation that many homeowners have difficulty producing (which may be unnecessary), as well as other root causes that Treasury has seen in other state agencies that have turned around low performance.

Treasury could have used these recommendations as a catalyst for change for low performing state agencies, but did not, and as a result, the low homeowner admission rates to the program nationwide have remained entirely stagnant, and the root causes to homeowners receiving fair access to this assistance have been overlooked. Without the accountability and Treasury oversight that SIGTARP recommends, homeowners in many states (including most of the states represented by the 11 members of Congress) have less of a chance of receiving Hardest Hit Fund assistance than homeowners in other states.

## LENGTHY DELAYS IN PROCESSING HOMEOWNER APPLICATIONS TO THE HARDEST HIT FUND CONTINUE TO STAND AS A FORMIDABLE OBSTACLE TO FAIR ACCESS TO THESE FUNDS AND CAN LEAD TO WITHDRAWN HOMEOWNER APPLICATIONS

In the letter to the President, the 11 members of Congress discussed SIGTARP's finding that those who are fortunate enough to obtain HHF assistance often face lengthy wait times before they actually receive that assistance, delays that other homeowners may not be able to withstand, which cuts against fair access. As SIGTARP reported in October 2015, unemployed homeowners in 15 of the 19 participating HHF states had to wait longer than a median of 3 months to get unemployment assistance from HHF. For some, the delay was much worse. SIGTARP reported that for 15 of the 77 active HHF programs, homeowners had to wait a median of more than 6 months to get help. In more than half of all HHF programs, homeowners had to wait a median of 4 months or longer to receive help. Homeowners applying for help from 45 of the 77 HHF programs had to wait a median of at least 3 months to access HHF dollars.<sup>iv</sup>

### Homeowners In Each of the States the 11 Congressmen Represent Have Faced Lengthy Delays in Obtaining HHF Dollars

- **Lengthy delays in HHF Ohio:** SIGTARP reported in October 2015, that homeowners in Ohio have suffered some of the longest delays in gaining access to HHF assistance. Unemployed homeowners in Ohio waited more than a median of 6 months to gain access to HHF unemployment assistance. According to Treasury's data, homeowners in Ohio who sought transition assistance when they give up their homes waited a full year to gain access to HHF funds. Ohio homeowners who applied for HHF help with past-due mortgage payments waited almost 9 months to gain access to HHF funds. Homeowners in Ohio who applied for HHF mortgage modification assistance had to wait more than 7-8 months to gain access to HHF funds.<sup>iv</sup>
- **Lengthy delays in HHF Florida:** SIGTARP also reported in October 2015 that Florida homeowners had to wait a median of more than 7 months to gain access to HHF funds to help make past-due payments on their mortgage. SIGTARP also raised concerns that senior citizens in Florida with reverse mortgages had to wait more than 6 months to gain access to HHF funds. SIGTARP raised in its October report that unemployed Florida homeowners who sought HHF unemployment assistance had to wait a median of more than 5 ½ months

<sup>iv</sup> Ohio's HHF programs for homeowners have been closed to new applicants since 2014, due to fully committing funds previously allocated to those programs.

- to gain access to HHF. It took more than 5 months to gain access to HHF principal reduction assistance in Florida.
- **Lengthy delays in HHF Georgia:** SIGTARP reported in October 2015 that it took a median of more than 5 months for unemployed Georgia homeowners to gain access to HHF funds, and a median of more than 6 months to access HHF mortgage reinstatement assistance. Georgia homeowners faced nearly 5 months to gain access to HHF mortgage modification assistance. It took the 18 Georgia homeowners helped in HHF Georgia's mortgage modification program since it began in 2013 a median of nearly 5 months to gain access to HHF funds. HHF Georgia reported to Treasury that the 5 homeowners who got HHF help from that program in the quarter ended March 31, 2015 had waited a median of more than one year to gain access to that HHF assistance.
  - **Lengthy delays in HHF Nevada:** As SIGTARP previously reported, despite having some of the highest levels of unemployment and underemployment in the nation, it took a median of more than 4 months for a Nevada unemployed/underemployed homeowner to gain access to HHF funds to assist with their mortgage payment or to reduce principal.
  - **Lengthy delays in HHF Michigan:** As SIGTARP previously reported, it took more than a median of 6 months for a Michigan homeowner to gain access to HHF mortgage modification assistance, nearly 5 months for a Michigan homeowner to gain access to HHF loan rescue assistance and more than a median of three months for an unemployed Michigan homeowner to gain access to HHF assistance with their mortgage.
  - **Lengthy delays in HHF California:** As SIGTARP previously reported, it took more than a median of 3 months for California homeowners with reverse mortgages (a problem for many senior citizens) to gain access to HHF assistance.
  - **Lengthy delays in HHF Alabama:** As SIGTARP previously reported, it took more than a median of 3 ½ months for an Alabama homeowner to receive HHF mortgage modification assistance.<sup>15</sup>

Despite SIGTARP raising concerns over these delays in October 2015, that serve to limit fair access to HHF funds depending on the state where the homeowner resides, the situation has already worsened for some homeowners. In the most recent quarter it typically took about 181 days for Florida's unemployed homeowners to get help through the HHF Unemployment Mortgage Assistance Program, and 360 days for the Florida's seniors to obtain HHF assistance through the Elderly Mortgage Assistance Program. Homeowners in Georgia seeking help with past due balances typically had to wait about 200 days to get help through the HHF Mortgage Reinstatement Program, while South Carolina homeowners seeking similar assistance through the HHF Direct Loan Assistance Program typically had to wait 176 days. Each of these program's delays have gotten worse since SIGTARP previously reported on these delays in its October 2015 Quarterly Report.<sup>16</sup>



## There Are More Than 160,000 Homeowners Whose Applications to the Hardest Hit Fund Have Been Withdrawn

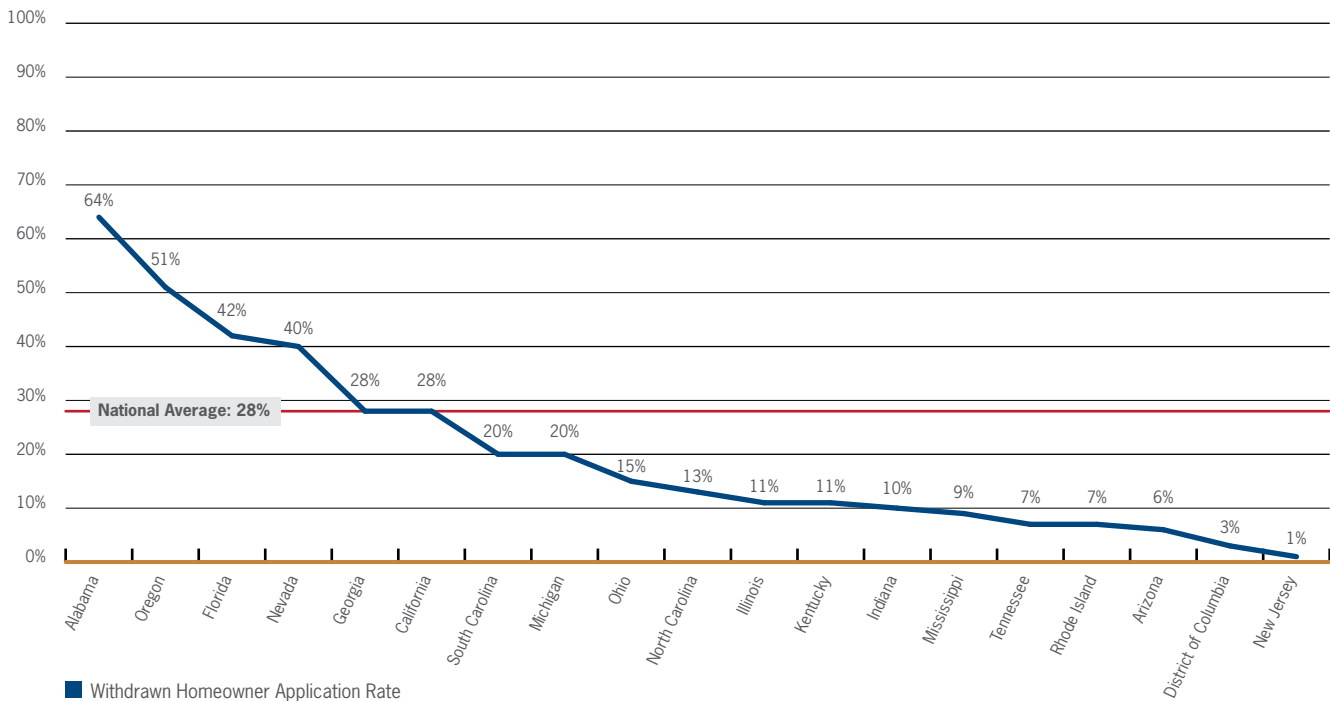
When an unemployed or underemployed homeowner is struggling to keep their home, lengthy and frustrating delays in getting the state agency to decide on their HHF application could serve to limit fair access because unemployed and underemployed homeowners may have no choice but to withdraw their applications and seek help elsewhere or because the person loses their home. Excessively complex application processes, overly burdensome document requirements and ineffective communication by a state agency with a homeowner can also lead to the state agency withdrawing a homeowner’s application because the application is deemed incomplete.

Withdrawn homeowner applications are a major obstacle for the Hardest Hit Fund, with more than 160,000 homeowners with withdrawn applications. Certain state agencies have higher percentages of withdrawn applications, which can be evidence of limiting fair access among participating HHF states.<sup>17,v</sup>

As with the other measures of HHF success, the 11 members of Congress who authored the letter are rightfully concerned, as most of the seven states these members represent are ranked with low performance compared to a nationwide average of 28% of withdrawn homeowner applications.<sup>18</sup>

FIGURE 3.2

### WITHDRAWN HOMEOWNER APPLICATION RATE BY HHF STATE



Source: Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

<sup>v</sup> Treasury does not require state agencies implementing HHF to report on how many homeowners voluntarily withdrew their HHF application versus those that had their application involuntarily withdrawn by the state agency that determines that a homeowner’s application is incomplete. Such reporting could provide greater insight on limiting fair access to HHF among states.

On this metric, fair access to HHF funds appears to be the most restricted in Alabama where 64% of all homeowners that applied for HHF have withdrawn applications. That is the lowest performance of any state agency in terms of withdrawn applications, and evidences a root cause that Treasury should dig deeper into. Fair access to HHF also appears to be restricted in Florida and Nevada where 42% and 40% of all homeowners (respectively) who applied for HHF had their applications withdrawn.<sup>19</sup>

SIGTARP has issued several recommendations to Treasury to curb high numbers of withdrawn homeowner applications and provide fair access, including:<sup>20</sup>

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.

SIGTARP also made several recommendations in an audit report focused on HHF Florida that Treasury work with HHF Florida to reduce lengthy wait times for specific HHF programs. More generally, SIGTARP recommended that:<sup>21</sup>

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.

Treasury has not implemented these recommendations. As a result, high percentages of withdrawn homeowner applications continue to be a large concern with state agencies administering HHF, particularly in Alabama, Florida and Georgia, which appears to restrict fair access to HHF.

## ELEVEN MEMBERS OF CONGRESS SEE A PRESENT NEED FOR THE HARDEST HIT FUND FOR HOMEOWNERS IN THEIR DISTRICTS, AND PUBLIC DATA SUPPORTS THAT PRESENT NEED, WHILE STATE AGENCIES CONTINUE TO HAVE LOW PERFORMANCE IN HHF

As a group, the 19 HHF states continue to be hard hit.<sup>vi</sup> The 11 Congressmen wrote to the President, “One million homeowners are currently at risk of foreclosure, and over three million homeowners hold a mortgage that exceeds the value of their home.” According to CoreLogic, those states participating in HHF account for about two-thirds of foreclosure sales over the past 12 months and more than two-thirds of underwater mortgages.<sup>22</sup>

Several HHF states still lag the country in recovery from the financial crisis, including states represented by the 11 Congressmen. As of March 31, 2016, six years into the program, Alabama had only used 29% of its available HHF funds, while Florida (58%), Georgia (46%), and Nevada (53%) have also used roughly half of their available funds to help struggling homeowners.<sup>23</sup> Unused and sitting at Treasury, these dollars are not helping unemployed, underemployed and underwater homeowners avoid foreclosure. While these Federal dollars sit unused:

### **Critical Need for Fair Access to HHF by Florida Homeowners**

There is a present and critical need for homeowners in Florida to have fair access to HHF funds. In Florida, 68,605 homeowners lost their home to foreclosure over the past year, another 122,987 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 595,369 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 3,188 homeowners in Florida gaining access to HHF funds.<sup>24</sup>

### **Critical Need for Fair Access to HHF by Michigan Homeowners**

There is a present and critical need for homeowners in Michigan to have fair access to HHF funds. In Michigan 43,444 homeowners lost their home to foreclosure over the past year, another 25,558 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 153,812 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 5,109 homeowners in Michigan gaining access to HHF funds.<sup>25</sup>

<sup>vi</sup> The 19 participating states include Alabama, Arizona, California, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Mississippi, Nevada, New Jersey, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, and Tennessee.

**Critical Need for Fair Access to HHF by Ohio Homeowners**

There is a present and critical need for homeowners in Ohio to have fair access to HHF funds. In Ohio 23,692 homeowners lost their home to foreclosure over the past year, another 47,376 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 267,305 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 48 homeowners in Ohio gaining access to HHF funds.<sup>26</sup>

**Critical Need for Fair Access to HHF by California Homeowners**

There is a present and critical need for homeowners in California to have fair access to HHF funds. In California 22,853 homeowners lost their home to foreclosure over the past year, another 76,470 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 398,482 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 9,984 homeowners in California gaining access to HHF funds.<sup>27</sup>

**Critical Need for Fair Access to HHF by Georgia Homeowners**

There is a present and critical need for homeowners in Georgia to have fair access to HHF funds. In Georgia 22,551 homeowners lost their home to foreclosure over the past year, another 40,518 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 152,488 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 1,569 homeowners in Georgia gaining access to HHF funds.<sup>28</sup>

**Critical Need for Fair Access to HHF by Alabama Homeowners**

There is a present and critical need for homeowners in Alabama to have fair access to HHF funds. In Alabama 8,380 homeowners lost their home to foreclosure over the past year, another 17,902 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 30,931 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 650 homeowners in Alabama gaining access to HHF funds.<sup>29</sup>

**Critical Need for Fair Access to HHF by Nevada Homeowners**

There is a present and critical need for homeowners in Nevada to have fair access to HHF funds. In Nevada 6,289 homeowners lost their home to foreclosure over the past year, another 15,984 are at least 90 days behind on their mortgage and risk losing their home to foreclosure, and 95,224 are in “underwater mortgages”. Despite this great need, fair access to HHF over the past year appears to be restricted with only another 100 homeowners in Nevada gaining access to HHF funds.<sup>30</sup>

## The 11 Members of Congress Who Wrote to the President Were Right to Voice Their Concern

Many of the homeowners in their districts are still not seeing the help promised by HHF and do not have the same chance of receiving HHF funds as homeowners in other HHF states. Fair access to HHF funds is restricted when state agencies continue to have low performance in HHF despite the fact that homeowners in that state continue to suffer from problems that marked the crisis.

### Homeowners in Certain HHF States with Low Performing State Agencies Continue to Suffer High Unemployment

HHF is primarily an unemployment assistance program. While some of the nation has seen growth in jobs, higher unemployment continues in some states. Unemployment plays a significant role in a homeowner's ability to make their monthly mortgage payment and keep their home. Unemployment is a common hardship cited by struggling homeowners when applying for mortgage assistance. While most HHF states still struggle with higher unemployment than the rest of the country, it is much worse in certain counties in these states. For example, as shown in figures 3.3 and 3.4 below, Dallas County, Alabama, and Lake County, California, both continue to struggle with high unemployment and its consequences.

FIGURE 3.3

#### DALLAS COUNTY, AL (PART OF THE 7TH CONGRESSIONAL DISTRICT)



In Dallas County, which comprises part of the 7th Congressional District of Alabama:

- The unemployment rate of 9% is almost twice the national average of 5.0%.
- 1,404 people are unemployed, but only 2 people were approved for HHF assistance over the past year.

HHF Alabama's application withdrawal rate (64%) is the highest of any state.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

FIGURE 3.4

**LAKE COUNTY, CA (PART OF WHICH IS WITHIN THE 5TH CONGRESSIONAL DISTRICT)**

In Lake County, part of which is within the 5th Congressional District of California:

- The unemployment rate of 7.3% is significantly higher than the national average of 5.0%.
- 2,117 people in the county are unemployed, but only 10 people received HHF assistance over the past year.
- 2,895 homeowners in the county lost their home to foreclosure since the start of HHF, during that time only 101 homeowners were approved for HHF assistance.

Roughly three out of every five homeowners that applied for HHF in California did not receive assistance.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

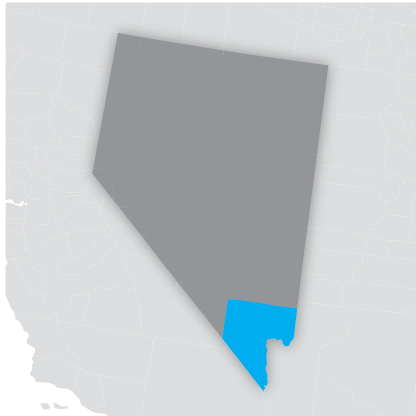
Given the fact that the Hardest Hit Fund is a program largely targeting unemployed homeowners, where Treasury selected states to participate based on higher than average unemployment, effective HHF unemployment assistance programs that also provide unemployed homeowners in every participating state the same chance of HHF funds are critical to helping homeowners in high-unemployment areas avoid foreclosure. Currently 16 of the 25 states with the worst unemployment rates are HHF states, including 5 of the worst 10: DC (6.5%), IL (6.5%), MS (6.3%), AL (6.2%), and NV (5.8%). Unemployment is much worse in some parts of these states.<sup>31</sup>

#### **Homeowners in Certain HHF States with Low Performing State Agencies Continue to Suffer High Underemployment**

Underemployment is another common hardship cited by homeowners seeking HHF assistance.<sup>32</sup> It can be extremely hard for a homeowner whose income has been curtailed through underemployment to keep current on their mortgage. This problem becomes even greater when combined with an underwater home.

FIGURE 3.5

**CLARK COUNTY, NV (PART OF WHICH IS WITHIN THE 1ST CONGRESSIONAL DISTRICT)**



In Clark County, part of which is in the 1st Congressional District of Nevada:

- 79,787 homeowners owe more than their home is worth.
- 12,846 homeowners have mortgages that are more than 90 days past due, and 4,881 homeowners are in the process of losing their home to foreclosure.
- 4,823 homeowners have lost their homes to foreclosure in the last year, compared to just 79 homeowners that were approved for HHF assistance during that period.
- 62,539 people are unemployed.

HHF Nevada's admission rate (37%) is among the worst in the country. Despite the state's unemployment rate (5.8%) being one of the highest in the nation, only 9 homeowners in the entire state were awarded HHF unemployment assistance last quarter.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016; Treasury, Hardest Hit Fund State-By-State Information website, most recent HHF Quarterly Performance Reports, 3/31/2016, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/7/2016.

Nevada has one of the highest rates of underemployment in the nation and high numbers of underwater homes, but the state agency in HHF has been a very low performer year after year, with performance that worsened in the last year.

**Homeowners in Certain HHF States with Low Performing State Agencies Continue to Suffer High Numbers of Underwater Homes**

While some states are seeing an increase in home values, many homeowners in HHF states are still struggling owning homes that are worth less than the amount they owe on them. Some counties in HHF states are seeing less of an increase in property values and homeowners continue to struggle with owing more than their home is worth. For example, as shown in figures 3.5 and 3.6, Clark County, Nevada and Lorain County, Ohio, are two areas where homeowners continue to struggle with owing more than their home is worth.

FIGURE 3.6

**LORAIN COUNTY, OH (PART OF WHICH IS WITHIN THE 9TH CONGRESSIONAL DISTRICT)**

In Lorain County, part of which is within the 9th Congressional District of Ohio:

- 10,683 homeowners in the county owe more than their homes are worth.
- 1,492 homeowners have mortgages that are 90 days or more delinquent, while 611 are currently in the process of losing their home to foreclosure.
- 484 homeowners lost their home to foreclosure over the past year, while only 2 homeowners were approved for HHF assistance during that time.
- Although many Ohio homeowners are in need of assistance, HHF Ohio has approved very few homeowners for assistance over the past year.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

FIGURE 3.7

**WAYNE COUNTY, MI (PARTS OF WHICH ARE WITHIN THE 13TH AND 14TH CONGRESSIONAL DISTRICTS)**

In Wayne County, parts of which are within the 13th and 14th Congressional District of Michigan:

- The unemployment rate of 6.4% is higher than the national average of 5.0%, and 49,345 people are unemployed.
- 40,082 homeowners in the county owe more than their homes are worth.
- 159,327 homeowners lost their homes to foreclosure since the start of HHF.
- 29,514 homeowners lost their homes to foreclosure over the past year, while just 1,781 were approved for HHF assistance during that period.
- The number of homeowners HHF Michigan approved for assistance over the past year is a very small fraction of those struggling with unemployment, past due mortgage balances, and negative equity.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

Owing more than a home is worth makes it difficult for some homeowners to sell their homes or refinance into a more favorable mortgage when a homeowner is struggling with their current mortgage. Eventually a homeowner may walk away from the home. HHF programs that help mitigate some of the problems faced by homeowners who owe more than their home is worth are imperative to helping homeowners in some of the hardest hit states recover, but only if those homeowners have the same chance at receiving HHF funds as homeowners in other states.



**Homeowners in Certain HHF States with Low Performing State Agencies Continue to Suffer Higher Rates of Foreclosure**

Although unemployment rates and home values have improved significantly from crisis levels, homeowners in some areas continue to struggle to make their monthly mortgage payments. As a result many still end up in foreclosure. According to CoreLogic, approximately 1.1% of all mortgages are in foreclosure in the United States. In Florida, which has a low performing state agency in HHF, that rate is almost double. As discussed in Figures 3.8 to 3.11, areas such as Orange and Alachua Counties in Florida and DeKalb and Fulton Counties in Georgia remain overburdened with excessive foreclosures, but have low performance by their state agency.

FIGURE 3.8

**ORANGE COUNTY, FL (PARTS OF WHICH ARE WITHIN THE 5TH AND 9TH CONGRESSIONAL DISTRICTS)**



In Orange County, parts of which are within the 5th and 9th Congressional Districts of Florida:

- 7,662 homeowners have mortgages that are 90 days or more delinquent.
- 42,400 homeowners in the county owe more than their homes are worth.
- 3,992 homeowners have lost their home to foreclosure during the past year, but during that time only 229 were approved for HHF assistance.

HHF Florida's admission rate (21%) is the lowest in the nation.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

FIGURE 3.9

**ALACHUA COUNTY, FL (PART OF THE 5TH CONGRESSIONAL DISTRICT)**



In Alachua County, which comprises part of the 5th Congressional District of Florida:

- 973 homeowners have mortgages that are 90 days or more delinquent, while 455 are currently in the process of losing their home to foreclosure.
- 3,517 homeowners in the county owe more than their homes are worth.
- 557 homeowners lost their home to foreclosure over the past year, compared to just 23 who were approved for HHF assistance during that period.

HHF Florida's admission rate (21%) is the lowest in the nation.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

FIGURE 3.10

**DEKALB COUNTY, GA (PARTS OF WHICH ARE WITHIN THE 4TH AND 5TH CONGRESSIONAL DISTRICTS)**

In DeKalb County, parts of which are within the 4th and 5th District of Georgia:

- 4,302 homeowners are at least 90 days behind on their mortgage
- 19,254 homeowners owe more than their home is worth.
- 26,229 homeowners have lost their home to foreclosure since HHF began, compared to 1,189 who were approved for HHF assistance during that time.

HHF Georgia's admission rate (30%) is among the lowest in the country.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

FIGURE 3.11

**FULTON COUNTY, GA (PARTS OF WHICH ARE WITHIN THE 5TH AND 13TH CONGRESSIONAL DISTRICTS)**

In Fulton County, parts of which are within the 5th and 13th Congressional Districts of Georgia:

- 3,952 homeowners are at least 90 days behind on their mortgage.
- 27,422 homeowners owe more than their home is worth.
- 27,720 homeowners have lost their home to foreclosure since HHF began, compared to 1,057 that were approved for HHF assistance during that time.

HHF Georgia's admission rate (30%) is among the lowest in the country.

Source: SIGTARP analysis of CoreLogic data; Treasury, "Housing Finance Agency Aggregate Report - Q1 2016", [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.

As shown above, there are homeowners in these HHF states that remain particularly burdened with excessive foreclosures, which has a wide range of social and economic consequences, such as the uprooting of families from their communities, loss of ancestral homes, and declining neighboring home values. However, despite these burdens, homeowners in these areas have a harder time gaining access to HHF funds than homeowners in other states due to the low performance of the state agency.

## A WAY FORWARD

If Treasury brings immediate accountability to low performing state agencies in HHF, homeowners in those states can have fair access to HHF. The concerns raised by these members of Congress of a lack of fair access to HHF funds should serve as a wake-up call that the Hardest Hit Fund must be a program where every homeowner has the same chance, regardless of where they live and how effective the state agency is who Treasury's chooses to enter into a contract.<sup>33</sup>

There are still many unemployed, underemployed, and underwater homeowners across the country that are entitled to as much of a chance to HHF funds as homeowners in states where HHF has been more effective. These are the homeowners the Hardest Hit Fund intended to reach. In most of the communities represented by the 11 members of Congress who wrote the President as well as others, more can be done by Treasury to ensure fair access by homeowners to unused Hardest Hit Fund dollars. However, that requires Treasury to bring the accountability promised by the White House to low performing state agencies. Homeowners are without the luxury of time for Treasury to wait to see if a state agency can use its flexibility to improve low performance over upcoming years. The sense of urgency for these funds felt by homeowners who have faced difficulty in receiving this assistance has not been matched by the strict Treasury oversight and accountability promised by the White House. These Congressmen told the President, "The media may have forgotten about these homeowners, but we will not..." SIGTARP has not, and will not, forget these homeowners. We serve to voice their need for an effective and fair TARP program. We again urge Treasury to work with us to fulfill its responsibility to ensure that every homeowner has fair access to Hardest Hit Funds. No homeowner should be disadvantaged by the ineffectiveness of the state agency they must go through to gain access to Hardest Hit funds.

**Congress of the United States**  
**Washington, DC 20515**

March 25, 2016

The President  
The White House  
Washington, D.C. 20500

Dear Mr. President:

We write to respectfully reiterate our earlier request that you take executive action to direct the Department of the Treasury to amend their Hardest Hit Fund (HHF) contracts with recipient states to increase program participation and facilitate improved distribution of resources.

We realize that for many, the housing crisis appears over, but many homeowners are still desperately awaiting the long-promised foreclosure mitigation assistance. In HHF states, the crisis continues. One million homeowners are currently at risk of foreclosure, and over three million homeowners hold a mortgage that exceeds the value of their home.

In October of 2015, the Office of the Special Inspector General for the Troubled Asset Relief Program (SIGTARP) once again reviewed the progress and status of HHF programs and the results were very troubling – although not surprising. SIGTARP found that fewer than half of homeowners who applied for HHF assistance received help and that certain states had helped far fewer than half of their applicants. They also reported long waiting periods to receive assistance, and that more than half of homeowners were ultimately denied help or had their applications withdrawn.

Hands-on leadership is needed to redirect and save this program, and we respectfully ask that you issue an executive order directing the Department of the Treasury to amend their Hardest Hit Fund contracts with recipient states to implement SIGTARP recommendations, or any of the best practices that have been shared at the closed HHF summits that Treasury holds for program directors.

We believe that this action has precedent and falls within your existing authority. For example, Executive Order 13588 was issued on October 31, 2011; it effectively directed the Federal Drug Administration to require drug manufacturers to provide adequate advance notice of manufacturing discontinuances, and to expedite its efforts to mitigate existing or potential drug shortages. Additionally, the Third Circuit U.S. Court of Appeals ruled in *Contractors Association of Eastern Pennsylvania v. Secretary of Labor* that the President could exercise his or her broad authority under Sections 201 and 205(a) of the Federal Property and Administrative Services Act to impose requirements upon federally funded contractors, as well as federal contractors.

As you well remember, Congress initially rejected Treasury's TARP proposal, insisting that TARP not just rescue the banks, but also aid homeowners who, through no fault of their own, were on the verge of losing their nest egg. The HHF initiative was created under the

The President  
March 25, 2016  
Page 2

Emergency Economic Stabilization Act of 2008, and promised \$7.6 billion to states which rank high in unemployment and home value losses.

In 2010, eighteen states and the District of Columbia were awarded funds, but a substantial amount of dollars remain unused. The money has either not been drawn down from Treasury, or it is sitting idle in the accounts of State Housing Finance Agencies (HFAs). While this may have helped the bond rating of the HFAs, it has not helped the homeowners for whom these funds were intended. In the passing of the Consolidated Appropriations Act of 2016, Congress gave the Treasury the option to extend the HFF program and transfer additional funds to it from other soon-to-expire housing programs. This measure, attached to must-pass legislation, highlights the inherently unfair administration of HFF. The change is likely welcomed by the states that have performed well, but does nothing to help states that still struggle to fulfill this program's mission. We hope that in the recently announced fifth round of funding, consideration be given to plan addendums that stress relief for homeowners, and not just ideas that can be instituted quickly.

Mr. President, we are now five years into a program that has consistently failed to meet benchmarks agreed to by both Treasury and the corresponding state housing agencies. Resources are unused and SIGTARP's negative audits and recommendations for HFF improvement have been disregarded. Keeping programs under local control is an attractive idea, but it is painfully clear that this has not worked for the HFF program. While adding "blight removal" to the list of approved uses has not improved HFF program performance, it has highlighted necessity of prompt leadership and action. With substantial variation in program performance and eligibility criteria between the states, it is now past time for intervention and action to ensure that homeowners in every state receive fair access to these resources.

Since HFF began, over 2.5 million homeowners have lost their homes in the 19 HFF states. We must do all we can to help and serve those who are faithfully hoping and waiting for SIGTARP's clear and dire recommendations to spur immediate, and long-awaited action. The media may have forgotten about these homeowners, but we will not, and we believe in our heart of hearts that you share our sentiments.

As always, we greatly appreciate your leadership, service, and attention to this critical issue, and we appreciate your consideration of our views on this important matter.

Sincerely,

  
John Lewis  
Member of Congress

  
John Conyers  
Member of Congress

The President  
March 25, 2016  
Page 3



David Scott  
Member of Congress



Marc Kaptur  
Member of Congress



Dina Titus  
Member of Congress



Brenda Lawrence  
Member of Congress



Henry C. "Hank" Johnson Jr.  
Member of Congress



Alan Grayson  
Member of Congress



Mike Thompson  
Member of Congress



Corrine Brown  
Member of Congress



Terri Sewell  
Member of Congress

Cc: The Honorable Jacob J. Lew, Secretary of the Treasury  
The Honorable Christy Goldsmith Romero, Special Inspector General for the Troubled Asset Relief Program

---

**SECTION 4**

# TARP OVERVIEW

---





TARP continues until at least 2023, but it looks different now than it did at the height of the crisis.<sup>34</sup> Treasury has ended the TARP investments it made in 2008 and 2009 in large and mid-size companies. At this point, TARP is less about accounting for the great bulk of TARP dollars spent, and more about helping those who still need TARP. From a dollar standpoint, 10 banks, AIG, General Motors, GMAC and Chrysler accounted for 80% of all TARP dollars invested (\$327.6 billion of \$411.7 billion). Treasury has largely recovered those investments, with some losses.<sup>1</sup> What continues are \$38 billion in TARP programs for those who did not recover as quickly, who still feel the effect of the financial crisis, and who continue to need TARP – small banks and homeowners at risk of foreclosure.<sup>35</sup> One of TARP’s mandates, as outlined by Congress in the law that created TARP (the Emergency Economic Stabilization Act of 2008), is for Treasury to exercise TARP authority taking into consideration “the need to help families keep their homes.”<sup>36</sup> SIGTARP oversight to ensure that these programs operate effectively and efficiently is critical to our nation’s economic stability and continued recovery.

While much smaller than its original astronomical size, TARP remains a significant size. A \$38 billion Federal program is bigger than many Federal programs. Putting the \$38 billion in ongoing TARP programs in perspective ...

- That’s just under total contract amounts to operate the International Space Station (\$39 billion)<sup>37</sup>
- That’s slightly less than the Highway Trust fund is estimated to take in annual revenue (\$39 billion)<sup>38</sup>
- That’s more money than spent annually in the Pell Grant program (\$28.3 billion)<sup>39</sup>
- That’s almost 5 times the amount of money proposed to cleanup damage from the Deepwater Horizon oil spill (\$8 billion)<sup>40</sup>
- That’s almost 9 times the annual amount to run NASA’s Exploration Program including programs like the Mars Rover mission (\$4.5 billion)<sup>41</sup>
- That’s more than 13 times the amount of annual money spent on the Community Development Block Grant program which includes HUD’s blight elimination program (\$2.8 billion)<sup>42</sup>
- That’s almost 16 times the amount of annual funds to run our National Parks System (\$2.4 billion)<sup>43</sup>

Federal programs of this magnitude require significant Federal oversight.

<sup>1</sup> TARP has taken total losses or write-offs of \$35.2 billion. The auto manufacturers General Motors and Chrysler exited TARP with an \$11.2 billion loss for taxpayers, and a \$2.9 billion loss, respectively. Treasury broke-even on its TARP investment in the auto finance company Chrysler Financial, but suffered a \$2.47 billion loss on its TARP investment in GMAC now known as Ally Financial. TARP’s official records record the TARP investment in AIG at a loss of \$13.485 billion, although according to Treasury, there is no Federal loss when combined with the bailout of AIG by the Federal Reserve Bank of New York. Bank failures or bankruptcies of 32 banks/bank holding companies including the large CIT Group (that had received \$2.33 billion in TARP) caused losses of more than \$5 billion.

TABLE 4.1

<b>CONTINUING \$38.2 BILLION IN TARP PROGRAMS</b>		
<b>TARP PROGRAM</b>	<b>TIMETABLE</b>	<b>SIZE OF TARP PROGRAM</b>
MAKING HOME AFFORDABLE	Sept. 1, 2023	\$27.8 billion
HARDEST HIT FUND <ul style="list-style-type: none"> <li>• Unemployment assistance and other homeowner assistance programs in 19 states</li> <li>• Demolition of blighted vacant houses in 7 states</li> <li>• First-time homebuyer down payment assistance in 6 states</li> </ul>	Dec. 31, 2020	\$9.6 billion
FHA SHORT REFINANCE	2022 to pay losses	Up to \$125 million
CDCI	Until bank/credit union repayment or Treasury sale of stock in 55 banks/credit unions	\$420 million
CPP	Until bank repayment or Treasury sale of stock in 13 banks + Treasury sale of warrants in 10 banks	\$234 million (\$224 million TARP investment + \$9.8 million warrants)
		<b>\$38.2 billion</b>

Sources: Treasury, *Transactions Report*, 7/5/2016; Treasury, *Monthly TARP Update*, 7/1/2016. Treasury, responses to SIGTARP data calls, 7/5/2016 and 7/11/2016.

### TARP Small Bank Programs

Smaller banks experienced difficulty repaying TARP. Beginning in 2012, Treasury began auctioning off its TARP investments in 198 smaller banks, often at a loss, primarily to institutional investors. The future of TARP's investments of \$654 million in 13 small banks that continue in CPP (+warrants in 10 banks) and 55 small banks/credit unions in TARP's CDCI program remains to be seen.<sup>44</sup> There is no deadline for these banks to repay TARP or for Treasury to sell the company stock it received in exchange for the TARP investment.<sup>45</sup>

### TARP Housing Programs

TARP housing programs are a different story. Not initially included in Treasury's first three-page TARP proposal to Congress that would have authorized Treasury to spend funds taking into consideration "providing stability or preventing disruption to the financial markets or banking system," TARP housing programs focus on preventing foreclosures.<sup>46</sup> Congress required that focus on homeowners when authorizing TARP. The final law, the Emergency Economic Stabilization Act, mandates a dual purpose of restoring stability and liquidity, and ensuring that TARP protects the investments of individuals and families. Congress explicitly stated in that law that the authority given to the Treasury Secretary must be used in a manner that, among other things, "protects home values" and "preserves homeownership."<sup>47</sup>

Unlike the rapid TARP investments made in companies, TARP housing programs have struggled to get TARP funds out to homeowners. As a result:

- (1) Both Treasury and Congress (in the Dodd-Frank Act) decreased the amount of TARP funds available for housing programs;
- (2) Treasury has over time extended the application period of these programs in an effort to increase homeowner participation; and
- (3) Treasury has shifted TARP programs and funds from solely providing assistance to homeowners to also pay to demolish vacant/abandoned houses and to help pay for first-time homebuyers' down payments when buying houses.<sup>48</sup>

*Because a homeowner continues in HAMP for six years, TARP will continue until at least 2023. Only about half of the TARP funds available for TARP housing programs (\$21.4 billion of \$37.5 billion) have been spent over the last seven years, leaving \$16.1 billion in TARP available to be spent.<sup>49</sup>*

*Significant Federal oversight is particularly needed in upcoming years because Treasury has designed TARP programs so that the day-to-day decision making is disbursed among many others not in the Federal Government. These TARP decision-makers have no experience in protecting Federal interests or an express requirement to do so.*

The largest housing programs include the following:

- **HAMP** — With a homeowner application deadline of December 31, 2016, and only 1.6 million homeowners receiving permanent modifications, TARP's signature foreclosure prevention program, HAMP, has fallen well short of the 3 to 4 million homeowners envisioned for it.<sup>50</sup> In HAMP, mortgage servicers modify mortgages in default or at risk of default into affordable and sustainable payments. The biggest concern SIGTARP as raised is the fact that more than 500,000 homeowners have already fallen out of the program. Additionally, over 4 million homeowners who applied were denied a HAMP mortgage modification.<sup>51</sup> Non-bank mortgage servicers who have less regulation than bank servicers now administer more than half (59%) of all loans modified under HAMP.<sup>52</sup> Given the past track record of the largest non-bank mortgage servicers the risk to homeowners is elevated, as is the need for strong oversight.

TABLE 4.2

**CUMULATIVE HAMP MODIFICATION ACTIVITY, AS OF 6/30/2016**

	<b>Permanent Modifications Started</b>	<b>Permanents Redefaulted</b>	<b>Permanents Paid Off<sup>a</sup></b>	<b>Permanents Active</b>
HAMP Tier 1 - TARP	787,402	284,094	35,099	468,209
HAMP Tier 1 - GSE	653,893	219,248	68,340	366,305
<b>HAMP Tier 1</b>	<b>1,441,295</b>	<b>503,342</b>	<b>103,439</b>	<b>834,514</b>
<b>HAMP Tier 2</b>	<b>172,630</b>	<b>35,503</b>	<b>2,560</b>	<b>134,567</b>
<b>Total</b>	<b>1,613,925</b>	<b>538,845</b>	<b>105,999</b>	<b>969,081</b>

<sup>a</sup> Includes 6,216 permanent HAMP modifications classified as withdrawn.

Source: HAMP IMP: Program Volumes – Program Type and Payor by Tier - June 2016, accessed 7/20/2016.

The need for significant Federal oversight by Treasury and SIGTARP over HAMP does not end in December 2017. The history of HAMP has shown that the six years a homeowner is in HAMP do not proceed on an automated basis. During this time, mortgage servicers make day-to-day decisions that impact homeowners and the HAMP program. HAMP has a notable history for mistreatment of homeowners by servicers. Some of the largest mortgage servicers in HAMP have been investigated by SIGTARP, and have been the subject of an enforcement action by DOJ, CFPB, and/or state Attorney Generals. SIGTARP has already reported on violations of HAMP rules by servicers in transferring mortgages to another servicer without transferring a HAMP application or modification. SIGTARP has reported on mortgage servicers who wrongfully terminated homeowners out of HAMP because of misapplied payments, holding payments in suspension, or improperly determining that a homeowner had missed three payments. Treasury has repeatedly found instances of each of the largest servicers in HAMP not complying with HAMP rules, while Treasury has continued to pay the servicer TARP dollars. Past violations of the law or HAMP's rules by mortgage servicers who mistreat homeowners highlight the crucial need for Treasury and SIGTARP oversight throughout the lifetime of the program.<sup>53</sup> Without Federal oversight, homeowners and the program itself would be unprotected.

- **Hardest Hit Fund** — TARP's second largest housing program, the \$9.6 billion Hardest Hit Fund, has also struggled to get assistance to homeowners. This is not a grant program. Instead, these are programs that Treasury approves to provide direct assistance to help homeowners pay their mortgage. As implemented by Treasury, this program has been used primarily to provide assistance to unemployed or underemployed homeowners — 73.6% of all assistance provided has come in the form of direct unemployment/underemployment assistance including help paying past due amounts on a mortgage. The estimated number of homeowners the program will provide TARP assistance to has decreased 45% since the beginning of 2011 from 546,562 homeowners to 302,989 homeowners. As of March 31, 2016, 256,361

individual homeowners have received TARP assistance through HHF.<sup>54</sup> State housing finance agencies make day-to-day decisions. SIGTARP has reported HHF's underperformance in certain states and how some state housing finance agencies are not as effective as others in providing this assistance. On seven occasions, Treasury has conducted oversight to say that a state agency is not performing and must ramp up performance to meet a Treasury-set target.<sup>55</sup>

In 2013, as this program underperformed in providing TARP funds to homeowners, it became clear that the money would not be spent by the December 2017 end date, and Treasury decided to spend these TARP dollars in other ways. First, Treasury shifted some TARP funds that had been previously designated to assist homeowners to a new "blight elimination" demolition program that pays partners with TARP dollars, who use those TARP dollars to reimburse its payments to contractors and subcontractors to demolish vacant/abandoned houses in seven states. Second, in 2015, Treasury made another shift of TARP funds previously designated for homeowner assistance programs to provide TARP funds for a down payment to "first-time" homebuyers to help them buy a home (or property with up to 4 multifamily units) in six states.<sup>56</sup>

The Hardest Hit Fund is a program that looks to grow significantly in the amount of TARP dollars, in the number of state agencies conducting blight demolitions under the program, and in the years the program will continue. While Congress recently ended Treasury's authority to extend the HAMP application period further, Congress gave the Treasury Secretary the authority to extend HHF's original December 31, 2017 expiration date, which it did to December 31, 2020. Congress also authorized the Treasury Secretary to transfer up to \$2 billion in unused TARP dollars from HAMP to the Hardest Hit Fund, which it did on February 19, 2016, becoming a nearly \$10 billion program.<sup>57</sup>

The need for significant oversight by Treasury and SIGTARP over the Hardest Hit Fund is crucial as this TARP program is in a growth stage and as this program has taken on more risk. Throughout the lifetime of the program, state housing finance agencies in 19 states and some of the same mortgage servicers who participate in HAMP will be making decisions such as which homeowners applying for the program will receive assistance. These state agencies will make decisions as to whether mortgage servicers are complying with their HHF agreements. Six of these state agencies will make decisions about whether a homebuyer qualifies to receive down payment assistance to buy a home.

Seven of these agencies will also make day-to-day demolition-related decisions. This includes whether demolition or other related work conducted by individuals and entities (such as demolition contractors) was conducted appropriately, and in accordance with program guidelines, so that they should be paid with TARP funds. The presence of 307 partners, each one of them hiring teams of demolition contractors and subcontractors for inspection, asbestos abatement, environmental impact, grading of the dirt on site, greening and maintenance greatly increases the risk of fraud, waste, and abuse in the Hardest Hit Fund from when it was a program that only provided TARP payments

to homeowners. SIGTARP has already reported on a lack of transparency in this program and that Treasury does not know of the identity of all of these individuals and entities who receive or will receive TARP funds.<sup>58</sup> Increased risk of fraud, waste, and abuse makes SIGTARP's oversight over this TARP program, including enforcement of the law, crucial in the upcoming years.

As our nation moves farther from the financial crisis, it can be natural to not put a Federal focus on programs related to the crisis. As we compare the unprecedented enormity of what TARP was, it can be natural to think of TARP as over, or small. However, if today our Federal Government created a \$38 billion program, particularly one that put the day-to-day decision making in the hands of non-Federal entities, there would be a cry for significant Federal oversight. SIGTARP will continue on watch, preventing fraud, waste, and abuse, enforcing the law when fraud seeps in, and giving insight to obstacles and ways to improve.

TABLE 4.3

TARP LOSSES AND REMAINING AVAILABLE FUNDS, AS OF 6/30/2016 (\$ MILLIONS)				
TARP Program	Institution	Total TARP Investment	Realized Loss <sup>a</sup> Write-Offs <sup>b,c</sup>	Description
<b>Autos</b>				
	Chrysler		\$1,328 <sup>a</sup>	Sold 98,461 shares and equity stake in the UAW Retiree trust for \$560,000,000
	Chrysler		1,600 <sup>b</sup>	Accepted \$1.9 billion as full repayment for the debt of \$3.5 billion
	<b>Chrysler Total</b>	<b>\$10,465</b>	<b>\$2,928</b>	
	GM		3,203 <sup>a</sup>	Treasury sold to GM at a loss
	GM		7,130 <sup>a</sup>	Treasury sold to public at a loss
	GM		826 <sup>a</sup>	Loss due to bankruptcy plan of restructuring
	<b>GM Total</b>	<b>\$49,500</b>	<b>\$11,159</b>	
	Ally Financial		2,473 <sup>a</sup>	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
	<b>Ally Financial Total</b>	<b>\$17,174</b>	<b>\$2,473</b>	
	<b>Total Investment</b>	<b>\$79,693<sup>c</sup></b>	<b>Total Realized Loss, Write-Offs</b>	<b>\$16,560</b>
<b>CDCI</b>				
	Premier Bancorp, Inc.		\$7 <sup>a</sup>	Liquidation of failed bank
	<b>Total Investment</b>	<b>\$570</b>	<b>Total Realized Loss, Write-Offs</b>	<b>\$7</b>
<b>CPP</b>				
	200 CPP Banks		\$1,847 <sup>a,b</sup>	Sales and exchanges
	29 CPP Banks in Bankruptcy		810 <sup>b</sup>	Bankruptcy in process, loss written off by Treasury
	Pacific Coast National Bancorp		4 <sup>b</sup>	Bankruptcy process completed, loss written off by Treasury
	Anchor Bancorp Wisconsin, Inc.		104 <sup>a</sup>	Bankruptcy process completed, loss written off by Treasury
	CIT Group Inc.		2,330 <sup>b</sup>	Bankruptcy process completed, loss written off by Treasury
	<b>Total Investment</b>	<b>\$204,895</b>	<b>Total Realized Loss, Write-Offs</b>	<b>\$5,096</b>
<b>SSFI</b>				
	AIG <sup>d</sup>		\$13,485 <sup>a</sup>	Sale of TARP common stock at a loss
	<b>Total Investment</b>	<b>\$67,835</b>	<b>Total Realized Loss, Write-Offs</b>	<b>\$13,485</b>
<b>Total Realized Loss</b>	<b>\$29,336</b>	<b>Total Write-Offs</b>	<b>\$5,812</b>	
<b>Total TARP Investment</b>	<b>\$350,439</b>			<b>Total Realized Loss, Write-Offs \$35,149</b>

Notes: Numbers may not total due to rounding.

<sup>a</sup> 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.

<sup>b</sup> 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.

<sup>c</sup> Includes \$1.5 billion investment in Chrysler Financial, \$413 million ASSP investment, and \$641 million AWCP investment.

<sup>d</sup> 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*, 7/5/2016; Treasury, *Monthly Report to Congress*, June 2016; 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](http://www.treasury.gov/press-center/press-releases/Pages/tg1199.aspx), accessed 7/1/2016; Treasury, response to SIGTARP data call, 4/4/2016; 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, 4/1/2016, and 7/1/2016.

## HOUSING PROGRAMS

During the past quarter 23,873 homeowners started new HAMP modifications (compared to 24,329 the prior quarter), broken down as follows: 9,842 homeowners converted from trial to permanent modifications in Tier 1 and 14,031 under Tier 2.

TABLE 4.4

### CUMULATIVE HAMP TRIAL MODIFICATION ACTIVITY, AS OF 6/30/2016

	<b>Trials Started</b>	<b>Trials Cancelled</b>	<b>Trials Active</b>	<b>Trials Converted to Permanent</b>
HAMP Tier 1 - TARP	1,139,242	343,070	8,770	787,402
HAMP Tier 1 - GSE	1,078,719	421,865	2,961	653,893
<b>HAMP Tier 1</b>	<b>2,217,961</b>	<b>764,935</b>	<b>11,731</b>	<b>1,441,295</b>
<b>HAMP Tier 2</b>	<b>201,955</b>	<b>14,337</b>	<b>14,988</b>	<b>172,630</b>
<b>Total</b>	<b>2,419,916</b>	<b>779,272</b>	<b>26,719</b>	<b>1,613,925</b>

Source: HAMP IMP: Program Volumes – Program Type and Payor by Tier - June 2016, accessed 7/20/2016.

Only about half (\$21.4 billion) of the \$37.5 billion in TARP funds available for housing have been spent through June 30, 2016, of which \$0.9 billion was spent in the most recent quarter.<sup>59</sup> As shown in Figure 4.1, \$14.8 billion was paid to 76 servicers through MHA. Of the \$14.8 billion in total incentives paid to all servicers, 25% went to homeowners, 53% went to investors, and the remaining 22% went to the servicers. As of June 30, 2016, state housing finance agencies had drawn down \$6.6 billion (68% of the \$9.6 allocated funds) through HHF.<sup>60,i</sup> There is an additional \$125 million allocation for the FHA Short Refinance program, \$21 million of which has been spent.

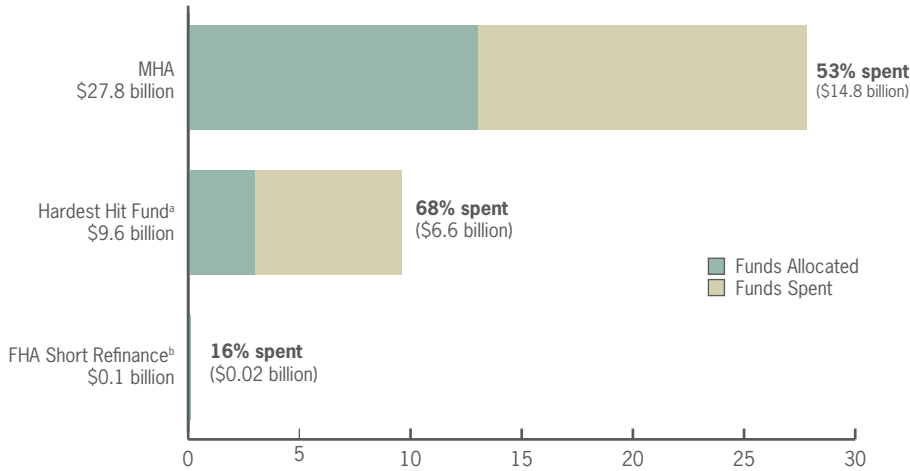
Figure 4.1 shows expenditures and allocations for MHA and HHF.

<sup>i</sup> Housing Finance Agencies are state government entities that design and administer each state's HHF programs.



FIGURE 4.1

TARP HOUSING PROGRAM ALLOCATIONS AND SPENDING, AS OF 6/30/2016 (\$ BILLIONS)



Notes: Numbers may not total due to rounding. According to Treasury, these numbers are approximate.  
<sup>a</sup> Not all of the funds drawn down by states have been used to assist homeowners. As of March 31, 2016, of the \$6.4 billion drawn down by the states, only \$4.8 billion (50%) has been spent helping 256,361 homeowners.  
<sup>b</sup> Allocation includes up to \$25 million in fees Treasury will incur for the availability and usage of the \$100 million letter of credit. \$20.6 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 \$10.6 million in administrative expenses.

Sources: Treasury, responses to SIGTARP data calls, 1/5/2012, 7/5/2016 and 7/21/2016; Treasury, Transactions Report-Housing Programs, 6/28/2016; Treasury, Monthly TARP Update, 7/1/2016.

Through June 30, 2016, servicers have received 22% of all TARP incentive payments (\$3.3 billion), investors have received 53% (\$7.8 billion), and homeowners have received 25% (\$3.7 billion). Counting only HAMP incentive payments, servicers have received 21% (\$2.6 billion), investors 55% (\$6.8 billion), and homeowners 23% (\$2.9 billion). For just HAMP Tier 1 incentives alone (excluding PRA and HPDP), Treasury has paid \$9.3 billion, \$4.0 billion to investors, \$2.4 billion to servicers, and \$2.9 billion to homeowners (that go to the servicer to pay down the homeowners principal balance).<sup>61,ii</sup> The nature of these incentives is as follows:

- **Servicer Incentives** – Up to \$2,000 in one-time incentives for modifying loans under HAMP, modifying or extinguishing loans under 2MP, or facilitating short sale or deed-in-lieu transactions under HAFA. TARP also pays servicers annually for up to 3 years for each active HAMP and 2MP modification.
- **Investor Incentives** – Up to \$1,500 in one-time incentives for agreeing to modify mortgages that are not past-due, and in partial reimbursement of principal amounts forgiven under 2MP and HAFA. On a monthly basis for up to five years, TARP also partially reimburses investors for the reduced payments

<sup>ii</sup> Figures include \$365 million in TARP funded homeowner incentive payments on GSE backed HAMP modifications.

they receive on active HAMP and 2MP modifications. Investors may also receive up to two annual incentive payments to offset potential losses on HAMP modifications in neighborhoods with declining home values under HPDP, and up to three annual incentive payments based on amounts forgiven under PRA.

- **Homeowner Incentives** – Annually, up to \$1,000 - if the homeowner makes their payments on time - for up to five years for homeowners in HAMP (Tier 1 only) and three years under FHA and RD HAMP. In year 6, homeowners in these programs, as well as those in HAMP Tier 2, receive a \$5,000 in principal reduction. Homeowners in HAMP 2MP may receive up to \$250 annually for up to five years, and homeowners participating in HAFA may receive \$10,000 in relocation assistance.

Table 4.5 shows TARP payments to the top ten servicers (in terms of total MHA payments received).

TABLE 4.5

<b>DOLLARS PAID TO 10 SERVICERS, AS OF 6/30/2016 (\$ MILLIONS)</b>					
	<b>Cap Available</b>	<b>TARP Payments to Borrowers</b>	<b>TARP Payments to Investors</b>	<b>TARP Payments to Servicers</b>	<b>Total TARP Payments</b>
Ocwen Loan Servicing, LLC	\$6,958.1	\$759.5	\$2,171.4	\$728.7	\$3,659.6
JPMorgan Chase Bank, NA	3,978.9	587.4	1,396.8	527.3	2,511.5
Wells Fargo Bank, N.A.	4,503.6	645.2	1,238.4	547.8	2,431.4
Bank of America, N.A.	3,212.5	516.4	897.0	470.3	1,883.8
Nationstar Mortgage LLC	2,174.5	274.8	463.7	192.4	930.9
Select Portfolio Servicing, Inc.	1,979.4	271.2	420.4	217.4	909.0
CitiMortgage Inc	957.2	143.5	358.1	141.6	643.2
CIT Bank, N.A.	611.6	73.1	240.6	91.2	404.9
Bayview Loan Servicing LLC	532.3	65.2	110.5	42.2	218.0
Ditech Financial LLC	561.8	99.7	62.8	22.9	185.3
Other Servicers	2,312.0	293.3	425.7	272.4	991.3
<b>Total</b>	<b>\$27,781.9</b>	<b>\$3,729.3</b>	<b>\$7,785.4</b>	<b>\$3,254.3</b>	<b>\$14,769.0</b>

Notes: Numbers may not total due to rounding.

Source: Treasury, *Transactions Report-Housing Programs*, 6/28/2016.

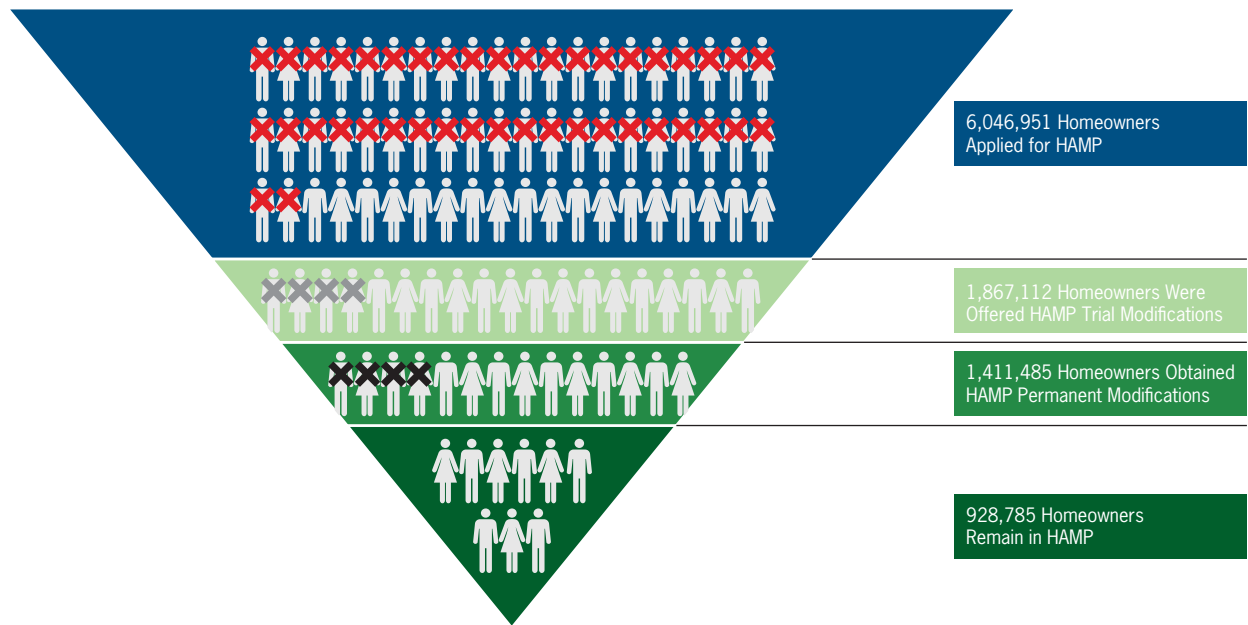
The four largest HAMP servicers (Ocwen Loan Servicing, LLC (“Ocwen”); JPMorgan Chase Bank, NA; Wells Fargo Bank, N.A.; and Bank of America, N.A.) received 71% of all incentives paid out. Ocwen received \$3,659.6 million in total incentive payments, the most of any servicer. Only 21% of the incentives paid to Ocwen went to homeowners, least among the four largest servicers. Conversely, 27% of incentives paid to Bank of America, N.A. went to homeowners, the highest among the four largest servicers.

## **HAMP**

To obtain HAMP, homeowners participate in a trial period, and if they make three modified mortgage payments on time, the modification is supposed to become permanent with fixed interest rate and terms for five years. After that the rate may increase by up to 1% per year until it reaches the level prevailing at the time the homeowner began the trial.<sup>62</sup>

According to Treasury’s official HAMP database, 6,046,951 homeowners applied for HAMP between December 2009 and May 2016, the latest data available. As Figure 4.2 shows, 4,179,839 homeowners, or 69% of those who applied, were turned down by their servicers. Another 397,514 fell out during the trial period, and another 412,198 redefaulted after they received a permanent HAMP modification.

FIGURE 4.2  
HOMEOWNERS APPLYING FOR HAMP, AS OF MAY 2016



- ✘ Denied Homeowner Applications (4,179,839 homeowners)
- ✘ Fell out during trial period (397,514 homeowners)
- ✘ Redefaulted and fell out of HAMP (412,198)

Note: Excludes denials and trial starts prior to December 2009, because Treasury did not require servicers to report HAMP denials until that date.

Sources: Treasury, "HAMP IMP: Trial Fallout and Denials - Vintage & Reason," May 2016, accessed 7/13/2016; Treasury HAMP data.

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.

Servicers pre-screen for basic eligibility: A homeowners mortgage has to be before January 1, 2009; with an outstanding balance not to exceed \$729,750 (more for qualifying multi-unit properties); and not a condemned property.<sup>63</sup>

Servicers try to reduce the monthly mortgage payment to less than 31% of the homeowner's monthly income by:

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 up to 40 years;
4. Defer and cease charging interest on a portion of the principal balance.<sup>64</sup>

Then the modification must pass the **NPV test**, and if it passes the homeowner must be offered a HAMP Tier 1 Trial Period Plan.<sup>iii</sup> If not, the homeowner must be evaluated for HAMP Tier 2.<sup>65</sup> Effective January 1, 2016, some delinquent homeowners may be able to access Streamline HAMP, which has fewer eligibility restrictions and less paperwork.

## Homeowners Face a Backlog, Which Delays a Decision on Their HAMP Application

SIGTARP has raised concerns over lengthy delays that homeowners face 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 Treasury's most recent data, HAMP servicers received 41,447 requests for HAMP in May 2016, but only processed 40,742 applications in that month (705 fewer than received).<sup>66</sup> So long as servicers receive more applications than they process each month, homeowners will face delays in getting a decision on their requests for HAMP assistance.

Figure 4.3 shows the performance of the top HAMP servicers in May 2016 in reviewing the number of homeowner applications they received that month.

### 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.

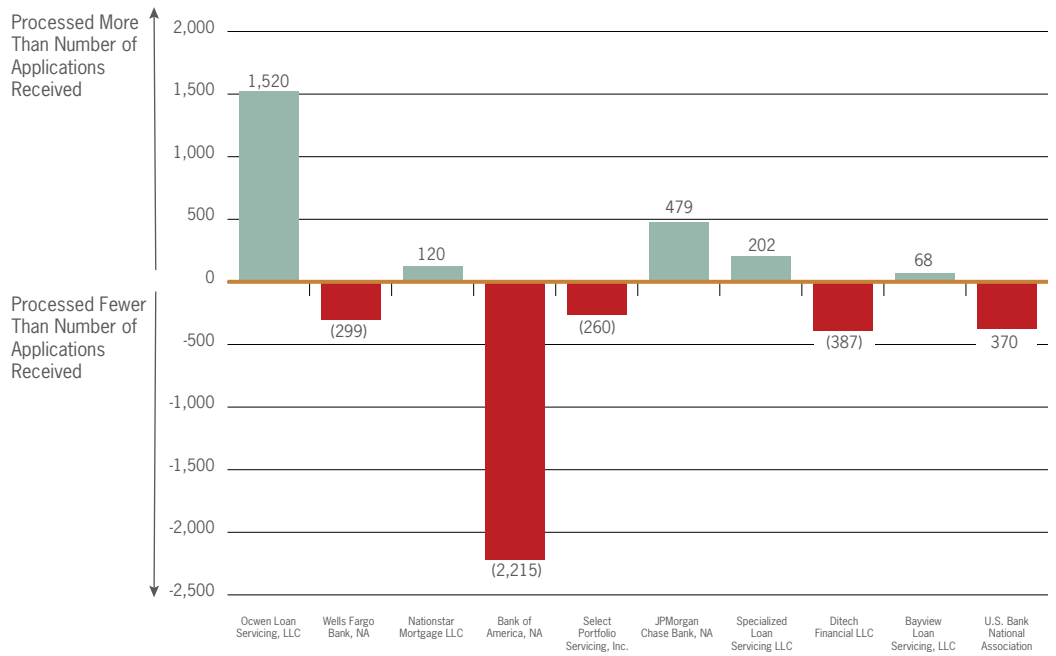
*For more homeowners who were denied HAMP assistance, see "Mortgage Servicers Have Denied Four Million Homeowner Applications for HAMP Assistance," in SIGTARP's July 2015 Quarterly Report to Congress, pages 97-117.*

*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 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.*

<sup>iii</sup> 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  
 SERVICERS ABLE OR UNABLE TO PROCESS THE NUMBER OF HAMP  
 APPLICATIONS RECEIVED THAT MONTH (MAY 2016)



Source: Treasury, HAMP Application Activity by Servicer, as of May 2016\*, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HAMP%20Application%20Activity%20by%20Servicer%20May%202016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HAMP%20Application%20Activity%20by%20Servicer%20May%202016.pdf), accessed 7/5/2016.

Only five out of the 10 servicers who reported receiving the most applications in May 2016 — Ocwen Loan Servicing, LLC, Nationstar Mortgage LLC, JPMorgan Chase Bank, NA, Specialized Loan Servicing LLC, and Bayview Loan Servicing, LLC — succeeded in processing 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 3,186 applications in the most recent month, 2,215 fewer than it received during the period.

Treasury’s data shows 171,819 homeowners whose applications were not processed through May 2016, out of an aggregate of 9,355,534 applications the servicers had reported receiving. Despite occasional improvement over time, homeowners still face significant delays, however servicers continue to revise previously reported application data, making comparisons to prior periods difficult.

TABLE 4.6

<b>MONTHS TO PROCESS OUTSTANDING APPLICATIONS AT MOST RECENT RATE BY SERVICER, AS OF 5/31/2016</b>			
<b>Servicer Name</b>	<b>Applications Processed in May 2016</b>	<b>Backlog of Unprocessed Applications<sup>a</sup></b>	<b>Months to Process the Homeowners who have already applied<sup>b</sup></b>
CitiMortgage Inc	1,262	13,261	10.5
Bank of America, NA	3,186	29,080	9.1
Select Portfolio Servicing, Inc.	3,020	23,174	7.7
Ocwen Loan Servicing, LLC	9,742	47,487	4.9
JPMorgan Chase Bank, NA	3,634	17,492	4.8
Wells Fargo Bank, NA	6,133	21,771	3.5
Ditech Financial LLC <sup>c</sup>	1,587	3,033	1.9
Bayview Loan Servicing, LLC	1,833	3,377	1.8
Specialized Loan Servicing LLC	2,301	3,638	1.6
Nationstar Mortgage LLC	5,592	5,758	1.0
<b>Others</b>	2,452	3,748	
<b>TOTAL</b>	<b>40,742</b>	<b>171,819</b>	

Notes:

<sup>a</sup> Program-to-Date Requests Received less Program-to-Date Requests Processed. Data subject to ongoing revision by servicers.

<sup>b</sup> Total Applications Unprocessed divided by most recent month’s Applications Processed.

<sup>c</sup> Formerly GreenTree Servicing LLC.

Source: Treasury, “HAMP Application Activity by Servicer,” May 2016.

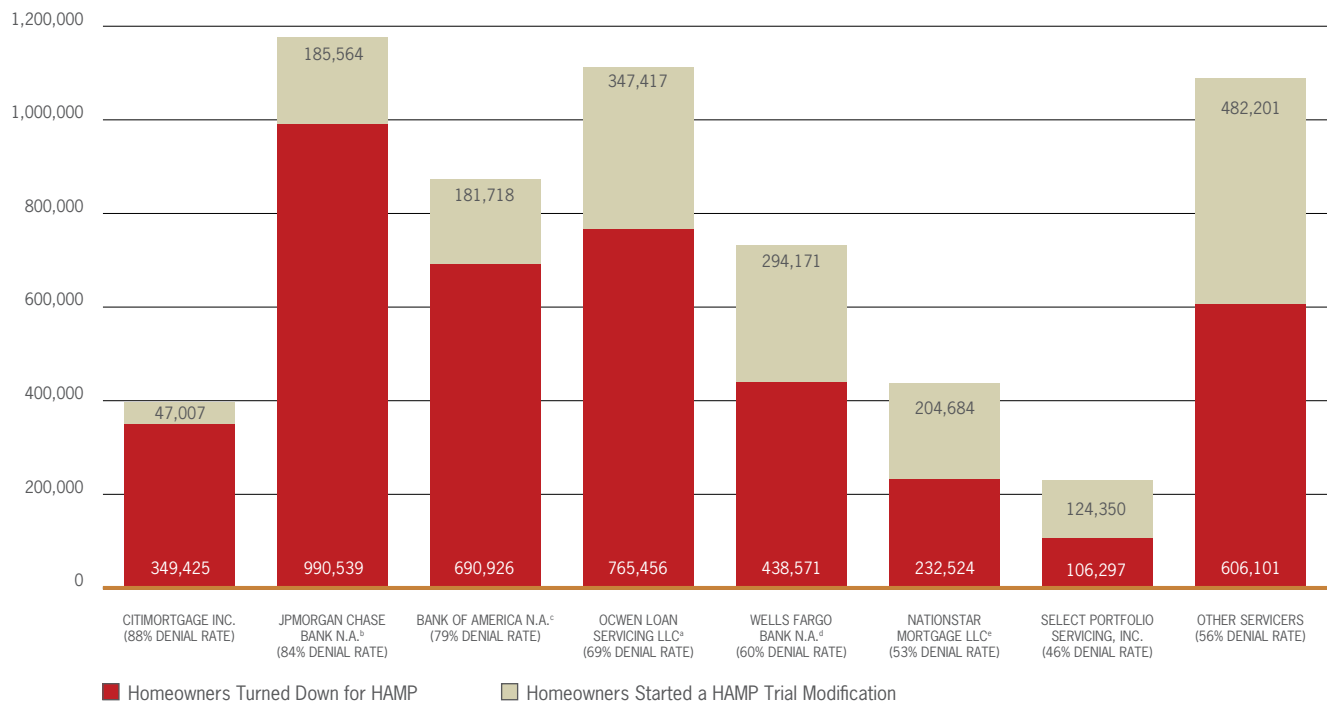
As shown in table 4.6, there is clearly a backlog of homeowners who have applied for HAMP. This backlog causes delays in receiving an answer on whether they make it into HAMP. Homeowners may have to wait 10 months for CitiMortgage to make a decision, 9 months for Bank of America, and more than 7 months for Select Portfolio Servicing. Some may not have the luxury of time.

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

Servicers have denied 7 out of every 10 homeowners who have applied for HAMP. However, some servicers have denied more than that. Figure 4.4, shows the number of homeowners who were denied admission into the HAMP program, by seven top HAMP servicers.

FIGURE 4.4

HOMEOWNERS DENIED ADMISSION INTO THE HAMP PROGRAM OF THOSE WHO APPLY, AS OF MAY 2016



Notes: Excludes denials and trial starts prior to December 2009, because Treasury did not require servicers to report HAMP denials until that date.

<sup>a</sup> Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

<sup>b</sup> JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

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

<sup>d</sup> Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

<sup>e</sup> Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

Source: Treasury, "HAMP 1MP: Trial Fallout and Denials - Servicer, Vintage & Reason," May 2016, accessed 7/13/2016; Treasury HAMP Data.



CitiMortgage, Inc. denied 88% - nearly 9 out of 10 homeowners who applied, more than any other large servicer. JPMorgan Chase denied 84% of homeowners who applied for HAMP, and Bank of America denied 79%. Ocwen, the servicer with the largest number of HAMP modifications, has denied 69% of homeowners that sought HAMP. All but one of these servicers (Select Portfolio Servicing, Inc.) deny more than half of those who apply.

### **Trial Modifications Lasting 6 Months, A Year, or More**

As of June 2016, 2,125 homeowners (18.1% of the 11,731 active HAMP Tier 1 trials) have been in lengthy trial modifications that have lasted at least six months and, of those, 1,127 (9.6% of active HAMP Tier 1 trials) have lasted at least a year.<sup>67</sup>

### **HAMP Mortgage Transfers**

Homeowners in and seeking HAMP get “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. SIGTARP has reported on how 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. SIGTARP has also reported on Homeowners applying for HAMP were 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.

Through May 2016, Treasury data shows that 274,666 homeowners in HAMP trial or permanent modifications saw their mortgages transferred. 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, but those rules were not always followed.<sup>68</sup>

According to Treasury data, through the life of HAMP, three firms—Ocwen, Select Portfolio Servicing, Inc., and Nationstar Mortgage, LLC—acquired the servicing for 184,782 HAMP loans, or 65% of those transferred. Ocwen, alone, acquired 117,227 loans (42%).

As shown in Table 4.7, 21 of the largest 25 HAMP servicing transfers were transfers to non-banks.

*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.*

TABLE 4.7

**TOP 25 NON-GSE HAMP SERVICING TRANSFERS - PROGRAM TO DATE THROUGH 6/30/2016**

<b>Seller</b>	<b>Buyer</b>	<b>Transfer Period</b>	<b>HAMP Trial and Permanent Modifications Transferred</b>
<b>Servicing Transfers to Non-Banks</b>			
American Home Mortgage Servicing, Inc.	Ocwen Loan Servicing, LLC	2013	27,665
GMAC Mortgage, LLC	Ocwen Loan Servicing, LLC	2013 - 2014	24,323
OneWest Bank	Ocwen Loan Servicing, LLC	2013 - 2014	18,346
Saxon Mortgage Services, Inc.	Ocwen Loan Servicing, LLC	2010 - 2012	17,254
Bank of America, N.A.	Nationstar Mortgage, LLC	2010 - 2015	15,679
Bank of America, N.A.	Select Portfolio Servicing, Inc.	2010 - 2016	11,711
Litton Loan Servicing, LP	Ocwen Loan Servicing, LLC	2011 - 2013	11,592
JPMorgan Chase Bank, NA	Ocwen Loan Servicing, LLC	2012 - 2013	10,950
Aurora Loan Services, LLC	Nationstar Mortgage, LLC	2012	10,818
JPMorgan Chase Bank, NA	Select Portfolio Servicing, Inc.	2013 - 2016	9,950
HomeEqServicing	Ocwen Loan Servicing, LLC	2010	5,969
Ocwen Loan Servicing, LLC	Select Portfolio Servicing, Inc.	2014 - 2015	5,431
Bank of America, N.A.	Specialized Loan Servicing, LLC	2010 - 2016	4,621
CitiMortgage, Inc.	Select Portfolio Servicing, Inc.	2014 - 2016	3,972
CitiMortgage, Inc.	Bayview Loan Servicing LLC	2012 - 2016	3,869
JPMorgan Chase Bank, NA	Bayview Loan Servicing LLC	2012 - 2016	2,873
CitiMortgage, Inc.	Rushmore Loan Management Services LLC	2012 - 2015	2,370
Bank of America, N.A.	Bayview Loan Servicing LLC	2012 - 2016	2,027
Wells Fargo Bank, N.A.	Bayview Loan Servicing LLC	2010 - 2016	1,985
Wells Fargo Bank, N.A.	Specialized Loan Servicing, LLC	2010 - 2015	1,417
Bank of America, N.A.	Selene Finance, LP	2014 - 2015	1,414
<b>Servicing Transfers to Banks</b>			
Wilshire Credit Corporation	Bank of America, National Association	2010	8,938
EMC Mortgage Corporation	JPMorgan Chase Bank, NA	2011	7,343
Home Loan Services, Inc.	Bank of America, National Association	2010	4,327
Specialized Loan Servicing, LLC	Bank of America, National Association	2013 - 2016	2,246

Note: Includes non-GSE HAMP trial and permanent modifications transferred.

Source: Treasury, HAMP Servicing Transfer data

These transfers changed how HAMP looks. In the first 2 years of the program, large bank servicers were responsible for most homeowner mortgages in HAMP. Now non-banks play a larger role in HAMP than bank servicers, servicing 59% of all homeowner mortgages in HAMP. Additionally, non-bank servicers have received \$6.4 billion in federal TARP dollars from Treasury through HAMP.

The track record on some of the larger non-bank servicers in HAMP violating federal laws and regulations elevates the risk to homeowners in or applying to HAMP, heightening the need for strong oversight. While Treasury has found and continues to find that some of these non-bank servicers need to improve following HAMP rules and performance metrics, much more improvement and oversight is needed. Despite CFPB and NYDFS finding systemic and egregious violations by Ocwen, Treasury's oversight, including on-site reviews of Ocwen, did not uncover those same problems. However, Treasury has found that that another large non-bank servicer, Nationstar, needed substantial improvement in complying with HAMP's rules in numerous occasions.

### **Homeowners in HAMP Will See their Mortgage Payment Increase**

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.<sup>69</sup> After five years, approximately 82% of homeowners in HAMP will see their mortgage interest rates increase incrementally by 1% per year until it reaches the rate prevailing at the time the homeowner entered into their trial period. Beginning in 2014 homeowners in HAMP in every state started seeing their interest rates rise and monthly mortgage payments go up this year, some by as much as \$1,788 per month.<sup>70</sup> See Appendix D.5 for state by state analysis of HAMP payment increases.

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

*For more details on the increasing role of Non-bank servicers in HAMP, and related risks see "Non-Bank Private Mortgage Servicers Who Have Already Received More Than \$1 Billion From Treasury Are Increasing Their Participation In HAMP, Which Raises Risks To Homeowners And The Need For Significant Oversight," in SIGTARP's October 2015 Quarterly Report, pages 63-76.*

TABLE 4.8

<b>HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES BY YEAR, AS OF 5/31/2016</b>					
<b>Year Modified</b>	<b>Permanent Modifications with Scheduled Payment Increases</b>	<b>Modification Status</b>	<b>Median Interest Rate</b>	<b>Median Monthly Payment</b>	<b>Maximum Payment Increase</b>
2016	11,071	Before Modification	5.88%	\$1,232	
		After Modification	2.00%	\$735	
		After All Increases	<b>3.75%</b>	<b>\$888</b>	<b>\$1,219</b>
<b>All Years</b>	<b>691,733</b>	Before Modification	6.38%	\$1,427	
		After Modification	2.00%	\$774	
		After All Increases	<b>4.50%</b>	<b>\$997</b>	<b>\$1,788</b>

Notes:

<sup>a</sup> Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 55,064 HAMP permanent modifications with incomplete records.

Source: SIGTARP analysis of Treasury HAMP data.

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.<sup>71</sup> Already 321,455 homeowners in HAMP have had their payments increase, and an additional 102,733 will see their payments increase by the end of 2016.

### Homeowners Falling Out of HAMP

As of June 30, 2016, 538,845 homeowners fell out of the program (also called “redefault”) – often into a less advantageous private sector modification or, even worse, into foreclosure.<sup>72</sup> According to a Treasury survey of 19 servicers, as of May 31, 2016, 24% of homeowners that redefaulted in HAMP moved into the foreclosure process, 12% lost their home via a short sale or deed-in-lieu of foreclosure, and 28% received an alternative (private sector) modification.<sup>73</sup>

So far in 2016 there were only 48,202 new modifications, while there were 31,486 redefaults. Another 87,195 homeowners had missed one to two monthly mortgage payments and are at risk of falling out of the program.<sup>74</sup>

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 have fallen out of the program at rates between 58% to 61%. Homeowners who received HAMP permanent modifications in 2010 have fallen out of the program at rates between 46% to 54%.<sup>75</sup>

### Servicer Reforedefault Rates

As of June 30, 2016, of 453,531 (32.7%) of the 1,388,604 homeowners whose HAMP permanent modifications are serviced by 10 of the largest servicers have fallen out of HAMP, as shown in Table 4.9.

TABLE 4.9

<b>HOMEOWNERS WHO FELL OUT OF HAMP, BY SERVICER, AS OF 6/30/2016</b>			
	<b>Permanent Modifications</b>	<b>Permanent Modifications Redefaulted</b>	<b>Percentage of Permanent Modifications Redefaulted</b>
Ocwen Loan Servicing, LLC <sup>a</sup>	324,939	119,319	36.7%
Wells Fargo Bank, N.A. <sup>b</sup>	213,684	62,981	29.5%
Nationstar Mortgage LLC	198,373	53,559	27.0%
Select Portfolio Servicing, Inc.	119,461	48,096	40.3%
JPMorgan Chase Bank, N.A. <sup>c</sup>	170,042	45,752	26.9%
Bank of America, N.A. <sup>d</sup>	107,893	35,224	32.6%
Seterus Incorporated	76,649	31,485	41.1%
Ditech Financial LLC <sup>e</sup>	107,955	31,025	28.7%
CitiMortgage Inc	40,010	13,532	33.8%
Specialized Loan Servicing LLC	29,598	12,558	42.4%
Other	225,321	85,314	37.9%
<b>Total</b>	<b>1,613,925</b>	<b>538,845</b>	<b>33.4%</b>

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.

<sup>a</sup> Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

<sup>b</sup> Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

<sup>c</sup> JPMorgan Chase Bank, N.A. includes EMC Mortgage Corporation.

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

<sup>e</sup> Formerly GreenTree Servicing LLC.

Source: Treasury, "HAMP 1MP: Program Volumes - Combined Tier 1/Tier 2: Top 25 HAMP Servicers - June 2016," accessed 7/20/2016.

Four servicers account for more than half of homeowners' HAMP permanent modifications that redefaulted: Ocwen Loan Servicing, LLC (119,319), Wells Fargo Bank, N.A. (62,981), Nationstar Mortgage LLC (53,559), and Select Portfolio Servicing, Inc. (48,096).<sup>76</sup>

**Redefaults: Impact on Taxpayers Funding TARP**

Taxpayers have lost about \$2.1 billion in TARP dollars on 284,094 homeowners who fell out of HAMP Tier 1 modifications. About 90% of TARP funds Treasury spent for HAMP permanent modifications that redefaulted were for mortgages currently serviced by 10 servicers, as shown in Table 4.10.<sup>77,iv</sup>

<sup>iv</sup> Of the 503,342 homeowners who have fallen out of HAMP Tier 1, 284,094 were in modifications funded by TARP the remaining 219,248 were in modifications funded by the GSE's.

TABLE 4.10

**TARP DOLLARS SPENT ON HOMEOWNERS WHO FELL OUT OF HAMP,  
AS OF 6/30/2016 (\$ MILLIONS)**

<b>Servicer Name</b>	<b>TARP Incentive Payments for Permanents Redefaulted</b>	<b>Total TARP Incentive Payments for Permanents All</b>	<b>Percentage of Total TARP Incentive Payments for Permanents Redefaulted</b>
Ocwen Loan Servicing, LLC <sup>a</sup>	\$650.6	\$3,244.3	20%
Select Portfolio Servicing, Inc.	319.4	1,135.2	28%
Wells Fargo Bank, N.A. <sup>d</sup>	268.3	1,784.0	15%
JPMorgan Chase Bank, NA <sup>b</sup>	188.8	1,607.7	12%
Nationstar Mortgage LLC <sup>e</sup>	151.0	851.3	18%
Bank of America, N.A. <sup>c</sup>	117.7	842.3	14%
Specialized Loan Servicing LLC	74.4	221.3	34%
CitiMortgage Inc	44.4	272.0	16%
Ditech Financial LLC	36.2	62.4	58%
Bayview Loan Servicing LLC	33.3	278.7	12%
Other	213.6	814.1	26%
<b>Total</b>	<b>\$2,097.8</b>	<b>\$11,113.3<sup>f</sup></b>	<b>19%</b>

Notes: 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.

<sup>a</sup> Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

<sup>b</sup> JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

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

<sup>d</sup> Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

<sup>e</sup> Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

<sup>f</sup> Totals include \$72.9 million on modifications that the servicer classified as "withdrawals."

Source: Treasury, response to SIGTARP data call, 7/8/2016.

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 4.10).<sup>78,v</sup>

**Redefaults: Impact on States**

In most states at least 37% of homeowners in HAMP fell out of the program, with some states even higher, as shown in Table 4.11.

<sup>v</sup> 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.

TABLE 4.11

<b>HOMEOWNERS WHO FELL OUT OF HAMP BY STATE, AS OF 6/30/2016</b>							
	<b>Permanent Modifications</b>	<b>Redefaulted Modifications</b>	<b>Redeault Rate</b>		<b>Permanent Modifications</b>	<b>Redefaulted Modifications</b>	<b>Redeault Rate</b>
AL	9,044	4,060	45%	MT	1,592	488	31%
AK	688	231	34%	NE	2,112	875	41%
AZ	53,042	19,771	37%	NV	31,692	12,343	39%
AR	3,423	1,412	41%	NH	6,611	2,614	40%
CA	332,322	91,535	28%	NJ	53,264	21,617	41%
CO	18,878	5,530	29%	NM	5,074	1,845	36%
CT	20,414	8,125	40%	NY	78,535	25,842	33%
DE	4,815	2,061	43%	NC	27,769	11,249	41%
DC	2,550	892	35%	ND	227	74	33%
FL	179,136	59,506	33%	OH	31,419	12,532	40%
GA	52,391	20,145	38%	OK	3,738	1,621	43%
GU	15	3	20%	OR	15,896	4,997	31%
HI	5,494	1,603	29%	PA	34,304	14,464	42%
ID	5,195	1,738	33%	PR	4,636	1,346	29%
IL	76,333	29,575	39%	RI	7,356	2,890	39%
IN	14,378	5,956	41%	SC	14,216	5,677	40%
IA	3,698	1,611	44%	SD	525	189	36%
KS	3,644	1,479	41%	TN	16,192	7,094	44%
KY	5,870	2,458	42%	TX	41,599	15,989	38%
LA	9,276	4,174	45%	UT	11,755	3,785	32%
ME	4,393	1,823	41%	VT	1,360	508	37%
MD	47,539	18,130	38%	VI	13	4	31%
MA	35,093	12,926	37%	VA	33,204	11,569	35%
MI	40,480	14,487	36%	WA	30,506	10,019	33%
MN	21,810	8,158	37%	WV	2,035	843	41%
MS	5,719	2,664	47%	WI	14,255	6,023	42%
MO	15,083	6,541	43%	WY	687	251	37%
<b>Total</b>					<b>1,441,295</b>	<b>503,342</b>	<b>35%</b>

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

Source: Treasury, "HAMP 1MP: Program Volumes Supplemental - Tier 1: State - June 2016," accessed 7/20/2016.

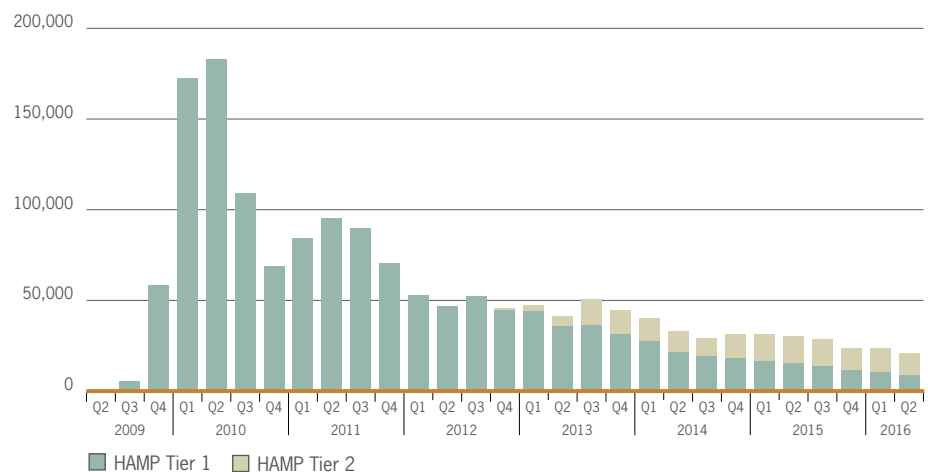
## HAMP Tier 2

Effective June 1, 2012, HAMP Tier 2 modifies mortgages of non-owner-occupied “rental” properties that are tenant-occupied or vacant, and for homeowners with a wider range of debt-to-income situations.<sup>79</sup> The 60 participating servicers attempt to obtain a monthly payment that is between 25 - 42% of the homeowners monthly income by adjusting the interest rate, remaining term, and / or deferring or forgiving portion of the outstanding balance.

Treasury has paid \$844 million in TARP funds for 172,630 HAMP Tier 2 permanent modifications, 134,567 of which remain active.<sup>80</sup> Approximately 25,584 of homeowners in active HAMP Tier 2 permanent modifications were previously in HAMP Tier 1 permanent modifications.<sup>81</sup>

FIGURE 4.5

### HAMP PERMANENT MODIFICATION STARTED BY QUARTER AND TIER, AS OF 6/30/2016



Note: Includes TARP and GSE permanent modifications.

Sources: Treasury, HAMP IMP Programs Volumes Supplemental – Modification Effective Month by Tier – June 2016, accessed 7/20/2016.

As shown in Figure 4.5, HAMP Tier 2 activity has increased relative to HAMP Tier 1 over the past few years. During the last 12 months 56,076 homeowners obtained HAMP Tier 2 modifications compared to 44,554 homeowners that received HAMP Tier 1 modifications in that period.

HAMP Tier 2 mortgage modification activity and property occupancy status is shown in Table 4.12.



TABLE 4.12

<b>HAMP TIER 2 FIRST LIEN MODIFICATION ACTIVITY AND OCCUPANCY STATUS, AS OF 6/30/2016</b>							
<b>Property Type</b>	<b>Trials Started</b>	<b>Trials Cancelled</b>	<b>Trials Active</b>	<b>Trials Converted Permanent</b>	<b>Permanents Disqualified</b>	<b>Permanents Paid-Off</b>	<b>Permanents Active</b>
Borrower Occupied	190,095	13,529	13,893	162,673	33,693	2,299	126,602
Tenant Occupied	10,341	683	977	8,681	1,570	157	6,954
Vacant	1,519	125	118	1,276	240	25	1,011
<b>Total</b>	<b>201,955</b>	<b>14,337</b>	<b>14,988</b>	<b>172,630</b>	<b>35,503</b>	<b>2,481</b>	<b>134,567</b>

Source: Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – June 2016," accessed 7/20/2016.

According to Treasury data, of the 201,955 HAMP Tier 2 trial mortgage modifications started, 10,341 (5%) were for tenant-occupied properties (as represented by homeowner at time of application), and 1,519 (1%) were for vacant properties.<sup>82</sup> In the quarter ending June 30, 2016, 13,917 Tier 2 trials were started (down from 14,345 in the preceding quarter), 14,031 trials converted to permanent modifications (up from 13,871 in the preceding quarter), and 4,729 Tier 2 modifications redefaulted (up from 3,890 in the preceding quarter). As of June 30, 2016 there were 14,988 homeowners active in HAMP Tier 2 trial modifications, compared to 16,006 at the previous quarter end.<sup>83</sup>

### Streamline HAMP

Streamline HAMP, a relatively new program announced in July of 2015 and launched on January 1, 2016, and is designed to help more homeowners obtain assistance through HAMP. It does so by minimizing the documentation requirements and eliminating the income restrictions that led to millions of homeowners being rejected from HAMP. Through June 30, 2016, 27,788 homeowners had started Streamline HAMP trial modifications, of which 7,699 have obtained permanent modifications.

### Home Affordable Unemployment Program ("UP")

Eligible unemployed homeowners not more than 12 months delinquent 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).<sup>84</sup> Upon completing such plans, servicers must evaluate for and offer eligible borrowers a HAMP trial, wherein any payments missed before or during the UP forbearance plan are added on the principal before the loan is modified. Alternatively, servicers may skip HAMP UP and offer eligible homeowners a HAMP trial period plan instead, based upon the servicer's judgment.

Only 45,892 homeowners obtained a UP forbearance plan—less than one-third of the 174,712 homeowners who applied.<sup>85</sup> As of May 31, 2016, 1,507 homeowners (just over 3% of those who had ever started an UP plan) were active in the program.<sup>86</sup>

*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.*

TABLE 4.13

<b>CUMULATIVE HOMEOWNER HAMP UP ACTIVITY, AS OF 5/31/2016</b>							
	<b>Dec. 2010</b>	<b>Dec. 2011</b>	<b>Dec. 2012</b>	<b>Dec. 2013</b>	<b>Dec. 2014</b>	<b>Dec. 2015</b>	<b>May 2016</b>
Homeowners Requesting UP Assistance <sup>a</sup>	24,402	66,842	98,270	125,557	145,622	167,794	174,712
UP Forbearance Plans Started	6,961	18,403	30,525	38,445	42,142	44,990	45,892
Completed UP Forbearance Plans <sup>b</sup>	584	8,835	14,583	20,250	22,628	24,145	24,598
Active UP Forbearance Plans	5,967	6,113	7,786	5,482	3,671	1,548	1,507

## Notes:

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

<sup>b</sup> 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 4.13, as of May 31, 2016, approximately half (53.5%, or 24,598) of homeowners completed their UP forbearance plan successfully, while 44%, or 19,787 fell out of UP.<sup>87</sup> According to Treasury data, about one in five homeowners who started an UP plan went into HAMP.<sup>88</sup> 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 May 31, 2016, only 3,747 of the homeowners who obtained UP assistance had previously been in a HAMP modification.<sup>89</sup>

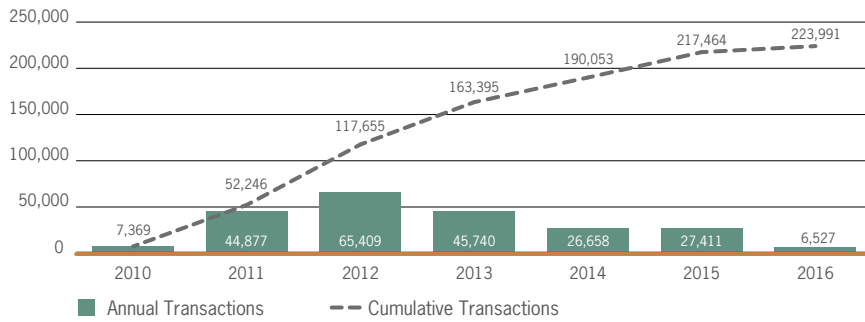
### Home Affordable Foreclosure Alternatives ("HAFA")

Treasury has paid \$1.2 billion through HAFA to encourage short sales or deeds-in-lieu of foreclosure as alternatives to foreclosure.<sup>90</sup> Under HAFA, if the servicer forfeits the ability to pursue the homeowner if the proceeds are less than balance of the mortgage then Treasury pays servicers up to \$1,500, and reimburses investors up to \$8,000 for a portion (currently two-thirds) of payments made to subordinate lienholders.<sup>91</sup> HAFA may be used to help prevent foreclosures on primary residences, investment properties, or second/vacation homes.

"Relocation" assistance may be paid when homeowners or tenants residing in the property vacate it. In October 2014, Treasury increased this payment from \$3,000 to \$10,000. Some homeowners may participate in HAFA, even if they stay in the house as a renter or buyer, but will not receive relocation assistance.<sup>92</sup>

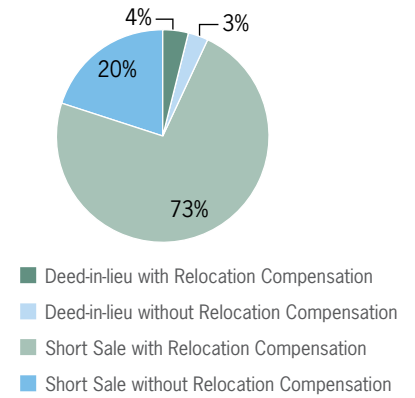
Through June 30, 2016, HAFAs has assisted 223,991 homeowners, approximately 208,992 with short sales and 14,999 with deed-in-lieu transactions.<sup>93</sup> According to Treasury's data, in the twelve months ended June 30, 2016, just 19,588 HAFAs transactions have been completed, down from 27,964 in the twelve months ended June 30, 2015.

FIGURE 4.7  
HAFAs TRANSACTION ACTIVITY, AS OF JUNE 30, 2016



Source: Treasury, HAFAs Program Inventory – Loan Agreement Issue Month – June 2016," accessed 7/20/2016.

FIGURE 4.6  
HAFAs TRANSACTIONS BY TYPE, AS OF JUNE 30, 2016



Source: Treasury, "HAFAs Program Inventory – Program Type – June 2016," accessed 7/20/2016.

## 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 TARP funds for “innovative measures to help families in the states that have been hit the hardest by the aftermath of the housing bubble.”<sup>94</sup> HHF was originally estimated to help about 550,000 homeowners avoid foreclosure but has only assisted less than half that number, 256,361 homeowners. 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.<sup>95,vi</sup> Treasury picked states that it deemed to have significant home price declines and high unemployment rates. Up until 2013, HHF was largely a program to provide Federal funds to unemployed and underemployed homeowners to help pay their mortgage. However, in 2013, Treasury began allowing the first of seven state HFAs to use existing HHF dollars to demolish vacant and abandoned homes to help neighboring homeowners under a new Blight Elimination Program.

In February 2016, Treasury announced that \$2 billion in TARP funds would be reallocated to HHF, increasing the total HHF amount from \$7.6 billion to \$9.6 billion.<sup>96</sup> The new \$2 billion in funds were awarded to HHF states in two phases. In the first phase, \$1 billion was allocated using a formula based on state population and the state’s utilization of their existing HHF funds. In this first phase, allocations were made to 18 of the 19 HHF states; only Alabama did not receive additional funds. In the second phase, states were awarded a portion of the second \$1 billion funds based on application. Fourteen HHF states applied for additional funds and 13 HHF states were allocated funds from this second phase. Only one state, Georgia, applied for funds in the second phase and was not awarded funding.<sup>97</sup>

As of March 31, 2016, 73.6% of the HHF funds spent by state HFAs went to unemployment assistance, including to help pay past-due amounts on a mortgage.<sup>98</sup> 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 additional HHF assistance provided to homeowners can be broken down to 21.8% for mortgage modification assistance, including principal reduction assistance, 0.4% for second-lien reduction assistance, and 0.1% for transition assistance.<sup>99</sup>

As of March 31, 2016, five state HFAs (Michigan, Ohio, Indiana, Illinois and South Carolina) had spent \$163.5 million (up from \$135.1 million as of the prior quarter) to demolish 11,166 properties under the Blight Elimination Program, representing 3% of all HHF expenditures. According to information reported to Treasury by those five state HFAs as of March 31, 2016 (the only ones to report HHF demolition activity to Treasury), HHF Michigan had spent \$130.4

<sup>vi</sup> 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 June 30, 2016, there were 80 active HHF programs run by the 19 state HFAs. As of June 30, 2016, Illinois, Kentucky, Michigan, New Jersey, Oregon, Ohio, Rhode Island, Tennessee and Washington D.C. had stopped accepting new applications except under select programs. Kentucky and Michigan reopened their application portals during this period.”

million (79.7% of all Blight spending) to demolish 8,531 properties, HHF Ohio spent \$24.9 million (15.2% of all Blight spending) to demolish 2,009 properties, and HHF Indiana spent \$7.5 million (4.6% of all Blight spending) to demolish 590 properties. HHF Illinois spent \$267,254 (0.2% of all Blight spending) to demolish 10 properties and HHF South Carolina spent \$461,345 (0.3% of all Blight spending) to demolish 26 properties.<sup>100</sup> Four states reported spending \$40.9 million representing 0.8 percent of all HHF assistance provided, to assist 3,323 homebuyers under its down payment assistance programs. These included: HHF Florida, HHF Illinois, HHF Kentucky and HHF North Carolina. Florida has spent \$19.2 million, less than 0.4% of all HHF expenditures, to assist 1,296 homebuyers. Illinois has spent \$8.4 million, less than 0.2% of all HHF expenditures, to assist 1,119 homebuyers under its down payment assistance program. Kentucky has spent \$7.0 million (less than 0.2 % of all HHF expenditures), assisting 486 homebuyers, and North Carolina has spent \$6.3 million, (less than 0.2% of all HHF spending) to assist 422 homebuyers.<sup>101</sup>

### Homeowner Assistance in HHF Programs

In the beginning of 2011, state HFAs collectively estimated that they would help 546,562 homeowners with HHF.<sup>102</sup> Since then, with Treasury's approval, state HFAs have reduced that to 302,989 homeowners (243,573 fewer homeowners than they estimated helping with HHF in 2011, a reduction of 45%).<sup>103</sup> According to Treasury, as of March 31, 2016, state HFAs had spent \$4.8 billion to help 256,361 individual homeowners. For the quarter ended March 31, 2016 alone, states spent \$182.7 million to help 7,746 homeowners.<sup>104</sup> Five state HFAs have reduced their estimates by more than 50%: Illinois (53% reduction), Florida (64% reduction), Nevada (66% reduction), Rhode Island (74% reduction), and Michigan (83% reduction). Homeowners may be counted more than once if they receive assistance from multiple HHF programs.

Table 4.14 provides each state HFA's 2011 estimate of the number of homeowners it projected it would help, its current estimate and the percentage decrease in actual number of homeowners helped, as of March 31, 2016.<sup>vii</sup>

*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.*

<sup>vii</sup> 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.

TABLE 4.14

**HHF HOMEOWNER ASSISTANCE ESTIMATES, AS OF 3/31/2016**

<b>State</b>	<b>2011 Estimate</b>	<b>Current Estimate as of 3/31/2016</b>	<b>Percentage Decrease</b>
Alabama	13,500	7,100	47%
Arizona	10,542	6,263	41%
California	101,337	73,800	27%
Florida	106,000	37,800	64%
Georgia	18,300	12,800	30%
Illinois	27,000	13,500	50%
Indiana	16,257	10,184	37%
Kentucky	13,000	8,241	37%
Michigan	49,422	8,542	83%
Mississippi	3,800	3,500	8%
Nevada	23,008	8,026	65%
New Jersey	6,900	6,845	1%
North Carolina	21,280	19,619	8%
Ohio	63,485	41,201	35%
Oregon	13,295	15,150	—
Rhode Island	13,125	3,413	74%
South Carolina	34,100	18,350	46%
Tennessee	11,211	7,355	34%
District of Columbia	1,000	1,300	—
<b>Total</b>	<b>546,562</b>	<b>302,989</b>	<b>45%</b>

Note: As of 3/31/2011, states estimated assisting 546,562 homeowners, the peak quarterly aggregate estimate for HHF states. Since 2011, Oregon and District of Columbia have increased their estimates.

Source: Treasury, "Hardest Hit Fund, Archived Program Information, Participation Agreements and Initial Program Guidelines," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx), accessed 7/5/2016; SIGTARP analysis of HFA participation agreements and amendments.

### **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 March 31, 2016 (the latest data available): only 43% of homeowners who requested HHF assistance were admitted.<sup>105</sup> Table 4.15 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 March 31, 2016.

*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 4.15

**HHF HOMEOWNER ADMISSION RATE BY HHF STATE, PROGRAM TO DATE, AS OF 3/31/2016**

State	Homeowners That Applied	Homeowners That Received Assistance	Homeowner Admission Rate
Florida	121,747	25,588	21.0%
Alabama	19,348	4,597	23.8%
Arizona	17,400	4,350	25.0%
Georgia	26,272	7,814	29.7%
Nevada	14,392	5,382	37.4%
California	143,425	58,848	41.0%
Oregon	28,347	11,785	41.6%
South Carolina	25,149	10,732	42.7%
New Jersey	13,767	6,057	44.0%
Michigan	62,193	30,682	49.3%
Rhode Island	4,833	3,075	63.6%
Mississippi	5,767	3,685	63.9%
North Carolina	32,510	21,663	66.6%
Kentucky	11,929	8,042	67.4%
Illinois	20,511	14,034	68.4%
Ohio	34,779	24,533	70.5%
Tennessee	9,352	7,355	78.6%
Indiana	9,245	7,432	80.4%
District of Columbia	872	707	81.1%
<b>Total</b>	<b>601,838</b>	<b>256,361</b>	

Sources: Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016.

Of the homeowners who applied for HHF assistance from their state HFA, more than one quarter (26%) had their applications denied as of March 31, 2016.<sup>106</sup> Table 4.16 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 March 31, 2016.<sup>107</sup>

TABLE 4.16

**HHF HOMEOWNER DENIAL RATE BY HHF STATE, PROGRAM TO DATE, AS OF 3/31/2016**

<b>State</b>	<b>Homeowners That Applied</b>	<b>Homeowners Denied Assistance</b>	<b>Homeowner Denial Rate</b>
Arizona	17,400	11,789	67.8%
New Jersey	13,767	7,398	53.7%
Georgia	26,272	10,444	39.8%
South Carolina	25,149	8,681	34.5%
Rhode Island	4,833	1,425	29.5%
Michigan	62,193	18,137	29.2%
California	143,425	40,180	28.0%
Florida	121,747	31,474	25.9%
Mississippi	5,767	1,406	24.4%
Nevada	14,392	3,150	21.9%
Illinois	20,511	4,167	20.3%
North Carolina	32,510	6,000	18.5%
Kentucky	11,929	2,093	17.5%
District of Columbia	872	133	15.3%
Ohio	34,779	4,881	14.0%
Tennessee	9,352	1,300	13.9%
Alabama	19,348	1,857	9.6%
Oregon	28,347	2,158	7.6%
Indiana	9,245	571	6.2%
<b>Total</b>	<b>601,838</b>	<b>157,244</b>	

Sources: Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016.

As of March 31, 2016, more than one-quarter (28%) 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.<sup>108</sup> Table 4.17 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 March 31, 2016.<sup>109</sup>



TABLE 4.17

**HHF WITHDRAWN HOMEOWNER APPLICATIONS BY HHF STATE, PROGRAM TO DATE, AS OF 3/31/2016**

<b>State</b>	<b>Homeowners That Applied</b>	<b>Homeowner Applications Withdrawn</b>	<b>Homeowner Withdrawal Rate</b>
Alabama	19,348	12,435	64.3%
Oregon	28,347	14,391	50.8%
Florida	121,747	51,256	42.1%
Nevada	14,392	5,783	40.2%
Georgia	26,272	7,401	28.2%
California	143,425	40,192	28.0%
South Carolina	25,149	5,102	20.3%
Michigan	62,193	12,408	20.0%
Ohio	34,779	5,365	15.4%
North Carolina	32,510	4,211	13.0%
Illinois	20,511	2,198	10.7%
Kentucky	11,929	1,275	10.7%
Indiana	9,245	947	10.2%
Mississippi	5,767	496	8.6%
Tennessee	9,352	697	7.5%
Rhode Island	4,833	333	6.9%
Arizona	17,400	1,127	6.5%
District of Columbia	872	27	3.1%
New Jersey	13,767	139	1.0%
<b>Total</b>	<b>601,838</b>	<b>165,783</b>	

Sources: Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016.

**States' TARP Allocations and Spending for HHF**

Of the \$9.6 billion in TARP funds available for HHF, as of June 30, 2016, state HFAs collectively had drawn down \$6.6 billion (69%), up from \$6.4 billion in the prior quarter. As of March 31, 2016, 73.6% of HHF funding went to unemployment assistance.<sup>110</sup> However, as of March 31, 2016, the latest date for which detailed spending data is available from the state HFA Quarterly Financial Reports, which are one quarter behind,<sup>viii</sup> only \$4.8 billion had been spent on direct assistance to 256,361 individual homeowners; five state HFAs had spent another \$163.5 million on blight elimination (which does not directly assist individual homeowners); four state HFAs had spent \$40.9 million to provide 3,323 homebuyers with down payment assistance. As of March 31, 2016, HHF states had also spent \$626.4 million in HHF funds on administrative expenses, held \$890.4 million as unspent cash-on-hand, and had an aggregate of \$3.2 billion remaining in undrawn funds available for HHF.<sup>111</sup> See Table 4.18 for more detail on administrative expenses.

<sup>viii</sup> 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.

TABLE 4.18

**HHF ADMINISTRATIVE EXPENSES AS A PERCENTAGE OF TOTAL ALLOCATION, AS OF 3/31/2016**

State	Administrative Expenses	Percentage of Total HHF Allocation
Alabama	\$9,540,311	6%
Arizona	20,940,229	7%
California	136,598,688	6%
Florida	61,393,953	5%
Georgia	26,813,686	7%
Illinois	35,067,826	5%
Indiana	26,016,641	9%
Kentucky	14,379,585	7%
Michigan	32,938,038	4%
Mississippi	11,001,017	8%
Nevada	16,576,500	8%
New Jersey	24,792,885	6%
North Carolina	60,749,760	9%
Ohio	51,239,768	7%
Oregon	35,872,328	11%
Rhode Island	8,723,000	8%
South Carolina	30,887,767	10%
Tennessee	19,309,000	6%
Washington, DC	3,525,905	12%
<b>Total</b>	<b>\$626,366,887</b>	<b>7%</b>

Note: Administrative expenses are as reported on the states Quarterly Financial Reports.

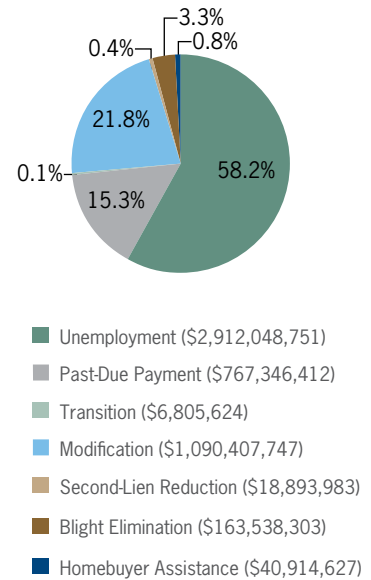
Source: Treasury, response to SIGTARP data call, 7/5/2016; Treasury, *Housing Transactions Report*, 6/28/2016.

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. Treasury approves each HFAs allocation of HHF funds among such HFA's HHF programs and Treasury must also approve any additional change to a HFA's HHF allocation.

Figure 4.9 shows state allocations, and unspent and spent funds by dollar volume and percentage of TARP funds for HHF by percent, as of March 31, 2016, the most recent figures available.

FIGURE 4.8

**AGGREGATE EXPENDITURES, BY PROGRAM CATEGORY**  
PROGRAM THROUGH MARCH 31, 2016



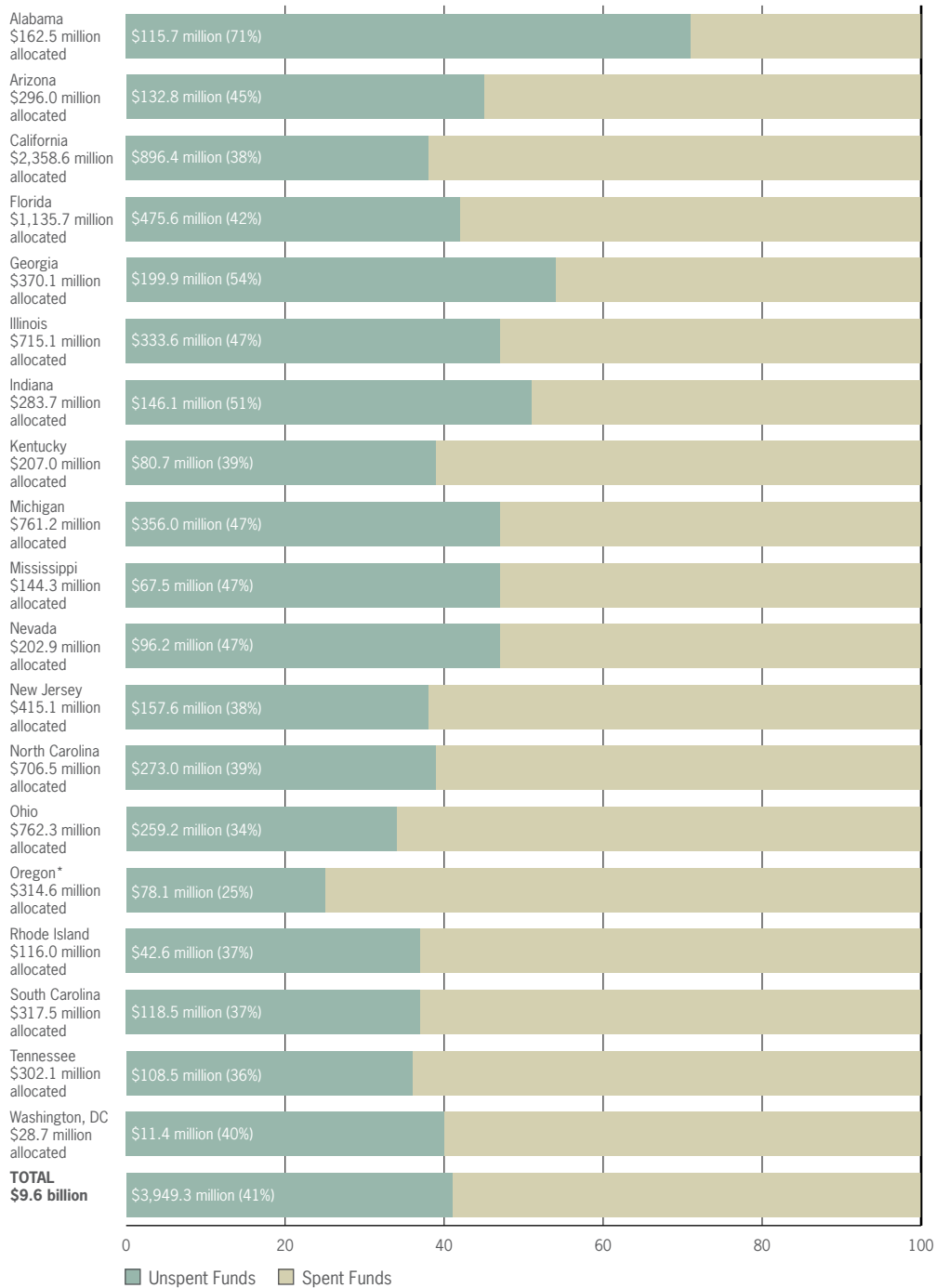
Source: State HFA Quarterly Performance Reports as of March 31, 2016, available via hyperlink from Treasury, "Hardest Hit Fund: State-By State Information"; [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/1/2016; Treasury, response to SIGTARP data call, 7/5/2016.

For more information on the Blight Elimination Program, please see "The Update on the Hardest Hit Funds Blight Elimination Program" on pages 150–169.

For more information on HHF homebuyer assistance, please see pages 145–149.

FIGURE 4.9

## HARDEST HIT FUNDS UNSPENT BY STATE HFAS, AS OF 3/31/2016



Note: State spending figures from each state's Quarterly Financial Report are as of March 31, 2016, the most recent available. Spent funds include the following expenditures: program and administrative expenses, blight elimination, and homebuyer assistance. Unspent funds is derived from the state's total HHF allocation minus spent funds and includes cash on hand.

Source: Treasury, response to SIGTARP data call, 7/5/2016; Treasury, *Transactions Report—Housing Programs*, 6/28/2016.

# 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 \$108.4 million of its HHF funds to its Down Payment Assistance Program.<sup>112,ix</sup> 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 \$341.8 million in HHF funding to Homebuyer Assistance as of June 30, 2016: HHF Illinois (\$73 million), HHF North Carolina (\$60 million), HHF Kentucky (\$24.3 million), HHF Rhode Island (\$4.7 million), and HHF Arizona (\$71.4 million). HHF Florida reported to Treasury that it had provided an average of \$14,837 in Homebuyer Assistance to 1,296 homebuyers as of March 31, 2016 (HHF data on file with Treasury is one quarter behind). As of March 31, 2016, Illinois has reported providing \$8.4 million in assistance to 1,119 homebuyers (an average of \$7,500 per homebuyer).<sup>113</sup> HHF North Carolina provided \$6.3 million of assistance to 422 homebuyers, (an average of \$15,000 per homebuyer), while Kentucky spent \$7 million assisting 486 homebuyers (an average of \$14,328 per homebuyer). On June 1, 2016, four states, Illinois, Rhode Island, North Carolina and Kentucky, received Treasury approval for increased allocations to Homebuyer Assistance, of \$35 million, \$2 million, \$30 million, and \$8.75 million, respectively, to their Down Payment Assistance programs.<sup>114</sup>

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.<sup>x</sup>

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

<sup>ix</sup> Funding was reallocated from Florida’s unemployment assistance and reinstatement assistance programs.

<sup>x</sup> SIGTARP, Letter to Treasury, 5/19/2015 (reprinted at SIGTARP, Quarterly Report to Congress, July 29, 2015, Appendix K).

### “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 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).<sup>xi</sup>

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.<sup>115</sup> HHF Illinois estimates helping the largest number of homebuyers (9,733), while HHF Kentucky and HHF Rhode Island project helping the fewest: 2,166 and 235 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	\$108.4 million	\$15,000	7,230
Illinois	7/30/2015	\$73 million	\$7,500	9,733
North Carolina	8/21/2015	\$60 million	\$15,000	4,000
Kentucky	10/28/2015	\$24.3 million	\$10,000	2,166
Rhode Island	11/24/2015	\$4.7 million	\$20,000	235
Arizona	12/18/2015	\$71.4 million	\$20,000*	4,261
<b>Total</b>		<b>\$341.8 million</b>		<b>27,625</b>

\* 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 7/5/2016; Treasury response to SIGTARP data call, 7/5/2016.

### 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.<sup>xii</sup>

<sup>xi</sup> 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.

<sup>xii</sup> 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%	43–45%
Arizona	150%	43–45%

Sources: Each state HFA's Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 7/5/2016.

**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.<sup>116</sup> 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 \$371,936—more than three times that state's median house price of \$121,300.<sup>117</sup> 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 this TARP assistance for properties that are newly constructed (HHF Kentucky and HHF Rhode Island).<sup>118,xiii</sup> Of the six state HFAs approved by Treasury to offer Homebuyer Assistance under HHF, HHF Rhode Island is the only state 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

<sup>xiii</sup> 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.

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.

#### 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 7/5/2016.

### 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,<sup>xiv</sup> 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.

Treasury has approved seven state housing finance agencies ("HFAs") to participate in the Blight Elimination Program: Michigan, Ohio, Indiana, Illinois, South Carolina, Alabama and, most recently, Tennessee,<sup>xv</sup> by shifting TARP funds from HHF homeowner assistance programs. As of June 30, 2016, Treasury had approved the allocation of a total of over \$791 million in TARP funds to this HHF program to demolish and "green" vacant and abandoned single and multifamily residential structures, which includes new allocations for five states; Michigan, Ohio, Illinois, Alabama and Tennessee.<sup>xvi</sup> As of June 30, 2016, the HHF Blight Elimination Program already represented approximately 50% of the total HHF allocation in Michigan, 26% in Indiana, 22% in Alabama, 31% in Ohio, 11% in South Carolina, 3% in Tennessee and 2% in Illinois.

### BLIGHT ELIMINATION PROGRAM ALLOCATIONS, AS OF 6/30/2016

State HFA	Allocation	
	Blight (Millions)	% of HFA's Total HHF
Michigan	\$381.2	50%
Ohio	238.0	31%
Indiana	75.0	26%
Illinois	17.0	2%
Alabama	35.0	22%
South Carolina	35.0	11%
Tennessee	10.0	3%
<b>Total</b>	<b>\$791.2</b>	

Sources: Each state HFA's Commitment to Purchase Financial Instrument and HFA Participation Agreement and subsequent amendments, various dates, accessed 7/5/2016; Treasury response to SIGTARP data call, 7/5/2016.

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.

<sup>xiv</sup> Treasury, Action Memorandum for Assistant Secretary Massad, Approval for HFA Hardest-Hit Fund Program Change Requests, 6/5/2013.

<sup>xv</sup> 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%209th%20Amendment%20to%20HPA-%20Tennessee.pdf), accessed 7/5/2016.

<sup>xvi</sup> Treasury, response to SIGTARP data call, 7/5/2016.

*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."*

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. Three states with blight elimination programs amended their agreements with Treasury, adopting a SIGTARP recommendation made and accepted by Treasury.

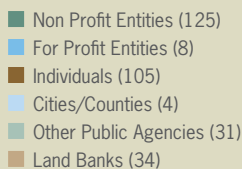
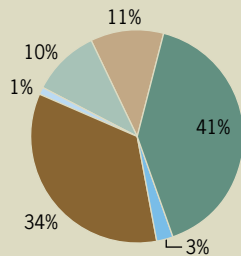
### **State HFAs' Reported Blight Elimination Program Activity**

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 March 31, 2016, the latest available data, five state HFAs—those in Michigan, Ohio, Indiana, as well as Illinois and South Carolina for the first time are reporting 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 11,166 properties (up 20% from the 9,293 reported as of the prior quarter), with one state HFA, HHF Michigan, accounting for 76% of the total (8,531 properties).

As of March 31, 2016, both HHF Alabama and HHF Tennessee reported zero demolitions, but Alabama did report that 12 structures were being reviewed for demolition eligibility.

### HHF BLIGHT ELIMINATION PROGRAM PARTNERS WHO RECEIVE TARP FUNDS



Source: State HFA responses to SIGTARP request.

### BLIGHT ELIMINATION PROGRAM ACTIVITY, AS OF 3/31/2016

State HFA	TARP Expenditures Cumulative (Millions)	Properties Removed Cumulative
Michigan	\$130.4	8,531
Ohio	\$24.9	2,009
Indiana	\$7.5	590
Illinois	\$0.3	10
Alabama	\$—	0
South Carolina	\$0.5	26
Tennessee	\$—	0
<b>Total</b>	<b>\$163.5</b>	<b>11,166</b>

Source: Each state HFA's Quarterly Performance Report as of 3/31/2016.

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 March 31, 2016), 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.

**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:** \$381.2 Million (50% 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:** 15,247 properties (based on HHF Michigan's \$381.2 Million allocation, at the full cap of \$25,000 per property)

**Cumulative Program Activity Reported by HHF Michigan (as of 3/31/2016):\*\***

**Applications Received:** 13,900

Denied: 0 (0%); Approved: 8,531 (61%); In Process: 3,886 (28%); Withdrawn: 1,483 (11%)

**Total Assistance Provided:** \$130,364,016

Median Assistance Spent on Acquisition: \$0<sup>xvii</sup>

Median Assistance Spent on Demolition: \$10,691

Median Assistance Spent on Greening:<sup>xviii</sup> \$2,700

As of March 31, 2016, HHF Michigan reported to Treasury that it had spent \$130.4 million (34% of the \$381.2 million allocated to HHF Michigan for blight elimination) to remove and green 8,531 properties. This is a 15% increase over the 7,435 reported removed as of the fourth quarter of 2015. The average cost was \$15,281 per property (the average cost has increased \$328 from the \$14,953 average cost through December 31, 2015).



<sup>xvii</sup> While the median Assistance spent on Acquisition may be \$0, there still may be actual acquisition expenses.

<sup>xviii</sup> 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.

**MICHIGAN HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\***

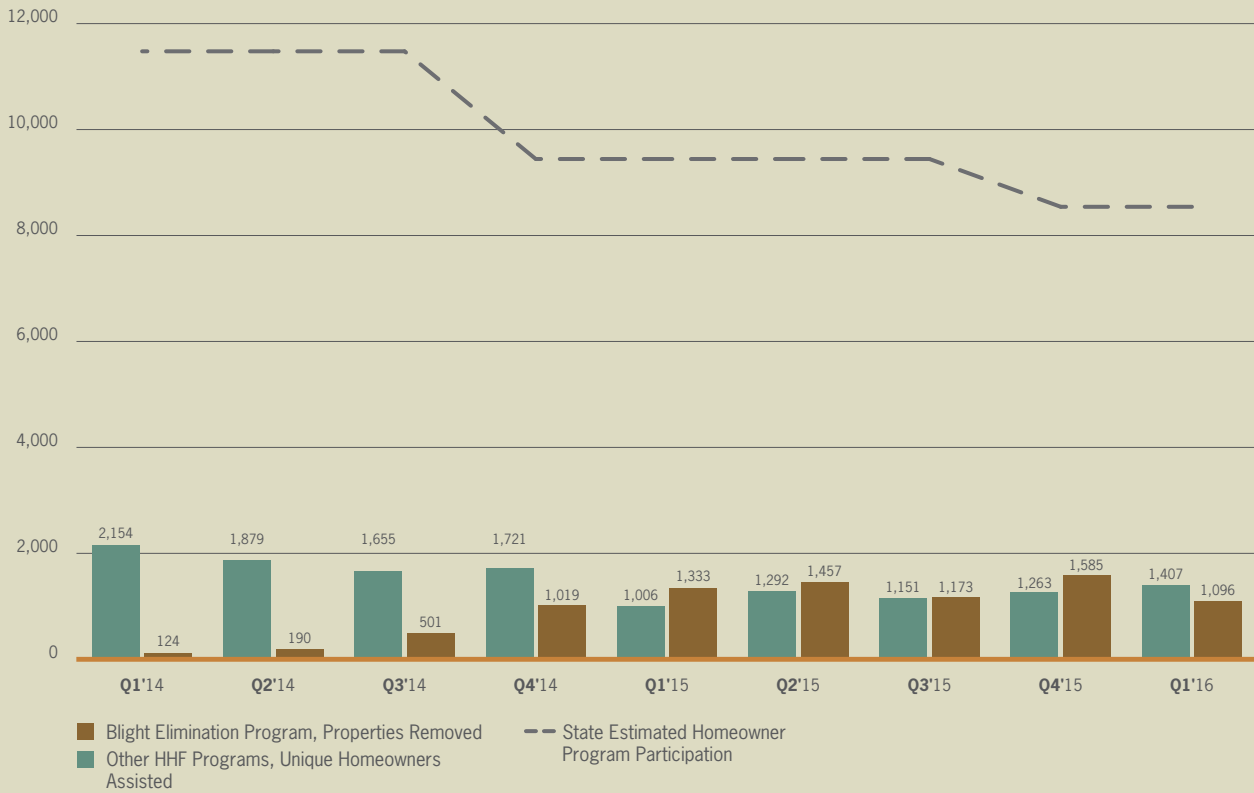
		<b>Most Recent Quarter</b>	<b>Cumulative</b>
<b>Applications Submitted</b>		5,154	13,900
<b>Properties Demolished/Removed</b>		1,096	8,531
<b>City/County</b>	<b>Partner<sup>a</sup></b>	<b>Demolished in Most Recent Quarter</b>	<b>Demolished, Cumulative</b>
Adrian	Lenawee County Land Bank	0	0
Detroit	Detroit Land Bank	844	5,382
Ecorse	Wayne Metro Community Action Agency	10	10
Flint	Genesee County Land Bank Authority	3	1,779
Ironwood	Gogebic County Land Bank	0	16
Grand Rapids	Kent County Land Bank Habitat for Humanity of Kent County	2	95
Hamtramck	Michigan Land Bank Fast Track Authority	0	0
Highland Park	Michigan Land Bank Fast Track Authority	0	0
Inkster	Michigan Land Bank Fast Track Authority	0	0
Jackson	John George Home, Inc.	40	44
Lansing	Ingham County Land Bank Fast Track Authority	73	138
Muskegon	City of Muskegon Heights	37	61
Pontiac	Michigan Land Bank	0	126
Port Huron	Port Huron Neighborhood Housing Corporation	7	20
River Rouge	Wayne Metro Community Action Agency	19	19
Saginaw	Bridgeport Charter Township City of Saginaw	61	841

<sup>a</sup> Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA).

\*Michigan Homeowner Assistance Nonprofit Housing Corporation, Seventh, Tenth, Eleventh, Twelfth and Thirteenth Amendments to Agreement, 6/6/2013, 3/6/2015, 10/28/2015, 4/1/2016 and 6/1/2016.

\*\*Michigan Homeowner Assistance Nonprofit Housing Corporation, Hardest Hit U.S. Treasury Reports, Quarterly Performance Report Q1 2016, 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 Q1 2016, no date; Michigan Homeowner Assistance Nonprofit Housing Corporation, Eighth through Eleventh Amendments to Agreements, 12/12/2013, 10/10/2014, 3/6/2015, and 10/28/2015.



## 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:** \$238.0 Million (31% of total HHF Ohio allocation)<sup>xix</sup>

**Eligibility:** 1-4 unit residential properties, as well as “mixed use” properties<sup>xx</sup>

**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:** 19,000 properties

### Cumulative Program Activity Reported by HHF Ohio (as of 3/31/2016):\*\*

**Applications Received:** 2,312

Denied: 1 (0.04%); Approved: 2,009 (86.89%); In Process: 278 (12%); Withdrawn: 24 (1.04%)

**Total Assistance Provided:** \$24,909,843

Median Assistance Spent on Acquisition: \$0

Median Assistance Spent on Demolition: \$8,200

Median Assistance Spent on Greening: \$300<sup>xxi</sup>

As of March 31, 2016, HHF Ohio reported that it had spent \$24.9 million (10% of the \$238 million allocated to HHF Ohio for blight elimination as of June 30, 2016) to remove and green 2,009 properties. This is a 27% increase over the 1,588 properties reported as of the fourth quarter of 2015. The average cost was \$12,399 per property (\$413 higher than the \$11,986 average cost through December 31, 2015). For the fourth consecutive quarter, HHF Ohio reported that it demolished more properties (421) under the Blight Elimination Program than the homeowners it assisted under all its other HHF programs combined (0).

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.

<sup>xix</sup> Treasury, response to SIGTARP data call, 7/5/2016.

<sup>xx</sup> Neighborhood Initiative Guidelines, 2/6/2015, [ohiohome.org/savethedream/documents/NeighborhoodInitiative-Guidelines.pdf](http://ohiohome.org/savethedream/documents/NeighborhoodInitiative-Guidelines.pdf), accessed 7/8/2016.

<sup>xxi</sup> 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 3/31/2016\*\***

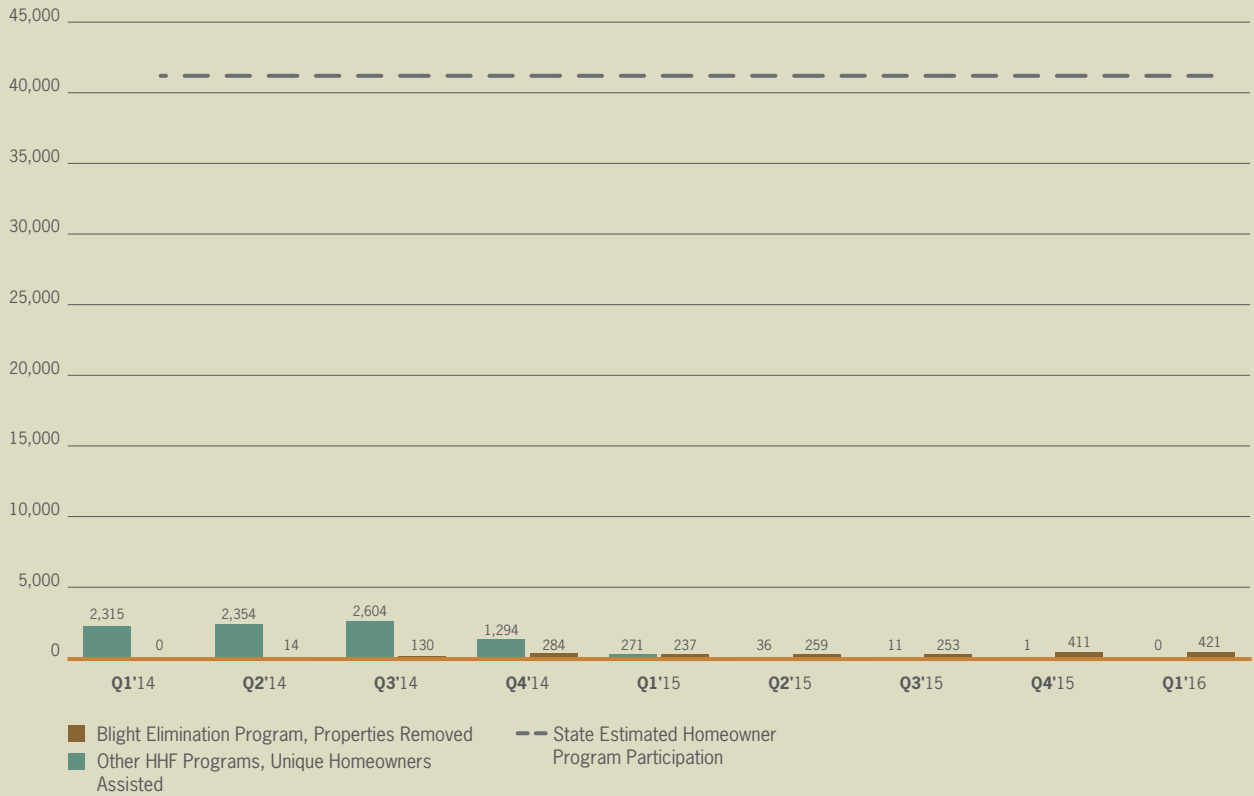
		<b>Most Recent Quarter</b>	<b>Cumulative</b>
<b>Applications Submitted</b>		705	2,312
<b>Properties Demolished/Removed</b>		421	2,009
<b>City/County</b>	<b>Partner<sup>a</sup></b>	<b>Demolished in Most Recent Quarter</b>	<b>Demolished, Cumulative</b>
Ashtabula	Ashtabula County Land Reutilization Corporation	11	23
Belmont	Belmont County Land Reutilization Corporation	0	0
Butler	Butler County Land Reutilization Corporation	0	0
Clark	Clark County Land Reutilization Corporation	5	10
Columbiana	Columbiana County Land Reutilization Corporation	0	7
Cuyahoga	Cuyahoga County Land Reutilization Corp.	122	1,128
Erie	Erie County Land Reutilization Corporation	7	7
Fairfield	Fairfield County Land Reutilization Corporation	7	7
Franklin	Central Ohio Community Improvement Corp.	61	127
Hamilton	Hamilton County Land Reutilization Corporation	0	1
Jefferson	Jefferson County Reutilization Corp.	4	6
Lake	Lake County Land Reutilization Corp.	8	8
Lorain	Lorain County Land Reutilization Corp.	0	0
Lucas	Lucas County Land Reutilization Corp.	52	389
Mahoning	Mahoning County Land Reutilization Corp.	23	72
Montgomery	Montgomery County Land Reutilization Corp.	26	28
Portage	Portage County Land Reutilization Corporation	0	2
Richland	Richland County Land Reutilization Corp.	19	27
Stark	Stark County Land Reutilization Corporation	43	57
Summit	Summit County Land Reutilization Corp.	6	6
Trumbull	Trumbull County Land Reutilization Corp.	27	104

<sup>a</sup> Ohio Homeowner Assistance LLC.

\* Ohio Homeowner Assistance LLC, Eleventh and Twelfth Amendments to Agreement, 12/18/2014, and 6/28/2016.

\*\* Ohio Homeowner Assistance LLC, Save the Dream Ohio: Quarterly Reports, Quarterly Performance Report, Q1 2016, 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 Q1 2016, 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 (26% of total HHF Indiana allocation)

**Eligibility:** Residential (non-commercial)<sup>xxii</sup>

**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 3/31/2016):\*\***

**Applications Received:** 3,078

Denied: 0 (0%); Approved: 590 (19%); In Process:<sup>xxiii</sup> 2,488 (81%); Withdrawn: 0 (0%)

**Total Assistance Provided:** \$7,535,845

Median Assistance Spent on Acquisition: \$5,834

Median Assistance Spent on Demolition: \$6,424

Median Assistance Spent on Greening: \$1,845

As of March 31, 2016, HHF Indiana reported spending \$7.5 million of its \$75 million blight elimination allocation to remove 590 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.

<sup>xxii</sup> HHF Indiana's program guidelines limit eligible properties to 1-4 units. Indiana Housing and Community Development Authority Blight Elimination Program, 1/2014.

<sup>xxiii</sup> 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 3/31/2016\*\***

		Most Recent Quarter	Cumulative
<b>Applications Submitted</b>		2,808	3,078 <sup>b</sup>
<b>Properties Demolished/Removed</b>		320	590
City/County	Partner <sup>a</sup>	Demolished in Most Recent Quarter	Demolished, Cumulative
City of Alexandria	Alexandria Redevelopment Commission Madison County Council of Governments	7	9
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	16	19
City of Arcadia	Curtis and Mary Parr	0	0
City of Auburn	Habitat for Humanity of Northeast Indiana City of Auburn Redevelopment Commission	1	1
City of Austin	Austin Redevelopment Commission (ARC) Southern Indiana Housing & Community Development Corp.	0	0
City of Bicknell	Bicknell Bulldog Development Corp.	0	0
City of Brazil	Clay County Economic Redevelopment Commission	0	0
City of Coatesville	South Meridian Church of God National Road Heritage Trail	1	1
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	1	2
City of Delphi	Habitat for Humanity of Lafayette, Inc.	0	0
City of Dunkirk	Dunkirk Industrial Development Corp.	0	9
City of East Chicago	East Chicago Department of Redevelopment	16	26
City of Elwood	Elwood Redevelopment Commission	15	19
City of Evansville	Rose Products, LLC dba as 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.	3	48
City of Fort Wayne	Housing and Neighborhood Devt. Svcs, Inc.	19	57
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	122	216
City of Hammond	United Neighborhoods, Inc.	1	3
City of Hartford	Rosalie Adkins Jay Dawson Blackford Development Corp. Community & Family Services	11	11

Continued on next page

**INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\* (CONTINUED)**

City/County	Partner <sup>a</sup>	Demolished in Most Recent Quarter	Demolished, Cumulative
City of Indianapolis	CAFE Near East Area Renewal Near North Development Corporation Riley Area Development Corporation Renew Indianapolis	4	10
City of Knox	Starke County Economic Devt. Foundation, Inc.	0	0
City of Kokomo	Kokomo Community Development Corp.	9	9
City of Lawrence	Lawrence/Fort Harrison Development Corporation dba Lawrence Community Development Corporation	1	1
City of Lebanon	Lebanon Community Development Corporation	0	0
City of Logansport	Logansport Municipal Building Corporation	6	9
City of Marion	Marion Redevelopment Commission	1	41
City of Montpelier	Blackford Development Corp Community & Family Services	3	3
City of Muncie	Muncie Redevelopment Commission Faith Builders	0	0
City of New Castle	Healthy Communities of Henry County Interlocal Community Action Program, Inc. New Castle Housing Authority Westminster Community Center	10	16
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, Indiana Neighborhood Services Clearinghouse	7	7
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	7	7
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.	16	23
City of Terre Haute	Terre Haute Department of Redevelopment West Terre Haute Redevelopment Commission	0	0
City of Vincennes	Dan Vories Jack Stilwell Leonard Stevenson Larry Stuckman Priscilla Wissell Rick Szudy Thursday Church William Ridge Marc Loveman Carol Anderson Chris Case Karen Evans Randall E. Madison Matt McCoy United Pentecostal Tabernacle Steven W. and Mrs. Kramer Forest R. Davis and Charity Davis Spiritwoman Greywolfe	0	0
City of Washington	Davies County Economic Development Foundation, Inc. Habitat for Humanity of Daviess County, Inc. Washington Housing Authority	1	1

Continued on next page

**INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\* (CONTINUED)**

<b>City/County</b>	<b>Partner<sup>a</sup></b>	<b>Demolished in Most Recent Quarter</b>	<b>Demolished, Cumulative</b>
County of Dearborn	City of Aurora Redevelopment Commission	3	3
	Casey Kaiser		
	John & Darlene Albright		
	Laura Williams		
	Town of Moores Hill Redevelopment Commission		
County of Elkhart	Robert & Janice Fehrman Revocable Trust	4	4
	LaCasa Inc.		
County of Gibson	Princeton Redevelopment Commission	14	14
	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			
Lillie E. Gardner Wheelhouse, Joseph H. Gardner, and Judith L. Gardner			
Jason Spindler			
Brian Dawson			
County of Greene	Greene Redevelopment Commission	0	0
County of Howard	Howard County Redevelopment Commission	0	0
County of Posey	Mt. Vernon Redevelopment	8	8
	Dale Reuter		
	Beverly Stone/Katrina Wagner		
	James C. Welch, Jr		
County of Pulaski	White's General Contracting	0	0
County of Sullivan	Sullivan City Redevelopment Commission	0	0
	Sullivan County Redevelopment Commission		
County of Vigo	West Terre Haute Redevelopment Commission	0	0

*Continued on next page*

**INDIANA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\* (CONTINUED)**

City/County	Partner <sup>a</sup>	Demolished in Most Recent Quarter	Demolished, Cumulative
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 Larry D. Speicher and Scott R. Speicher Bettye Lee	6	6
Monroe City	Knox County Garden Club LLC	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 Thomas G. and Tammy Davis III Kara Knapp	0	0
Town of Cambridge City	Carla Boyles Jonathan Winchester	0	0
Town of Daleville	Daleville Parks, Inc.	2	2
Town of Decker	Decker Community Center Kathy Griffith David & Bonnie Wehmeier Delora Koenig Darrell & Robin Lindsay Doug Degor William Beamon	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 Kevin Campbell	0	0
Town of Oaktown	Knox County Housing Authority	0	0
Town of Silver Lake	Silver Lake Educational Foundation	3	3
Town of St. Joe	Habitat for Humanity of Northeast Indiana Michael Mills	0	0
Town of Sweetser	Sweetser Redevelopment Commission	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	2	2

<sup>a</sup> Indiana Housing and Community Development Authority.

<sup>b</sup> Indiana Quarterly Performance Report, 3/31/2016, cumulative data did not change, quarter to quarter.

\* Indiana Housing and Community Development Authority, Ninth, Tenth, and Eleventh Amendments to Agreement, 7/31/2014, 4/1/2016, and 6/28/2016.

\*\*Indiana Housing and Community Development Authority, Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Quarterly Performance Report, Q1 2016, 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:** \$17.0<sup>xxiv</sup> Million (2% 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:** 1,000–1,500 properties (1,000 at half the full cap of \$35,000 per property)

### Cumulative Program Activity Reported by HHF Illinois (as of 3/31/2016):\*\*

**Applications Received:** 455

Denied: 0 (0%); Approved: 10 (2%); In Process: 404 (89%); Withdrawn: 41 (9%)

**Total Assistance Provided:** \$267,254

Median Assistance Spent on Acquisition: \$3,118

Median Assistance Spent on Demolition: \$18,754

Median Assistance Spent on Greening: \$1,000

As of March 31, 2016, HHF Illinois has reported demolition activity for the first time, spending \$267,254 of its \$17 million blight elimination allocation to remove 10 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.

<sup>xxiv</sup> Treasury, response to SIGTARP data call, 7/5/2016.



**ILLINOIS HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\***

		Most Recent Quarter	Cumulative
<b>Applications Submitted</b>		455	455
<b>Properties Demolished/Removed</b>		10	10
City/County	Partner <sup>a</sup>	Demolished in Most Recent Quarter	Demolished, Cumulative
Aurora	Fox Valley Habitat for Humanity Joseph Corporation Northern Lights Development	0	0
Centralia	BCMW Community	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
Danville	Habitat for Humanity Danville	0	0
Evanston	Community Partners for Affordable Housing	0	0
Freeport	NW Homestart, Inc. Northwestern Illinois Community Action Agency	0	0
Joliet	South Suburban Land Bank and Devt. Authority	3	3
Macomb	Western Illinois Regional Council Community Action Agency	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
Peoria	Peoria Citizens Community for Economic Opportunity	0	0
Riverdale	Cook County Land Bank Authority	0	0
Rock Island	Rock Island Economic Growth Corp.	0	0
Round Lake Beach	The Fuller Center for Housing—Hero Project Lake County	0	0
Springfield	The Springfield Project Enos Park Neighborhood Improvement Association Nehemiah Expansion	0	0
Sterling	Rock Island Economic Growth Corp.	3	3
Urbana	Habitat for Humanity of Champaign County	3	3
Rockford	Rockford Corridor Improvement, Inc.	1	1
Winnebago County	Comprehensive Community Solutions, Inc.	0	0

<sup>a</sup> Illinois Housing Development Authority.

\* Treasury, response to SIGTARP data call, 7/5/2016; Illinois Housing Development Authority, Tenth, Eleventh, and Twelfth Amendments to Agreement, 4/11/2014, 7/30/2015, and 6/1/2016.

\*\* Illinois Housing Development Authority, Illinois Hardest Hit Program, Reporting, Quarterly Performance Report, Q1 2016, 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 (11% 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 \$1,750 for administrative expenses; and a one-time \$3,000 maintenance fee to cover maintenance expenses for a period of three (3) 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 3/31/2016):\*\*

**Applications Received:** 548

Denied: 6 (1%); Approved: 26 (5%); In Process: 466 (85%); Withdrawn: 50 (9%)

**Total Assistance Provided:** \$461,345

Median Assistance Spent on Acquisition: \$4,670

Median Assistance Spent on Demolition: \$8,788

Median Assistance Spent on Greening: \$2,600

As of March 31, 2016, HHF South Carolina reported it had spent \$461,345 of its \$35 million Blight Elimination Program allocation approved by Treasury, to remove 26 properties, its first time to report demolitions since it launched its program in 2014. 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 3/31/2016\*\***

		Most Recent Quarter	Cumulative
<b>Applications Submitted</b>		508	548
<b>Properties Demolished/Removed</b>		26	26
City/County	Partner <sup>a</sup>	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	1	1
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 Greenville Revitalization Corp.	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	1	1
Spartanburg County	Homes of Hope Habitat for Humanity Nehemiah Community Revitalization Corp. Northside Development Group Upstate Housing Partnership	19	19
Sumter County	Santee-Lynches Regional Development Corp	5	5
Union County	Not Available	0	0
York County	Housing Development Corporation of Rock Hill Catawba Regional Development Corp.	0	0

<sup>a</sup> SC Housing Corp.

\*SC Housing Corp., Seventh, Eighth, Ninth, and Tenth Amendments to Agreement, 7/31/2014, 9/29/2015, 11/24/2015, and 5/3/2016.

\*\*SC Housing Corp., SC HELP, Reports, Quarterly Performance Reports, Q1 2016, 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:** \$35 Million (22% of total HHF Alabama allocation)

**Eligibility:** Residential properties (excluding multifamily) as well as “mixed use” properties,<sup>xxv</sup> 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:** 1,500 properties

**Cumulative Program Activity Reported by HHF Alabama (as of 3/31/2016):\*\***

**Applications Received:** 12

Denied: 9 (75%); Approved: 0 (0%); In Process: 3 (25%); 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

HHF Alabama has filed its first Blight Elimination Program activity report with Treasury. Twelve structures have been submitted for eligibility review.

**ALABAMA HHF BLIGHT ELIMINATION PROGRAM PARTNERS AND DEMOLITION ACTIVITY AS OF 3/31/2016\*\***

		Most Recent Quarter	Cumulative
<b>Applications Submitted</b>		0	12
<b>Properties Demolished/Removed</b>		0	0
City/County	Partner <sup>a</sup>	Demolished in Most Recent Quarter	Demolished, Cumulative
Birmingham	Greater Birmingham Habitat for Humanity	0	0
Alabama	Alabama Association of Habitat for Humanity	0	0
Hale County	Habitat for Humanity of Hale County	0	0
Autauga County	Habitat for Humanity of Autauga and Chilton County	0	0
Chilton County	Habitat for Humanity of Autauga and Chilton County	0	0

<sup>a</sup> Alabama Housing Finance Authority.

\* Alabama Housing Finance Authority, Ninth, Tenth, and Eleventh Amendments to Agreement, 1/31/2015, 10/28/2015, and 6/30/2016.

\*\* Alabama Housing Finance Authority, Treasury Reports, Quarterly Performance Report, Q1 2016, no date.

**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:** \$10 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 Maximum assistance amount includes acquisition costs (if applicable); demolition and greening/improvement costs; and a one-time project management and maintenance fee to cover management and maintenance expenses for a period of three (3) years.

**TN Estimate:** 400 properties (at the full cap of \$25,000 per property)

**Cumulative Program Activity Reported by HHF Tennessee (as of 3/31/2016):\*\***

HHF Tennessee has filed a Blight Elimination Program activity report with Treasury, but reports no activity as of March 31, 2016.

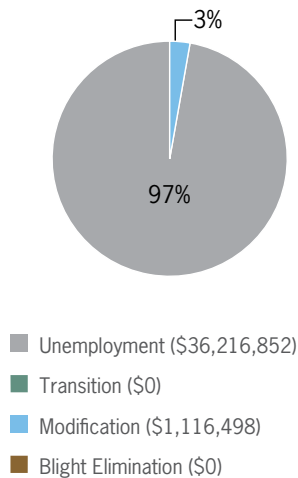
\* Tennessee Housing Development Agency, Ninth, Tenth, and Eleventh Amendments to Agreement, 9/29/2015, 4/1/2016, and 6/28/2016.

\*\* Tennessee Housing Development Agency, Treasury Reports, Quarterly Performance Report, Q1 2016, no date.



FIGURE 4.10

### AL HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: Alabama Housing Finance Authority, Treasury Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### Alabama's HHF Programs

As of March 31, 2016, Treasury obligated \$162,521,345 in HHF funds to Alabama.<sup>119</sup> Alabama was the only HHF state of 19 states not to receive any additional HHF funds from the \$2 billion allocated from HAMP as announced by Treasury on February 19, 2016.<sup>xxvi</sup> 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 47%, to 7,100 homeowners, as of March 31, 2016. As of that date, HHF Alabama had helped 4,597 individual homeowners with its HHF programs. This is 24% of homeowners who applied. HHF Alabama has denied 10% (1,857) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 64% (12,435) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Alabama faced wait times averaging 84 days.

The majority of homeowners who received assistance were helped with Alabama's Unemployed Homeowners Program.<sup>120</sup> 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 54 homeowners.

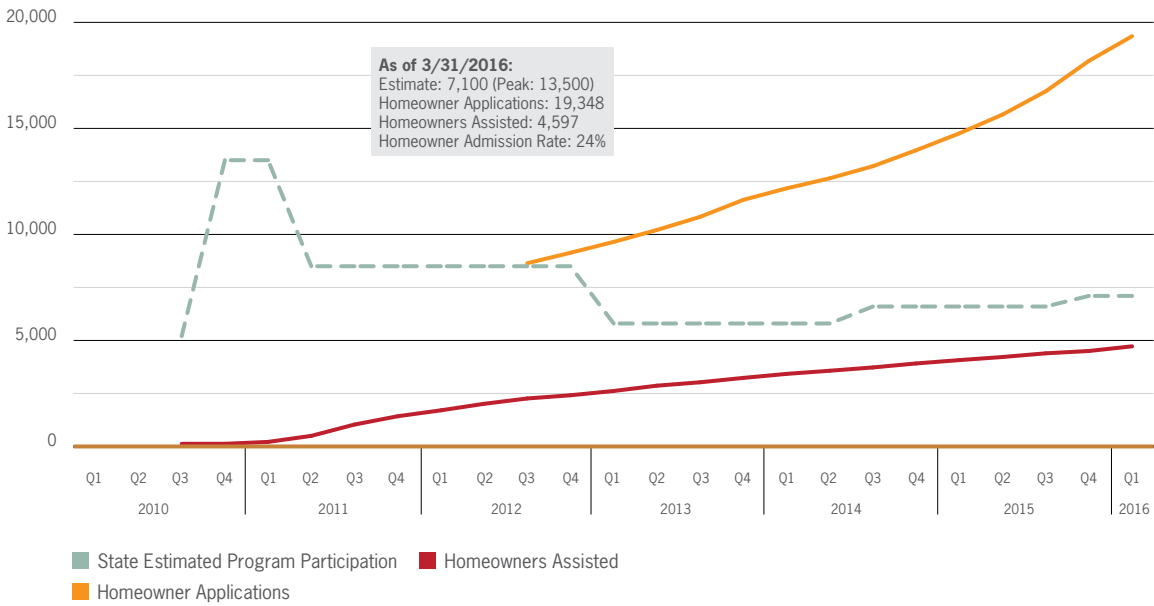
In addition to decreasing the number of homeowners it estimated helping, HHF Alabama has shifted \$35 million of its HHF funds (22%) away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners 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 168 of this Quarterly Report.

As of March 31, 2016, HHF Alabama had only spent 23% of its HHF funds to help homeowners, the lowest amount of any state in the HHF program.<sup>121</sup> The state's HFA had drawn down \$47 million (29%) of its HHF funds as of March 31, 2016, the most recent data available, and spent \$37.3 million (23% of its obligated funds) to help homeowners.<sup>122</sup> The remaining \$9.5 million (6%) was spent on administrative expenses, and \$0.9 million (1%) was held as cash-on-hand.<sup>123</sup> No HHF funds have yet been spent on the Blight Elimination Program.

Figures 4.11 and 4.12 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 March 31, 2016.

<sup>xxvi</sup> In its press release announcing the allocation of \$2 billion to HHF, Treasury stated: "As of February 15, 2016, HHF Alabama has utilized approximately 29 percent of its existing allocation, and is therefore ineligible for funding in the first phase of Fifth Round Funding."

FIGURE 4.11  
HHF ALABAMA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

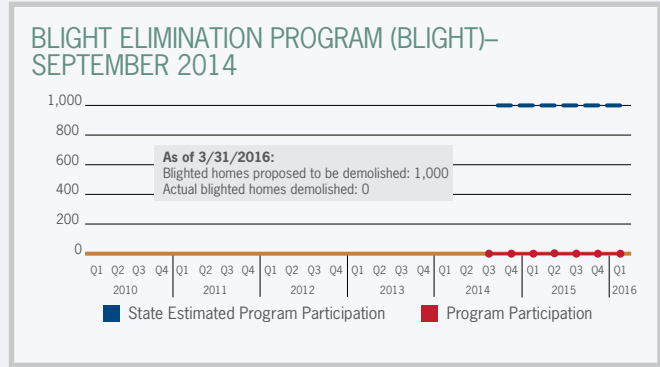
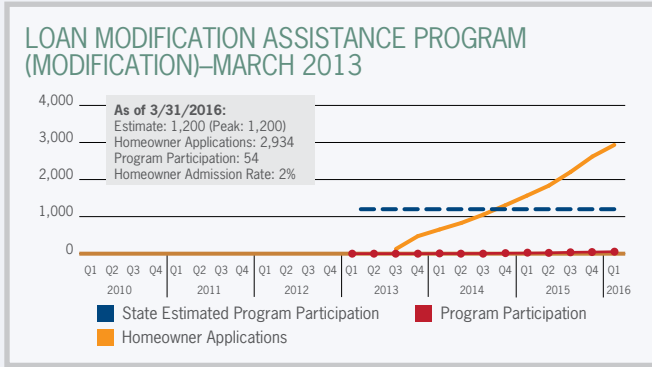
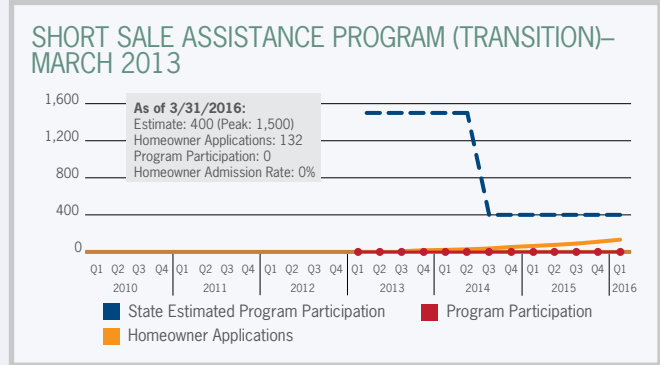
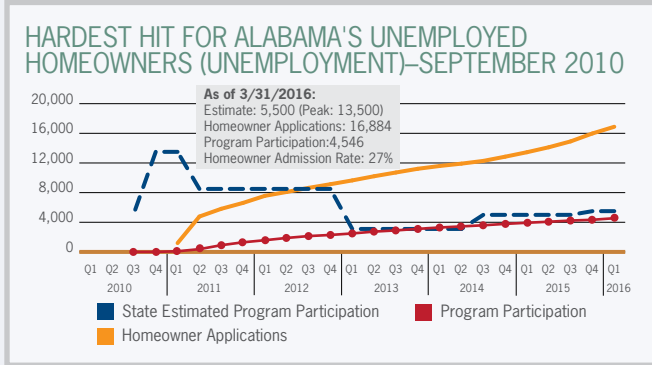


Notes: Estimated includes highest estimate of a range, but excludes Alabama's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is 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 ten, as of 3/31/2016; Alabama Housing Finance Authority, Quarterly Performance Reports Q1 2011–Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012–Q1 2016, no date.

FIGURE 4.12

### HHF ALABAMA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 ten, as of 3/31/2016; Alabama Housing Finance Authority, Quarterly Performance Reports Q1 2011–Q1 2016, no date.



**Arizona’s HHF Programs**

As of March 31, 2016, Treasury obligated \$296,048,525 in HHF funds to Arizona.<sup>124,xxvii</sup> 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 48%, to 6,263, as of March 31, 2016. As of that date, HHF Arizona had helped 4,350 individual homeowners with its HHF programs. This is 25% of homeowners who applied. HHF Arizona has denied 68% (11,789) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 6% (1,127) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Arizona faced wait times ranging from 50 to 129 days, depending on the program.

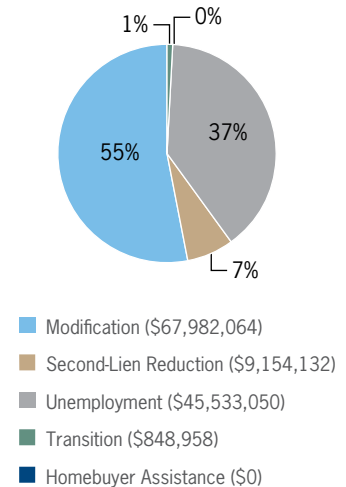
Of those Arizona homeowners who did receive assistance, the largest numbers received help from the unemployment/underemployment and the principal reduction assistance programs. Arizona’s down payment assistance program, launched in December 2015, estimates helping 2,816 homebuyers over the life of the program.<sup>125</sup>

As of March 31, 2016, the state’s HFA had drawn down \$174.6 million (59%) of its HHF funds.<sup>126</sup> As of March 31, 2016, the most recent data available, HHF Arizona had spent \$142.3 million (48% of its obligated funds) to help homeowners.<sup>127</sup> The remaining \$20.9 million (7%) was spent on administrative expenses, and \$13.0 million (4%) was held as cash-on-hand.<sup>128</sup>

Figures 4.14 and 4.15 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 March 31, 2016.

FIGURE 4.13

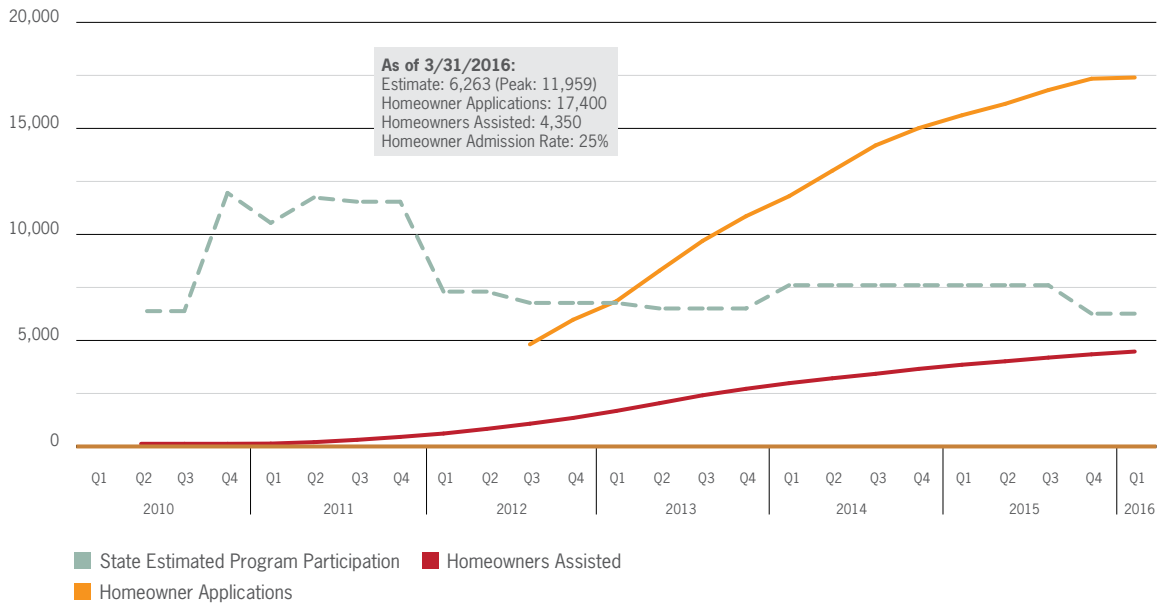
AZ HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: Arizona (Home) Foreclosure Prevention Funding Corporation, Hardest Hit Fund Reporting (quarterly performance reports), Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state’s Quarterly Financial Report).

<sup>xxvii</sup> On February 19, 2016, Treasury announced \$2 billion of TARP funds would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Arizona was allocated \$28.3 million.

FIGURE 4.14  
HHF ARIZONA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016



Notes: Estimated includes highest estimate of a range, but excludes the number of homebuyers the state estimates assisting. 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 sixteen, as of 3/31/2016; Arizona (Home) Foreclosure Prevention Funding Corporation, Quarterly Performance Reports Q3 2010–Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012–Q1 2016, no date.

FIGURE 4.15

### HHF ARIZONA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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.

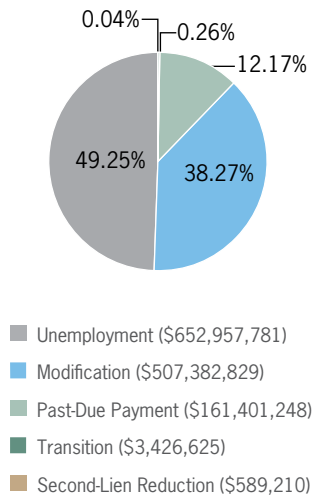
\*Arizona does not report program by program application numbers.

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 sixteen, as of 3/31/2016; Arizona (Home) Foreclosure Prevention Funding Corporation, Quarterly Performance Reports Q3 2010 - Q1 2016, no date.

FIGURE 4.16

## CA HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH MARCH 31, 2016



Source: CalHFA Mortgage Assistance Corporation, "Keep Your Home California, Reports & Statistics, Quarterly Reports," Quarterly Performance Reports Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### California's HHF Programs

As of March 31, 2016, Treasury obligated \$2,188,824,073 in HHF funds to California, however, on April 20, 2016, Treasury increased that amount by \$169,769,247 bringing California's total to \$2,358,590,320.<sup>129,xxviii</sup> 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 27%, to 73,800, as of March 31, 2016. As of that date, HHF California had helped 58,848 individual homeowners with its HHF programs. This is 41% of homeowners who applied. HHF California has denied 28% (40,180) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 28% (40,192) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF California faced wait times ranging from 41 to 111 days, depending on the program.

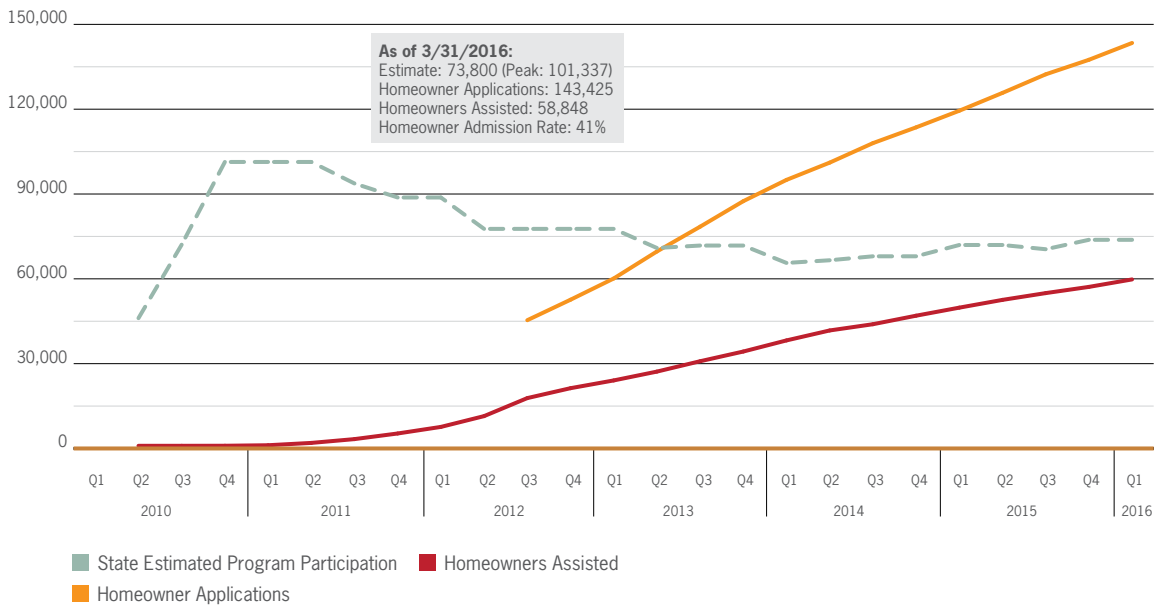
For those homeowners receiving assistance, the largest number of homeowners received assistance from California's unemployment and past due payment assistance programs.<sup>130</sup> As of March 31, 2016, HHF California had defunded two programs: the NeighborWorks Sacramento Short Sale Gateway Program (September 2013) and the Los Angeles Housing Department Principal Reduction Program (February 2014).<sup>131</sup> Both defunded programs ended without helping a single homeowner.

As of March 31, 2016, California's HFA had drawn down \$1,862.6 million (79%) of its HHF funds.<sup>132</sup> As of March 31, 2016, HHF California had spent \$1,325.6 million (56% of its obligated funds) to help homeowners.<sup>133</sup> The remaining \$136.6 million (6%) was spent on administrative expenses, and \$440.2 million (19%) was held as cash-on-hand.<sup>134</sup>

Figures 4.17 and 4.18 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 March 31, 2016.

xxviii On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF California was allocated \$213.5 million.

FIGURE 4.17  
HHF CALIFORNIA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

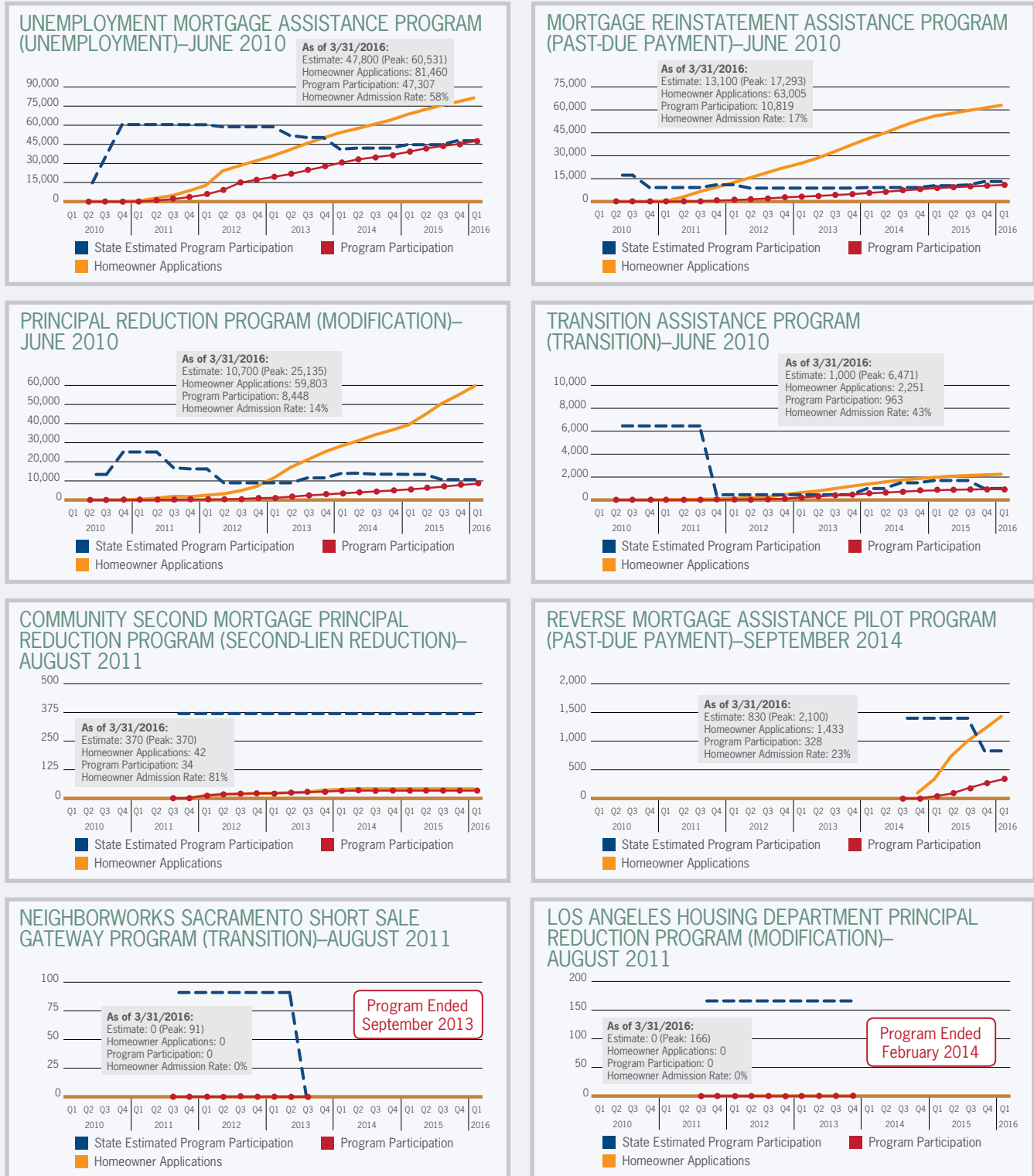


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

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 eighteen, as of 3/31/2016; CalHFA Mortgage Assistance Corporation, Quarterly Performance Reports Q4 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.18

### HHF CALIFORNIA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 eighteen, as of 3/31/2016; CalHFA Mortgage Assistance Corporation, Quarterly Performance Reports Q4 2010 – Q1 2016, no date.

**Florida's HHF Programs**

As of March 31, 2016, Treasury obligated \$1,135,735,674 of HHF funds to Florida.<sup>135,xxix</sup> 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 64%, to 37,800, as of March 31, 2016. As of that date, HHF Florida had helped 25,588 individual homeowners through its HHF programs. This is 21% of homeowners who applied. HHF Florida has denied 26% (31,474) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 42% (51,256) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Florida faced wait times ranging from 159 to 226 days, depending on the program.

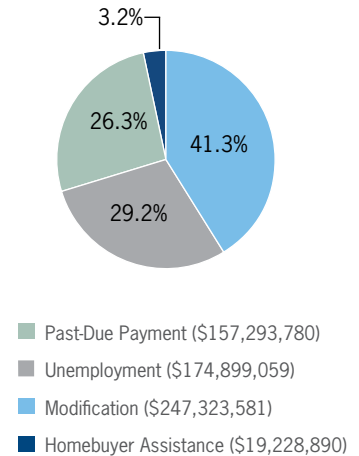
Of those who received assistance, the largest numbers received assistance from Florida's unemployment and reinstatement programs.<sup>136</sup> HHF Florida had also provided HHF assistance to 1,296 homebuyers through its down payment assistance program. Approved in April 2013, HHF Florida's Modification Enabling Program had only assisted 181 homeowners in more than three years, as of March 31, 2016.

As of March 31, 2016, the state's HFA had drawn down \$744 million (66%) of its HHF funds.<sup>137</sup> As of March 31, 2016, the most recent data available, HHF Florida had spent \$579.5 million (51% of its obligated funds) to help homeowners, and \$19.2 million (1.7%) to help homebuyers.<sup>138</sup> The remaining \$61.4 million (5%) was spent on administrative expenses, and \$89.5 million (8%) was held as cash-on-hand.<sup>139</sup>

Figures 4.20 and 4.21 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 March 31, 2016.

FIGURE 4.19

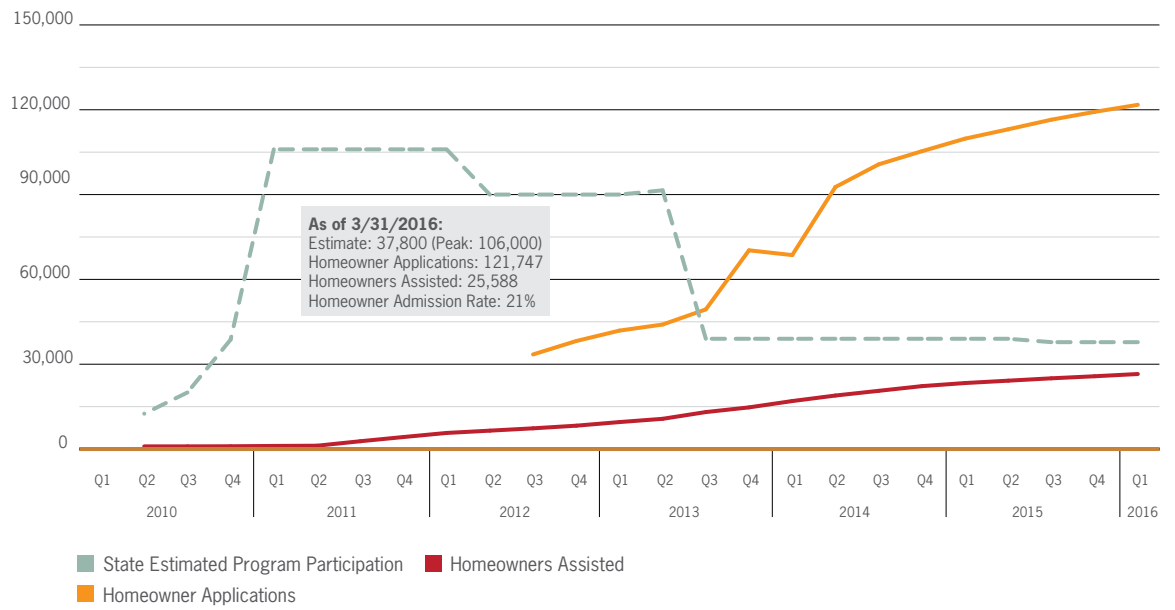
FL HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: Housing Finance Corporation, Florida Hardest Hit Fund (HHF) Information, Quarterly Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxix</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Florida was allocated \$77.9 million.

FIGURE 4.20  
HHF FLORIDA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016



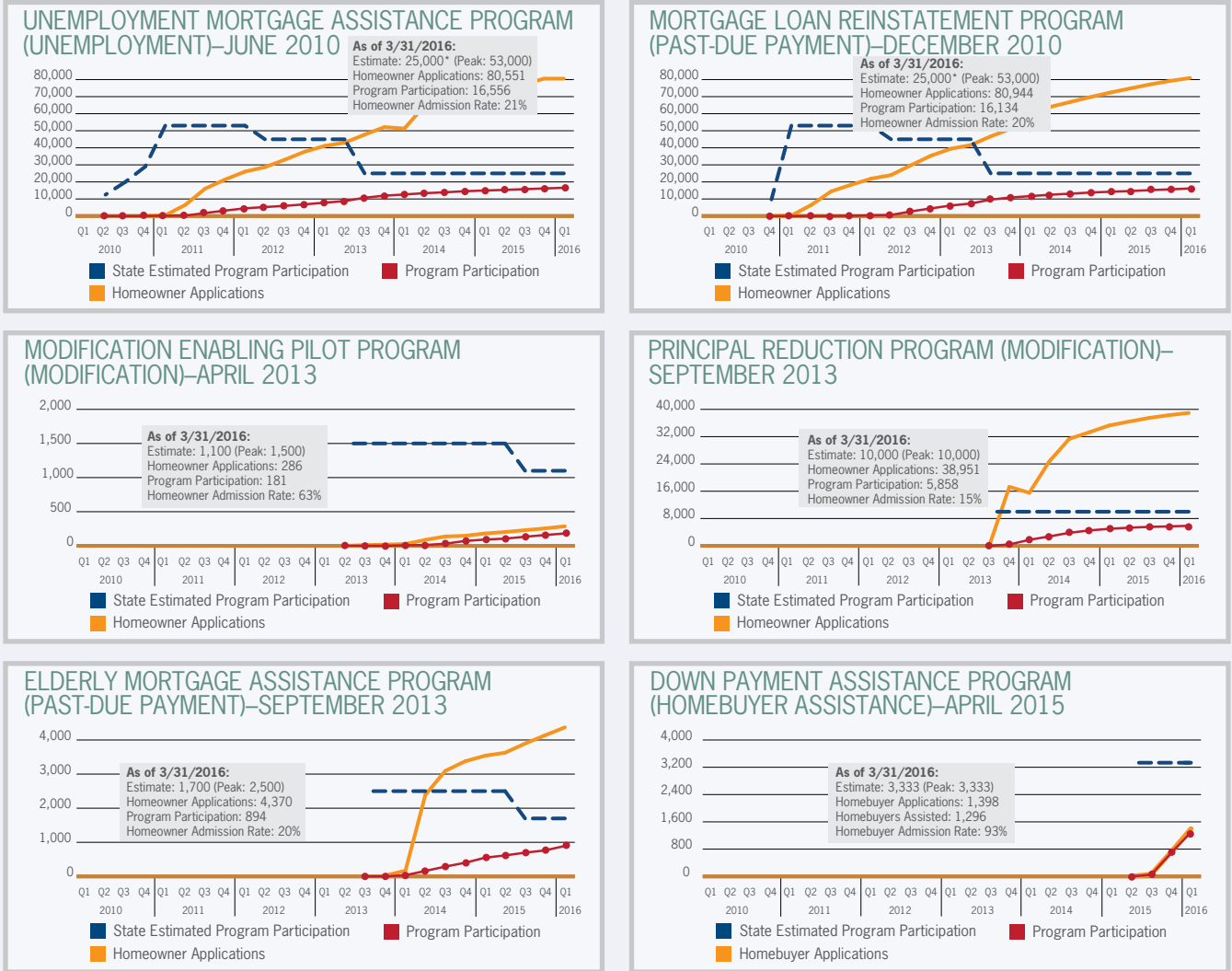
Notes: Estimated includes highest estimate of a range, but excludes the number of homebuyers the state estimates assisting. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners 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 3/31/2016; Florida Housing Finance Corporation, Quarterly Performance Reports Q3 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.



FIGURE 4.21

### HHF FLORIDA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



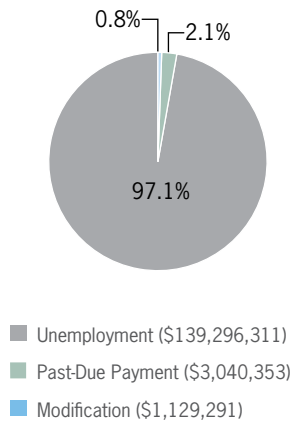
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

\*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 3/31/2016; Florida Housing Finance Corporation, Quarterly Performance Reports Q3 2010 - Q1 2016, no date.

FIGURE 4.22

GA HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: GHFA Affordable Housing Inc., HomeSafe Georgia, US Treasury Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### Georgia's HHF Programs

As of March 31, 2016, Treasury obligated \$370,136,394 in HHF funds to Georgia.<sup>140,xxx</sup> 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 March 31, 2016. As of that date, HHF Georgia had helped 7,814 individual homeowners through its HHF programs. This is 30% of homeowners who applied. HHF Georgia has denied 40% (10,444) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 28% (7,401) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Georgia faced wait times ranging from 156 to 187 days, depending on the program.

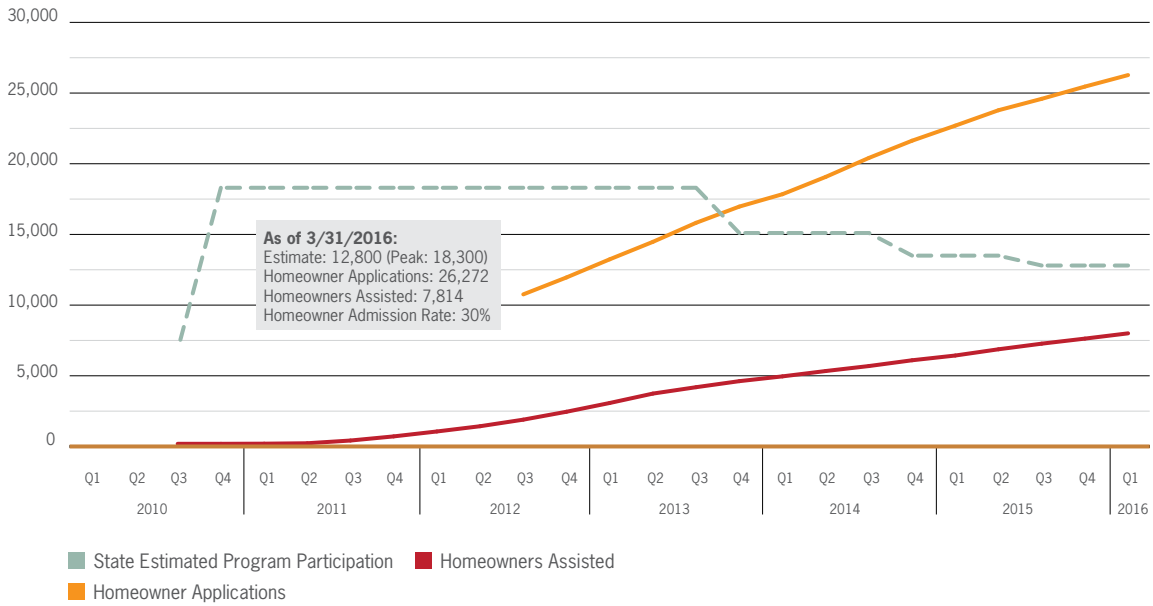
Of those who received assistance, the vast majority received assistance from Georgia's unemployment program.<sup>141</sup> As of March 31, 2016, HHF Georgia's Recast/Modification program had helped only 39 homeowners (compared to an estimate of 1,000), and its Mortgage Reinstatement program had assisted only 312 homeowners (compared to a current estimate of 2,800), since those programs were approved in December 2013.

As of March 31, 2016, the state's HFA had drawn down \$194 million (52%) of its HHF funds.<sup>142</sup> As of March 31, 2016, the most recent data available, HHF Georgia had spent \$143.5 million (39% of its obligated funds) to help homeowners.<sup>143</sup> The remaining \$26.8 million (7%) was spent on administrative expenses, and \$25.2 million (7%) was held as cash-on-hand.<sup>144</sup>

Figures 4.23 and 4.24 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 March 31, 2016.

<sup>xxx</sup> On February 19, 2016, Treasury announced \$2 billion of TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Georgia was allocated \$30.9 million.

FIGURE 4.23  
HHF GEORGIA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

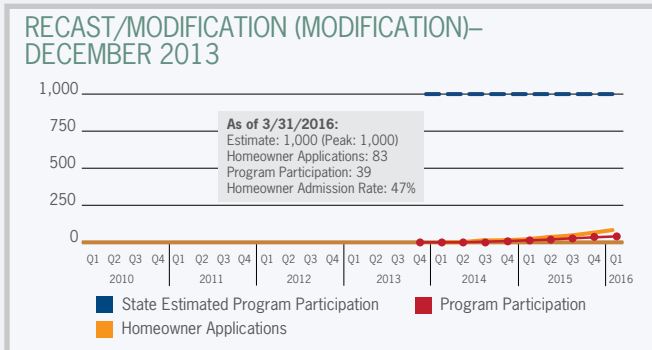
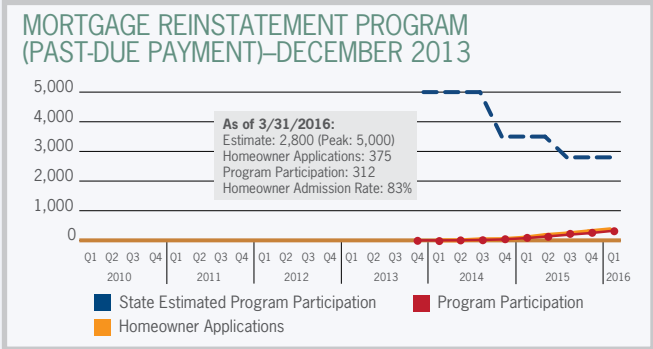
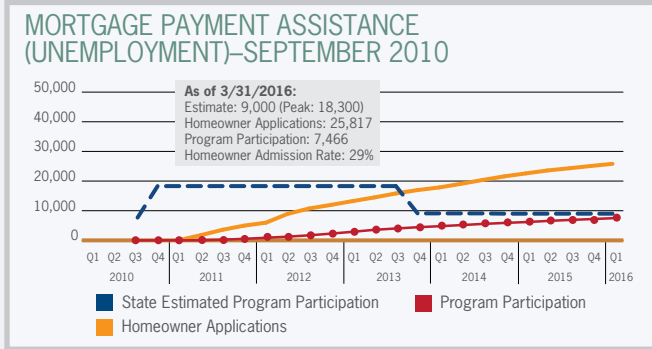


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

Sources: Treasury and GHFA Affordable Housing Inc., Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one 3/31/2016; GHFA Affordable Housing Inc., Quarterly Performance Reports Q4 2010 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.24

### HHF GEORGIA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 3/31/2016; GHFA Affordable Housing Inc., Quarterly Performance Reports Q4 2010 - Q1 2016, no date.

### Illinois's HHF Programs

As of March 31, 2016, Treasury obligated \$563,778,057 in HHF funds to Illinois, however, on April 20, 2016, Treasury increased that amount by \$151,299,560 bringing Illinois' total allocation to \$715,077,617.<sup>145,xxxii</sup> In mid-2011, HHF Illinois estimated that it would help as many as 29,000 homeowners with HHF but had reduced that by 53%, to 13,500, as of March 31, 2016. As of that date, HHF Illinois had helped 14,034 individual homeowners through its HHF programs. This is 68% of homeowners who applied. HHF Illinois has denied 20% (4,167) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 11% (2,198) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Illinois faced wait times ranging from 67 to 165 days, depending on the program.

Of those receiving assistance, most received assistance from Illinois' unemployment and down payment assistance programs. HHF Illinois had also provided HHF assistance to 1,119 homebuyers through its down payment assistance program.<sup>146</sup> 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 June 30, 2016, was again accepting applications for select programs.<sup>147</sup>

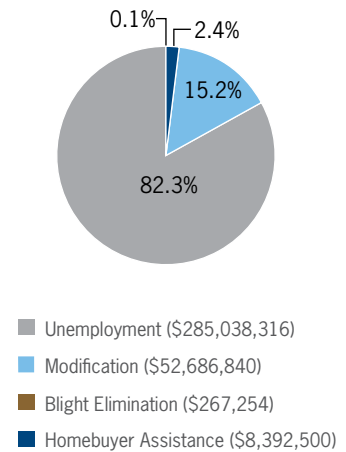
In addition to decreasing the number of homeowners it estimated helping, HHF Illinois has shifted \$17 million (2%) of its HHF funds away from existing HHF programs to blight elimination, as well as \$73 million to the down payment assistance program. This represents a shift from making payments directly 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 164-165, and the down payment assistance program on pages 145-149 of this Quarterly Report.

As of March 31, 2016, the state's HFA had drawn down \$445.6 million (62%) of its HHF funds.<sup>148</sup> As of March 31, 2016, the most recent data available, HHF Illinois had spent \$337.7 million (47% of its obligated funds) to help homeowners and \$8.4 million to help homebuyers.<sup>149</sup> The remaining \$35.1 million (5%) was spent on administrative expenses, and \$76.3 million (11%) was held as cash-on-hand.<sup>150</sup> As of March 31, 2016 Illinois had spent \$267,254 on demolishing 10 blighted properties.<sup>151</sup>

Figures 4.26 and 4.27 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 March 31, 2016.

FIGURE 4.25

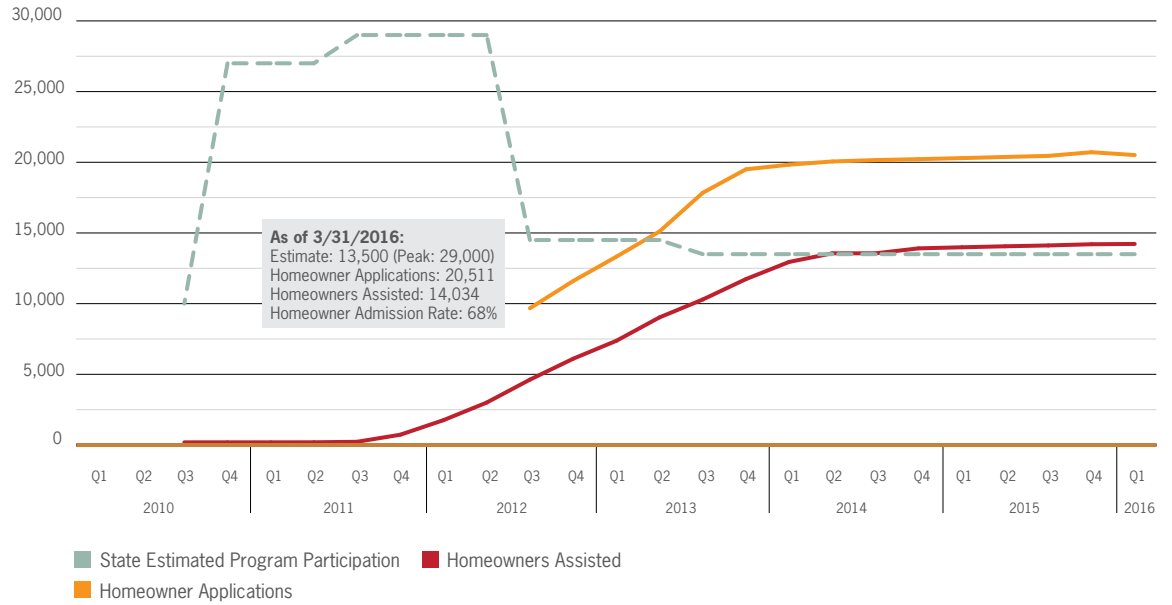
IL HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: Illinois Housing Development Authority, Illinois Hardest Hit Program, Reporting, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxxii</sup> On February 19, 2016, Treasury announced \$2 billion of TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Illinois was allocated \$118.2 million.

FIGURE 4.26  
HHF ILLINOIS PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

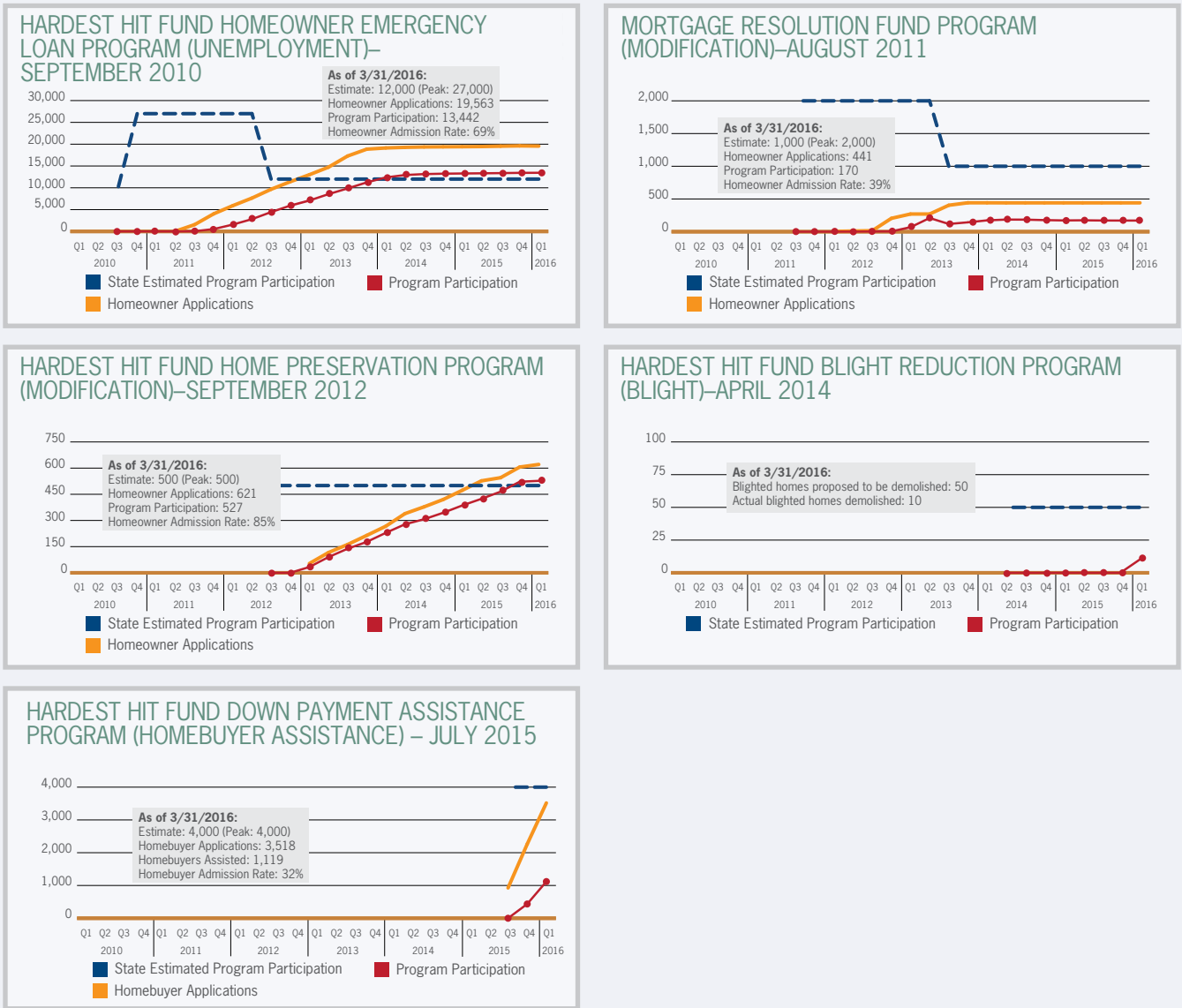


Notes: Estimated includes highest estimate of a range, but excludes Illinois estimate of the number of blighted properties to be eliminated and the number of homebuyers the state estimates assisting. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury 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 3/31/2016; Illinois Housing Development Authority, Quarterly Performance Reports Q1 2011 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.27

### HHF ILLINOIS ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



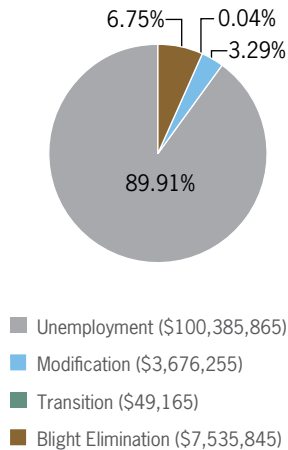
Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Illinois estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

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 3/31/2016; Illinois Housing Development Authority, Quarterly Performance Reports Q1 2011 – Q1 2016, no date.

FIGURE 4.28

## IN HHF EXPENDITURES, BY PROGRAM CATEGORY

PROGRAM THROUGH MARCH 31, 2016



Source: Indiana Housing and Community Development Authority, Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

**Indiana's HHF Programs**

As of March 31, 2016, Treasury obligated \$250,259,462 in HHF funds to Indiana, however, on April 20, 2016, Treasury increased that amount by \$33,454,975, bringing Indiana's total allocation to \$283,714,437.<sup>152,xxxii</sup> 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 March 31, 2016. As of that date, HHF Indiana had helped 7,432 individual homeowners through its HHF programs. This is 80% of homeowners who applied. HHF Indiana has denied 6% (571) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 10% (947) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Indiana faced wait times ranging from 135 to 291 days, depending on the program.

Of those who received assistance, the largest number received assistance from Indiana's unemployment program. HHF Indiana's Recast Program, which began in March 2013, had only 130 participants, while the Transition Assistance Program, also started on the same date, had just 14 participants.<sup>153</sup>

In addition to decreasing the number of homeowners it estimated helping, HHF Indiana has shifted \$75 million (26%) 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 159-162 of this Quarterly Report.

As of March 31, 2016, the state's HFA had drawn down \$146.6 million (52%) of its HHF funds.<sup>154</sup> As of March 31, 2016, the most recent data available, HHF Indiana had spent \$104.1 million (37% of its obligated funds) to help homeowners.<sup>155</sup> HHF Indiana had also spent \$7.5 million to demolish 590 properties as of March 31, 2016.<sup>156</sup> The remaining \$26 million (9%) was spent on administrative expenses, and \$9.9 million (3%) was held as cash-on-hand.<sup>157</sup>

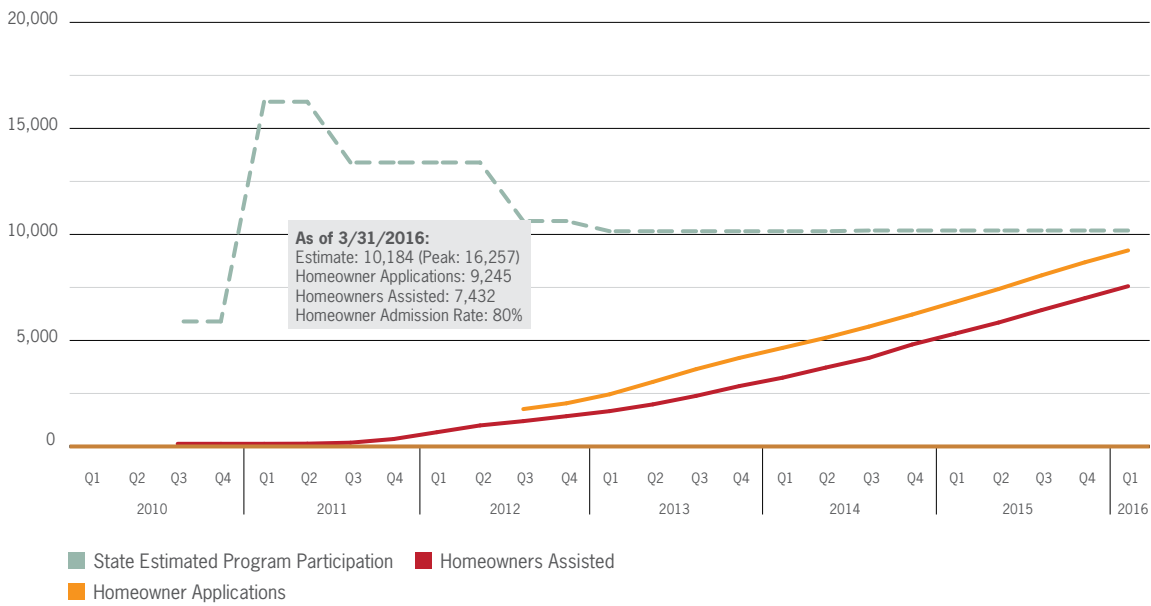
Figures 4.29 and 4.30 show, in the aggregate and by program, respectively, the number of homeowners HHF Indiana estimated it would help with its HHF programs, the number of homeowners actually assisted and the homeowner admission rate, as of March 31, 2016.

xxxii On February 19, 2016, Treasury announced \$2 billion of TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Indiana was allocated \$28.6 million.



FIGURE 4.29

HHF INDIANA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

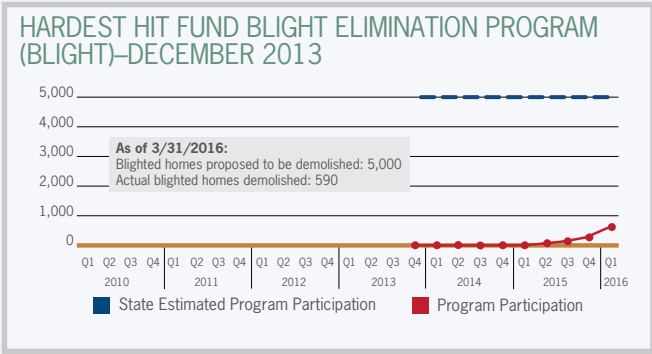
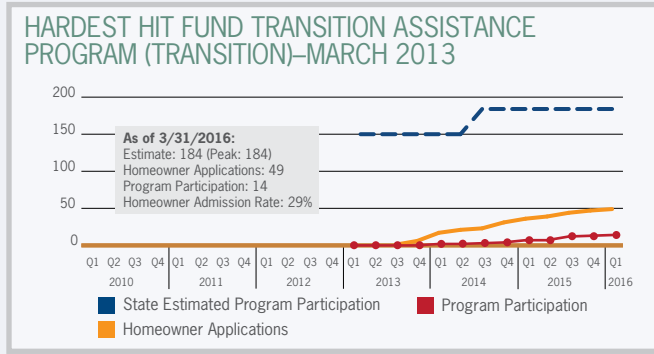
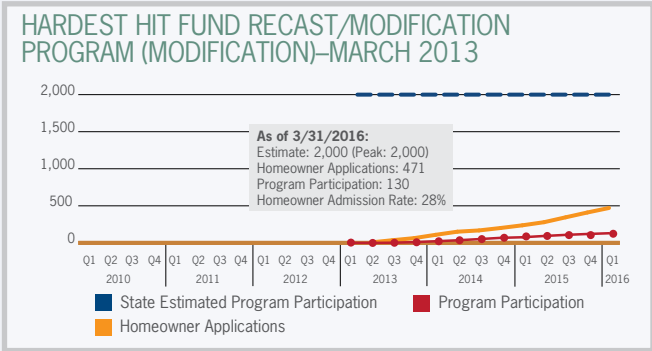
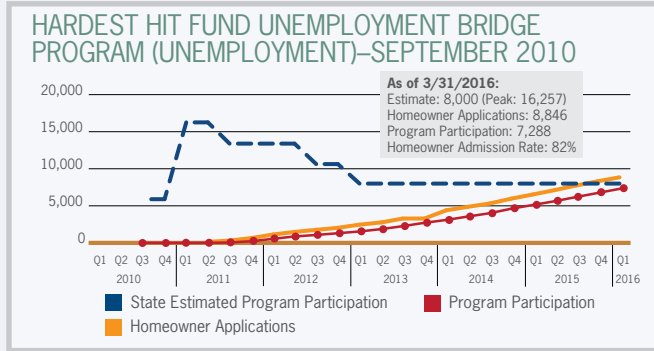


Notes: Estimated includes highest estimate of a range, but excludes Indiana's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is 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 3/31/2016; Indiana Housing and Community Development Authority, Quarterly Performance Reports Q2 2011 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.30

### HHF INDIANA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 3/31/2016; Indiana Housing and Community Development Authority, Quarterly Performance Reports Q2 2011 – Q1 2016, no date.

### Kentucky's HHF Program

As of March 31, 2016, Treasury obligated \$179,050,120 in HHF funds to Kentucky, however, on April 20, 2016, Treasury increased that amount by \$27,955,713, bringing Kentucky's total allocation to \$207,005,833.<sup>158,xxxiii</sup> At the end of 2010, HHF Kentucky estimated that it would help as many as 15,000 homeowners but had reduced that by 45%, to 8,241, as of March 31, 2016. As of that date, HHF Kentucky had helped 8,042 individual homeowners. This is 67% of homeowners who applied. HHF Kentucky has denied 18% (2,093) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 11% (1,275) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Kentucky faced wait times averaging 50 days.

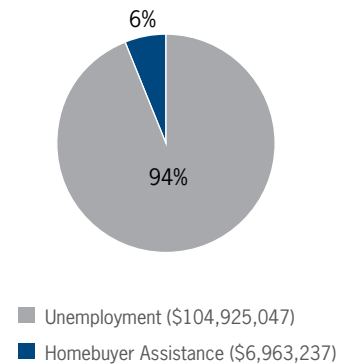
For those homeowners receiving assistance, most received assistance through Kentucky's unemployment program. On June 1, 2016, Treasury increased the allocation for HHF Kentucky's down payment assistance program, bringing the total for that program to \$24.3 million. Kentucky estimates helping a total of 2,166 homebuyers with this program.<sup>159</sup> Kentucky has reopened its application portal, as of June 30, 2016, and is accepting applications under select HHF programs.

As of March 31, 2016, the state's HFA had drawn down \$144.5 million (70%) of its HHF funds and spent \$104.9 million (51% of its obligated funds) to help homeowners.<sup>160</sup> In addition, Kentucky spent \$7 million through its downpayment assistance program helping 486 homebuyers. The remaining \$14.4 million (7%) was spent on administrative expenses, and \$20.2 million (10%) was held as cash-on-hand.<sup>161</sup>

Figures 4.32 and 4.33 show, in the aggregate and by program, respectively, 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 March 31, 2016.

FIGURE 4.31

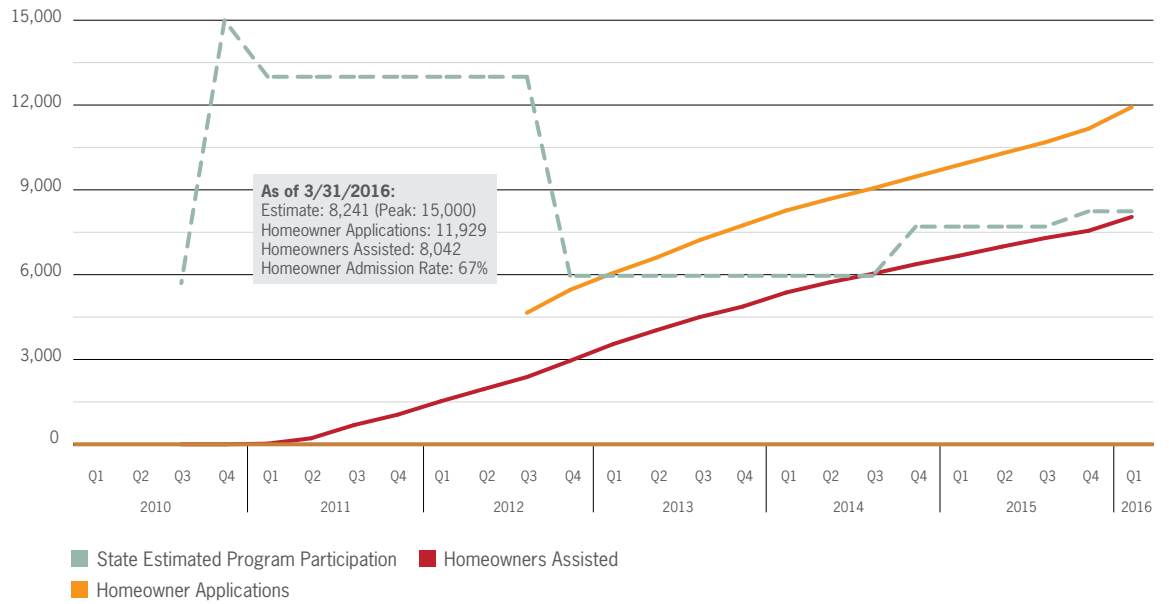
KY HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: Kentucky Housing Corporation, Quarterly Performance Report Q1 2016 (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxxiii</sup> On February 19, 2016, Treasury announced \$2 billion of TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Kentucky was allocated \$30.1 million.

FIGURE 4.32  
HHF KENTUCKY PROGRAM PERFORMANCE, ALL HFF PROGRAMS, AS OF 3/31/2016

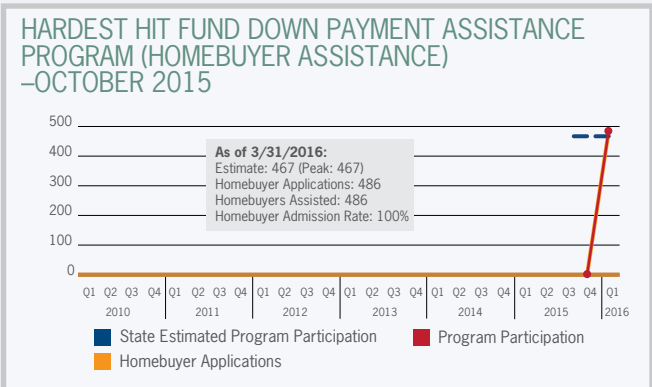
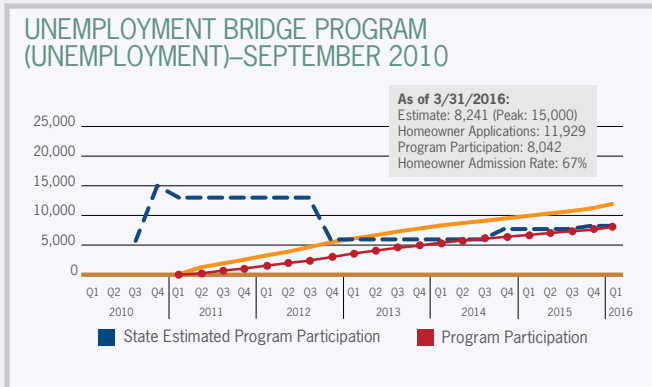


Notes: Estimated includes highest estimate of a range, but excludes the number of homebuyers the state estimates assisting. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners 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 eight, as of 3/31/2016; Kentucky Housing Corporation, Quarterly Performance Reports Q4 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.33

**HHF KENTUCKY ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016**



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 Kentucky Housing Corporation, Commitment to Purchase Financial Instrument and HFA Participation Agreement, 9/23/2010, and Amendments to Agreement one through eight, as of 3/31/2016; Kentucky Housing Corporation, Quarterly Performance Reports Q4 2010 – Q1 2016, no date.

### Michigan's HHF Programs

As of March 31, 2016, Treasury obligated \$573,097,554 in HHF funds to Michigan however, on April 20, 2016, Treasury increased that amount by \$188,106,491, bringing Michigan's total to \$761,204,045.<sup>162,xxxiv</sup> 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 83%, to 8,542, as of March 31, 2016. As of that date, HHF Michigan had helped 30,682 individual homeowners through its HHF programs. This is 49% of homeowners who applied. HHF Michigan has denied 29% (18,137) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 20% (12,408) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Michigan faced wait times ranging from 96 to 158 days, depending on the program.

For those homeowners receiving assistance, most received it through Michigan's unemployment and past-due payment assistance programs.<sup>163</sup> As of June 30, 2016, HHF Michigan had reopened its application portal and is accepting new applications for select HHF programs.

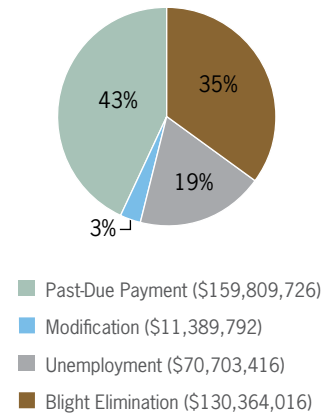
In addition to decreasing the number of homeowners it estimated helping, as of June 30, 2016, HHF Michigan has shifted \$381.2 million (50%) of its HHF funds away from existing HHF programs to blight elimination.<sup>164</sup> This represents a shift from making payments directly to homeowners or their 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 153-155 of this Quarterly Report.

As of March 31, 2016, the state's HFA had drawn down \$440.8 million (58%) of its HHF funds.<sup>165</sup> As of March 31, 2016, the most recent data available, HHF Michigan had spent \$241.9 million (32% of its obligated funds) to help homeowners; it had also spent \$130.4 million (17%) to demolish 8,531 vacant properties.<sup>166</sup> The remaining \$32.9 million (4%) was spent on administrative expenses, and \$39.9 million (5%) was held as cash-on-hand.<sup>167</sup>

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 March 31, 2016.

FIGURE 4.34

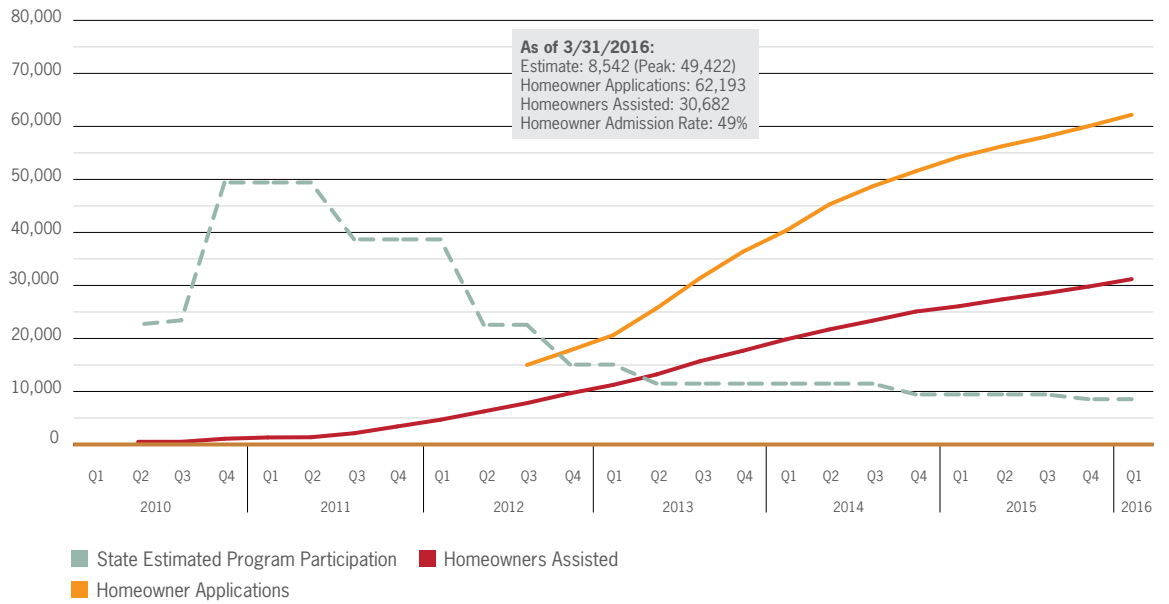
MI HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: Michigan Homeowner Assistance Nonprofit Housing Corporation, Hardest Hit U.S. Treasury Reports, Quarterly Performance Reports Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxxiv</sup> On February 19, 2016, Treasury announced \$2 billion of TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Michigan was allocated \$74.5 million.

FIGURE 4.35  
HHF MICHIGAN PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

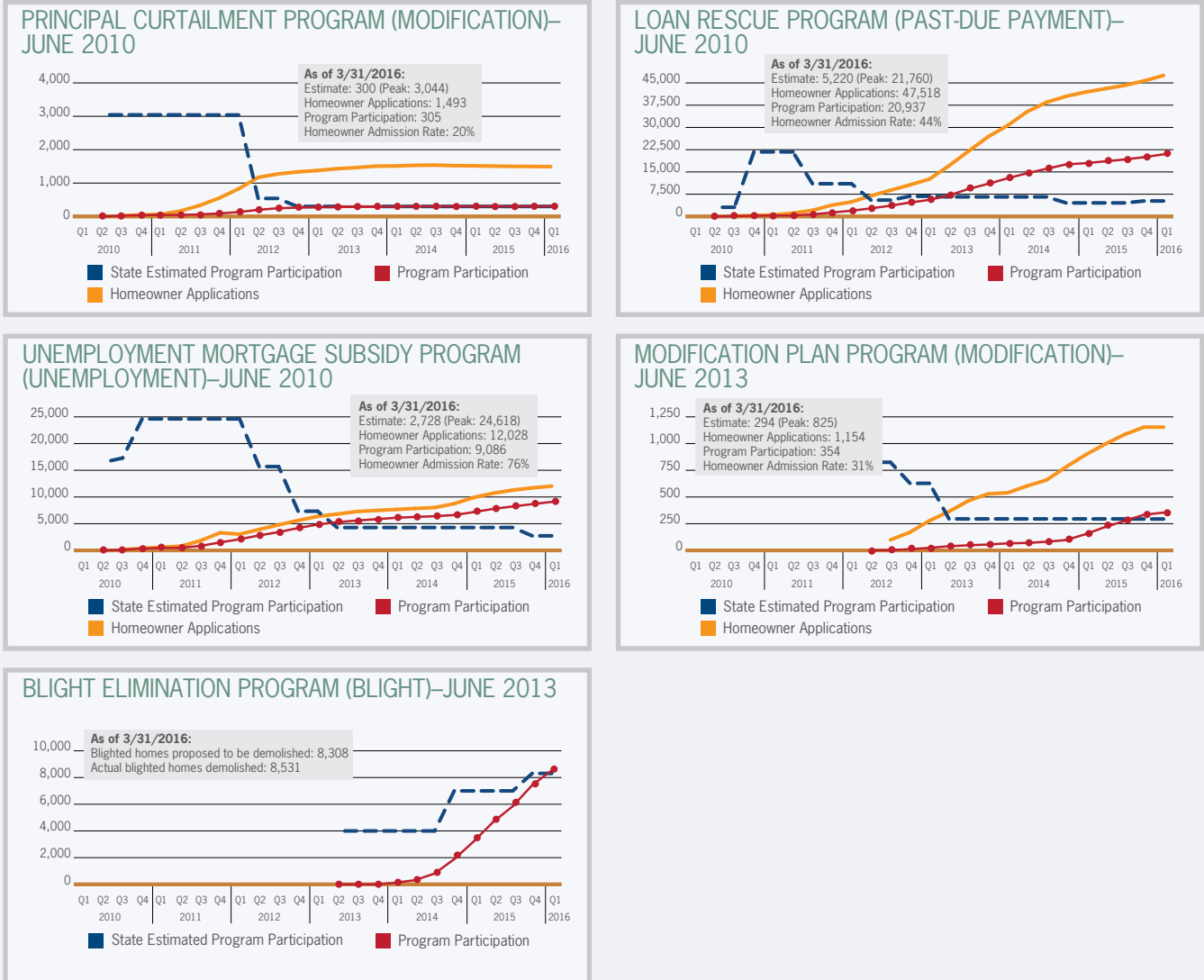


Notes: Estimated includes highest estimate of a range, but excludes Michigan's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is 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 eleven, as of 3/31/2016; Michigan Homeowner Assistance Nonprofit Housing Corporation, Quarterly Performance Reports Q3 2010 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.36

### HHF MICHIGAN ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 eleven, as of 3/31/2016; Michigan Homeowner Assistance Nonprofit Housing Corporation, Quarterly Performance Reports Q3 2010 - Q1 2016, no date.

### Mississippi's HHF Program

As of March 31, 2016, Treasury obligated \$121,228,363 in HHF funds to Mississippi, however, on April 20, 2016, Treasury increased that amount by \$23,063,338 for a total allocation of \$144,291,701.<sup>168,xxxv</sup> 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 March 31, 2016. As of that date, HHF Mississippi had helped 3,685 individual homeowners.<sup>169</sup> This is 64% of homeowners who applied. HHF Mississippi has denied 24% (1,406) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 9% (496) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Mississippi faced wait times averaging 109 days.

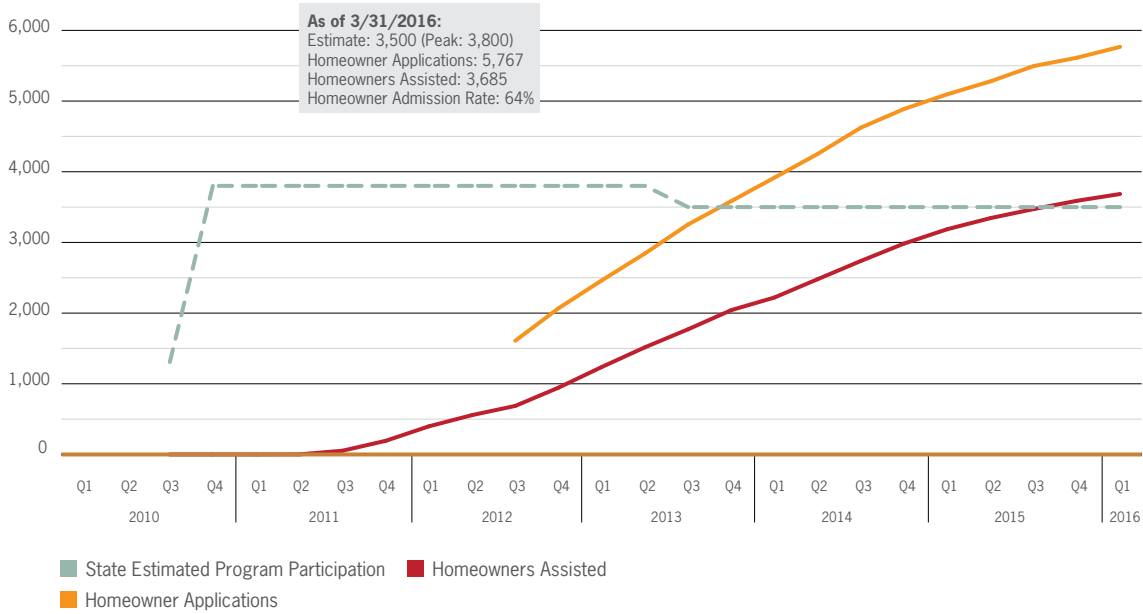
As of March 31, 2016, the state's HFA had drawn down \$82.5 million (57%) of its HHF funds and spent \$65.8 million (46% of its obligated funds) to help homeowners.<sup>170</sup> The remaining \$11 million (8%) was spent on administrative expenses, and \$6 million (4%) was held as cash-on-hand.<sup>171</sup>

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 March 31, 2016.

<sup>xxxv</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Mississippi was allocated \$19.3 million.



FIGURE 4.37  
HHF MISSISSIPPI PROGRAM PERFORMANCE, AS OF 3/31/2016

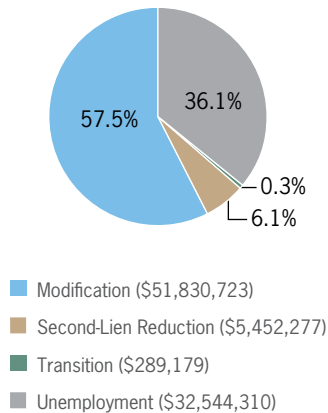


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

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 3/31/2016; Mississippi Home Corporation, Quarterly Performance Reports Q4 2010 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.38

**NV HHF EXPENDITURES, BY PROGRAM CATEGORY**  
PROGRAM THROUGH MARCH 31, 2016



Source: Nevada Affordable Housing Assistance Corporation, Nevada Hardest Hit Fund, US Treasury Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### Nevada's HHF Programs

As of March 31, 2016, Treasury obligated \$202,911,881 in HHF funds to Nevada.<sup>172,xxxvi</sup> 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 March 31, 2016. As of that date, HHF Nevada had helped 5,382 individual homeowners. This is 37% of homeowners who applied. HHF Nevada has denied 22% (3,150) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 40% (5,783) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Nevada faced wait times ranging from 66 to 129 days, depending on the program.

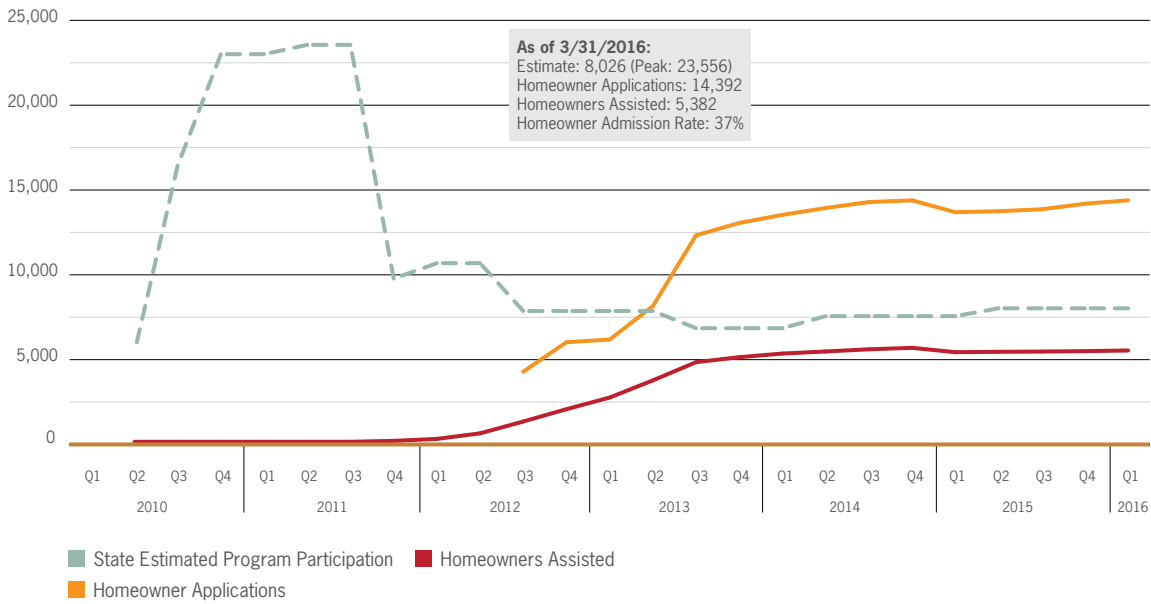
For those homeowners receiving assistance, most received it through Nevada's unemployment and principal reduction programs.<sup>173</sup> As of March 31, 2016, HHF Nevada had defunded two programs: Nevada's Home Retention Program, launched in September 2013, and its Recast Refinance program, launched in June 2014. Neither program had helped a single homeowner.<sup>174</sup>

As of March 31, 2016, the state's HFA had drawn down \$112 million (55%) of its HHF funds.<sup>175</sup> As of March 31, 2016, the most recent data available, HHF Nevada had spent \$90 million (44% of its obligated funds) to help homeowners.<sup>176</sup> The remaining \$16.6 million (8%) was spent on administrative expenses, and \$6.5 million (3%) was held as cash-on-hand.<sup>177</sup>

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 March 31, 2016.

<sup>xxxvi</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Nevada was allocated \$8.9 million.

FIGURE 4.39  
HHF NEVADA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

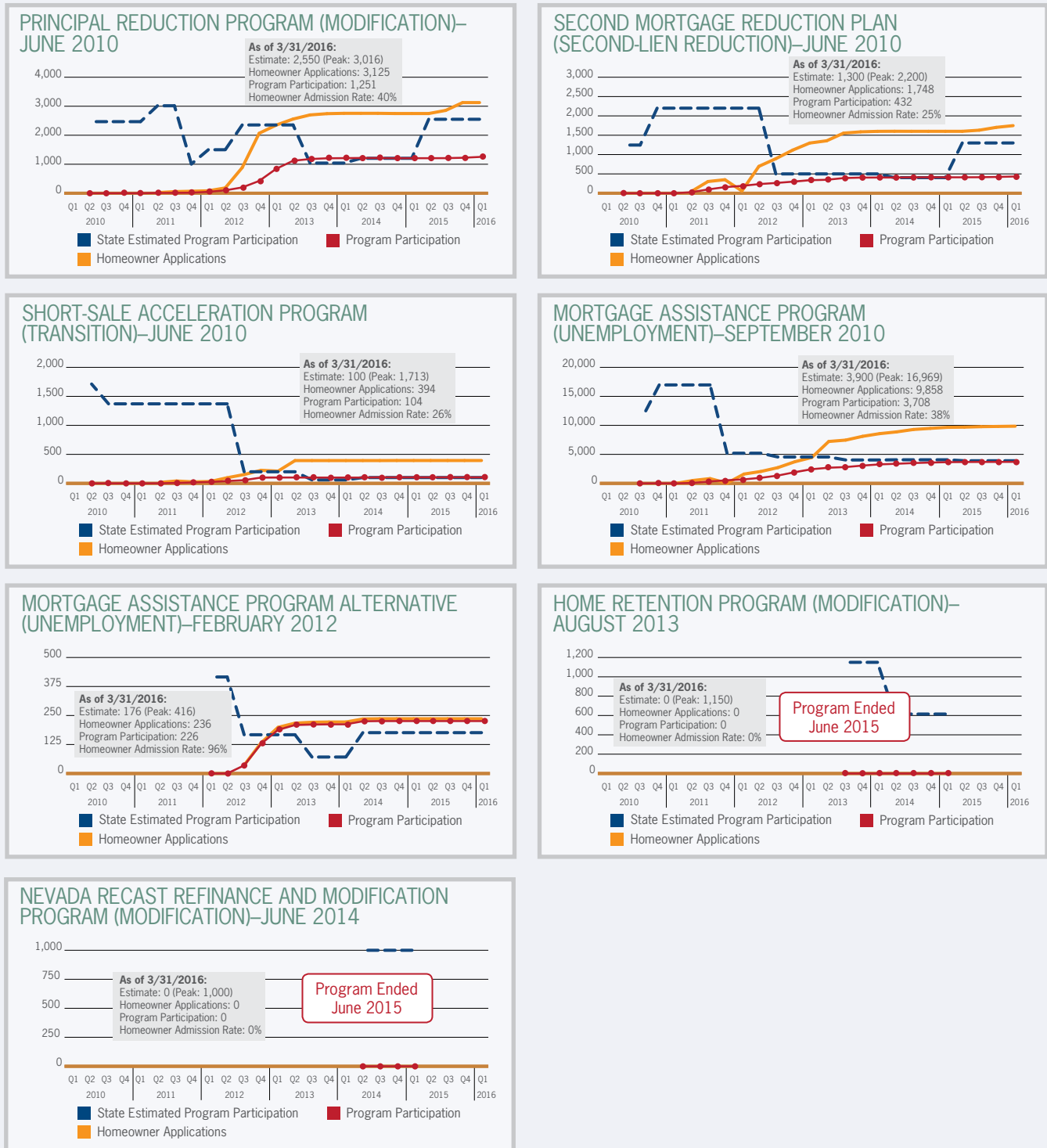


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications. As of March 31, 2016, Nevada reported 5,382 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 fifteen, as of 3/31/2016; Nevada Affordable Housing Assistance Corporation, Quarterly Performance Reports Q1 2011 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.40

### HHF NEVADA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 fifteen, as of 3/31/2016; Nevada Affordable Housing Assistance Corporation, Quarterly Performance Reports Q1 2011 - Q1 2016, no date.

### New Jersey's HHF Program

As of March 31, 2016, Treasury obligated \$369,779,445 in HHF funds to New Jersey, however, on April 20, 2016, Treasury increased that amount by \$45,354,517 bringing New Jersey's total allocation to \$415,133,962.<sup>178,xxxvii</sup> 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 March 31, 2016. As of that date, HHF New Jersey had helped 6,057 individual homeowners. This is 44% of homeowners who applied. HHF New Jersey has denied 54% (7,398) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 1% (139) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF New Jersey faced wait times ranging from 139 to 188 days, depending on the program.

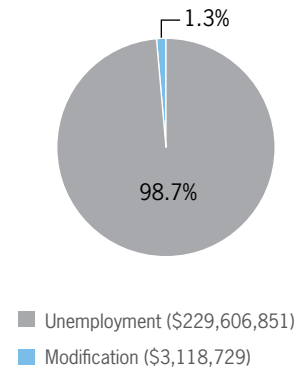
For those homeowners receiving assistance, most received it through New Jersey's unemployment program.<sup>179</sup> According to Treasury, HHF New Jersey had previously stopped accepting new applications from homeowners after November 30, 2013, but, as of June 30, 2016, was again accepting applications under select programs.<sup>180</sup>

As of March 31, 2016, HHF New Jersey had drawn down \$270.5 million (65%) of its HHF funds and spent \$232.7 million (56%) of its obligated funds on program expenses to help homeowners.<sup>181</sup> The remaining \$24.8 million (6%) was spent on administrative expenses, and \$16.8 million (4%) was held as cash-on-hand.<sup>182</sup>

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 March 31, 2016.

FIGURE 4.41

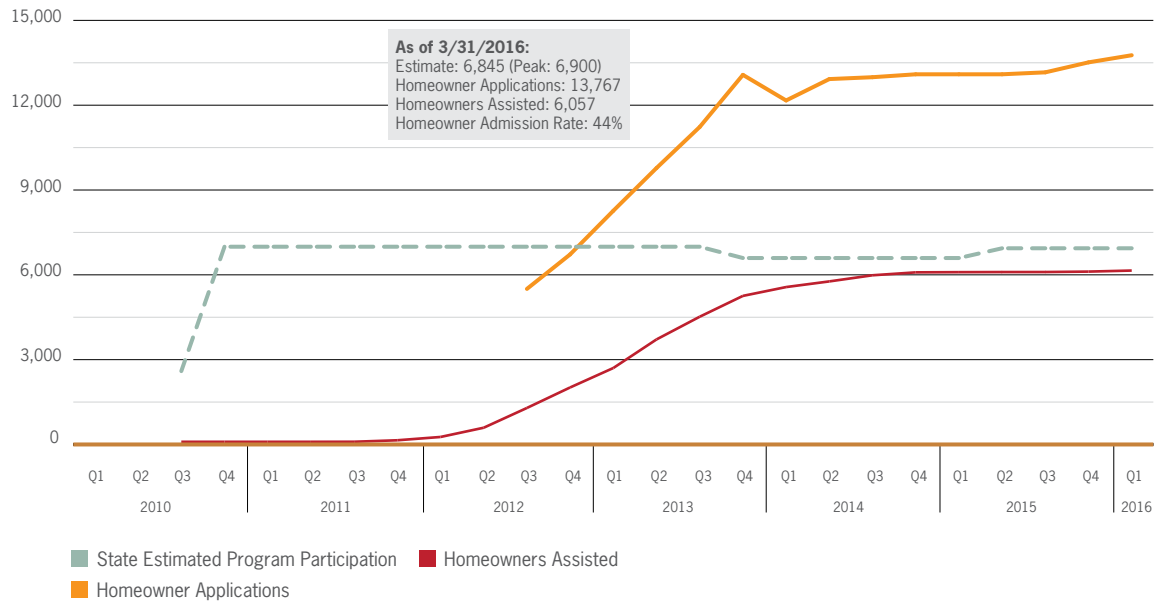
NJ HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: New Jersey Housing and Mortgage Finance Agency, The New Jersey HomeKeeper Program, About the Program, Performance Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxxvii</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF New Jersey was allocated \$69.2 million.

FIGURE 4.42  
HHF NEW JERSEY PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

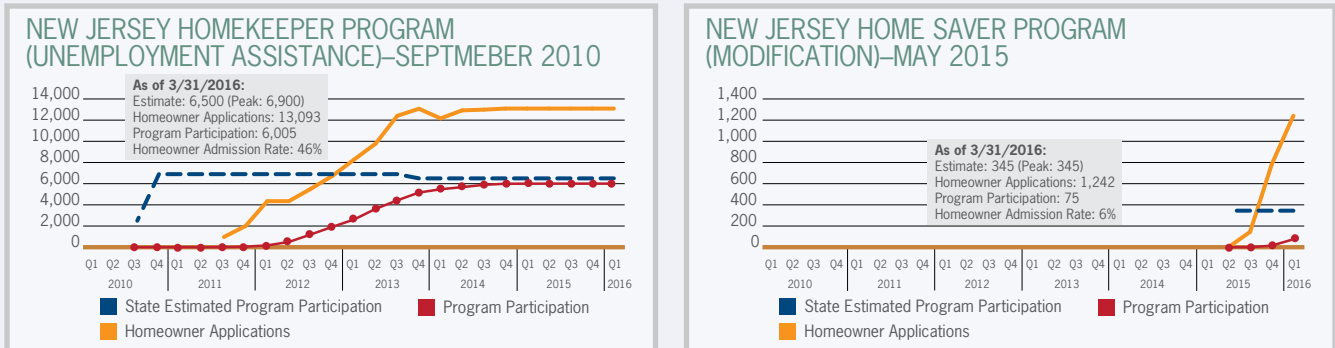


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

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 3/31/2016; New Jersey Housing and Mortgage Finance Agency, Quarterly Performance Reports Q3 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.43

**HHF NEW JERSEY ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016**



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 3/31/2016; New Jersey Housing and Mortgage Finance Agency, Quarterly Performance Reports Q3 2011 - Q1 2016, no date.

**North Carolina's HHF Programs**

As of March 31, 2016, Treasury obligated \$560,798,231 in HHF funds to North Carolina, however, on April 20, 2016, Treasury increased that amount by \$145,709,333, bringing North Carolina's total allocation to \$706,507,564.<sup>183,xxxviii</sup> 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 12%, to 19,619, as of March 31, 2016. As of that date, HHF North Carolina had helped 21,633 individual homeowners. This is 67% of homeowners who applied. HHF North Carolina has denied 18% (6,000) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 13% (4,211) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF North Carolina faced wait times ranging from 62 to 113 days, depending on the program.

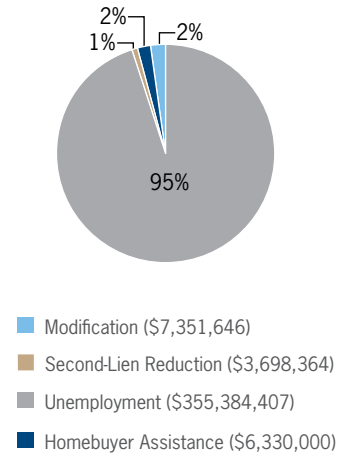
For those homeowners receiving assistance, most received it through HHF North Carolina's two unemployment programs.<sup>184</sup> HHF North Carolina has ended two programs that had not assisted any homeowners: the Permanent Loan Modification Program (August 2013) and the Principal Reduction Recast Program (December 2013). HHF North Carolina's Modification Enabling Pilot Project, approved in December 2013, had just 27 participants as of March 31, 2016. On June 1, 2016, Treasury approved allocating an additional \$30 million of North Carolina's HHF funds to its down payment assistance program, bringing the total for that program to \$60 million.

As of March 31, 2016, the state's HFA had drawn down \$482.8 million (68%) of its HHF funds and spent \$366.4 million (52%) of their obligated funds on program expenses to help homeowners. In addition, as of March 31, 2016, North Carolina had spent \$6.3 million on their DPA program to help 422 homebuyers.<sup>185</sup> The remaining \$60.7 million (9%) was spent on administrative expenses, and \$58.1 million (8%) was held as cash-on-hand.<sup>186</sup>

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 March 31, 2016.

FIGURE 4.44

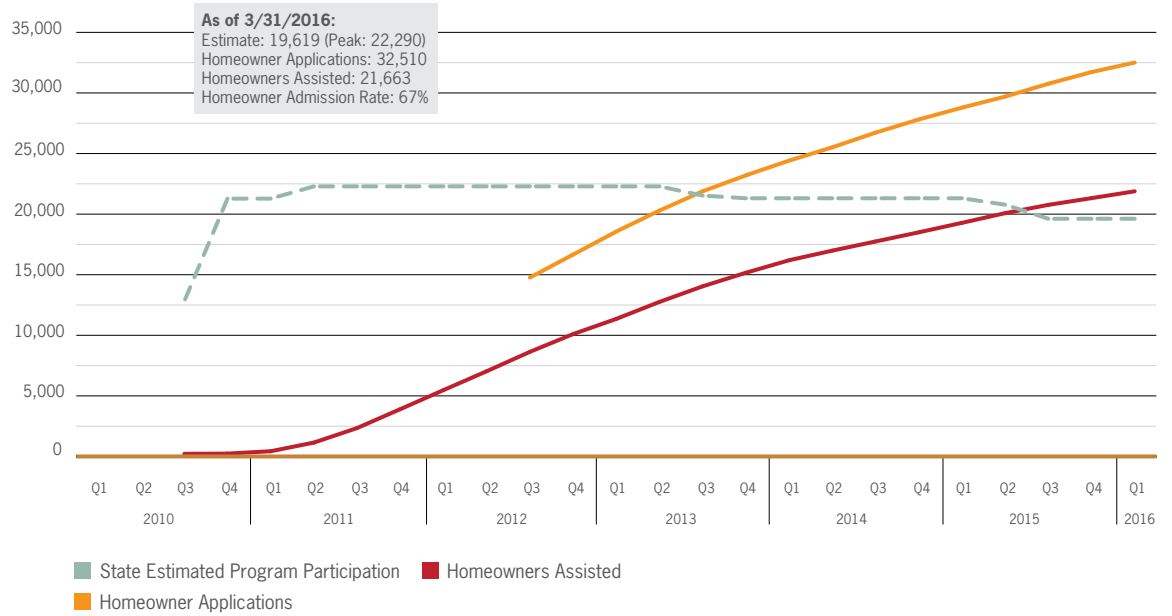
NC HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: North Carolina Housing Finance Agency, Hardest Hit Fund & Performance Reporting, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xxxviii</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF North Carolina was allocated \$78 million.

FIGURE 4.45  
HHF NORTH CAROLINA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016



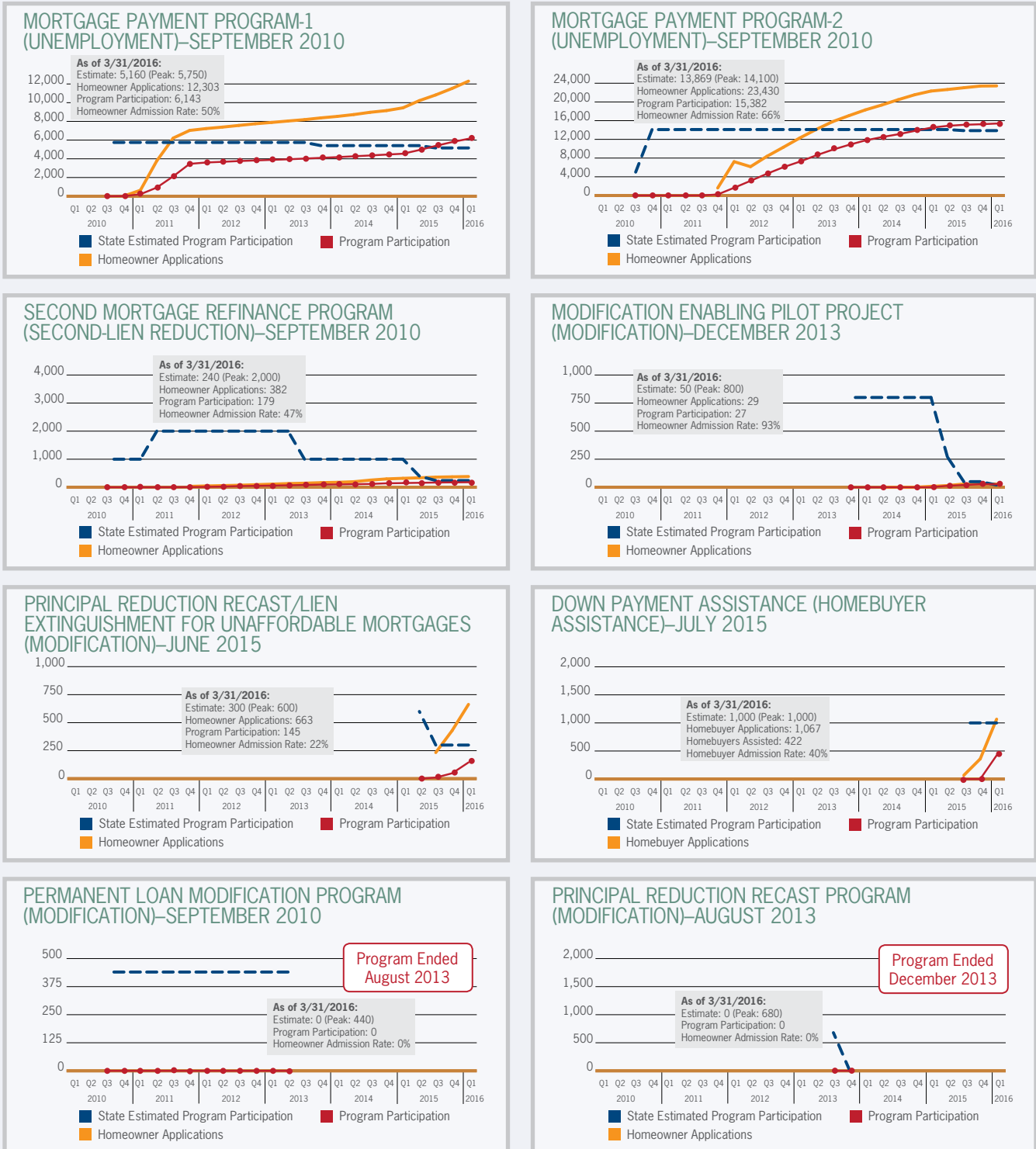
Notes: Estimated includes highest estimate of a range, but excludes the number of homebuyers the state estimates assisting. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners 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 eleven, as of 3/31/2016; North Carolina Housing Finance Agency, Quarterly Performance Reports Q3 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.



FIGURE 4.46

### HFH NORTH CAROLINA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016

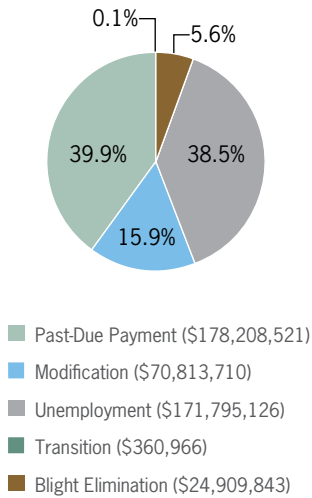


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

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 eleven, as of 3/31/2016; North Carolina Housing Finance Agency, Quarterly Performance Reports Q3 2010 - Q1 2016, no date.

FIGURE 4.47

### OH HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: Ohio Homeowner Assistance LLC, Save the Dream Ohio: Quarterly Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### Ohio's HHF Programs

As of March 31, 2016, Treasury obligated \$667,985,819, in HHF funds to Ohio, however, on April 20, 2016, Treasury increased that amount by \$94,316,248 for a total allocation of \$762,302,067.<sup>187,xxxix</sup> 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 March 31, 2016. As of that date, HHF Ohio had helped 24,533 individual homeowners. This is 71% of homeowners who applied. HHF Ohio has denied 14% (4,881) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 15% (5,365) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Ohio faced wait times ranging from 197 to 366 days, depending on the program.

For those homeowners receiving assistance, most received it through Ohio's past due payment and unemployment programs. 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 more than five years of operation through March 31, 2016. According to Treasury, HHF Ohio had stopped accepting new applications from homeowners after April 30, 2014.<sup>188</sup>

In addition to decreasing the number of homeowners it estimated helping, HHF Ohio has shifted \$238 million (31%) of its HHF funds away from existing HHF programs to blight elimination as of June 28, 2016.<sup>189</sup> 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 156-158 of this Quarterly Report.

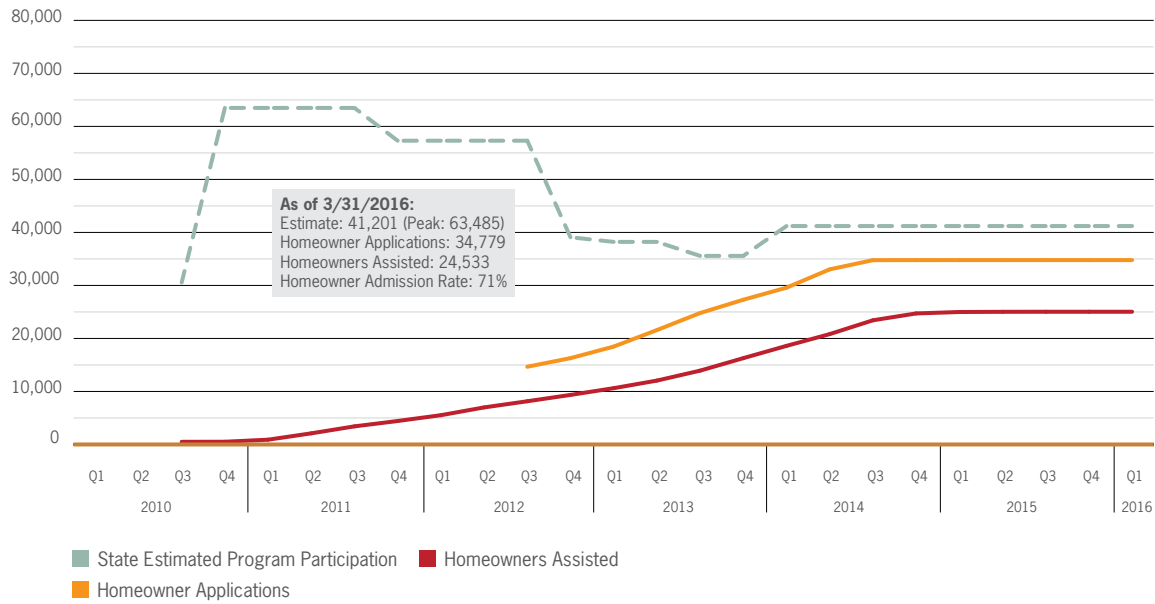
As of March 31, 2016, the state's HFA had drawn down \$540.4 million (71%) of its HHF funds.<sup>190</sup> As of March 31, 2016, the most recent data available, HHF Ohio had spent \$427 million (56% of its obligated funds) to help homeowners; it had also spent \$24.9 million to demolish and remove 2,009 properties under its blight elimination program.<sup>191</sup> The remaining \$51.2 million (7%) was spent on administrative expenses, and \$41.5 million (5%) was held as cash-on-hand.<sup>192</sup>

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 March 31, 2016.

<sup>xxxix</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Ohio was allocated \$97.6 million.

FIGURE 4.48

HHF OHIO PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

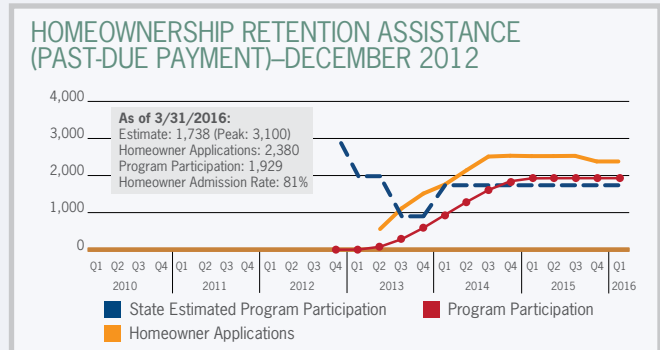
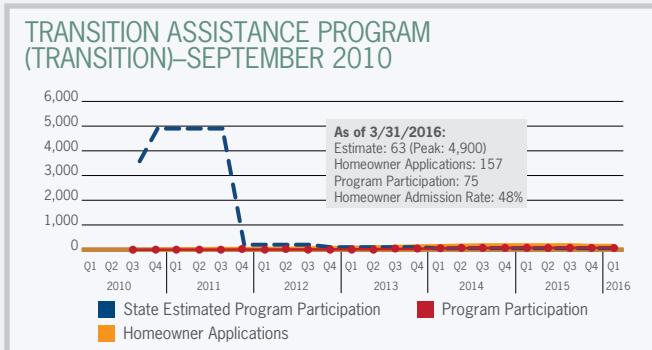
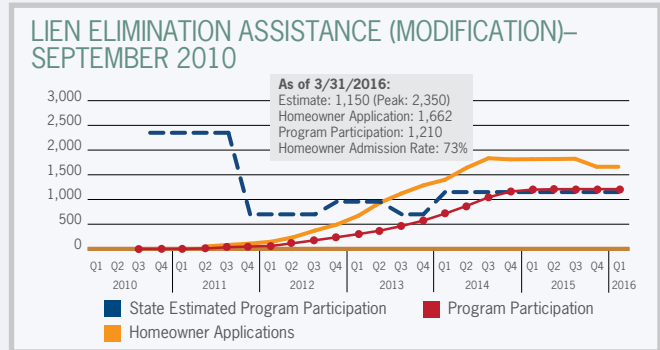
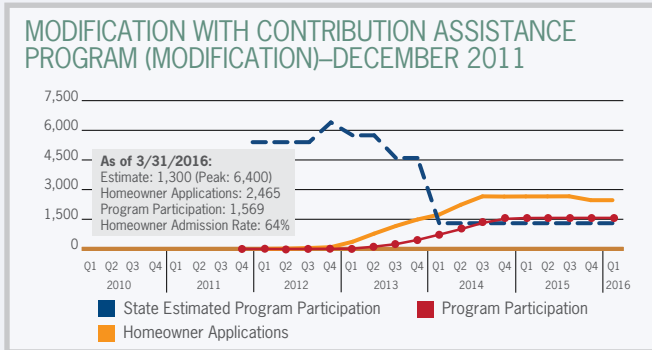
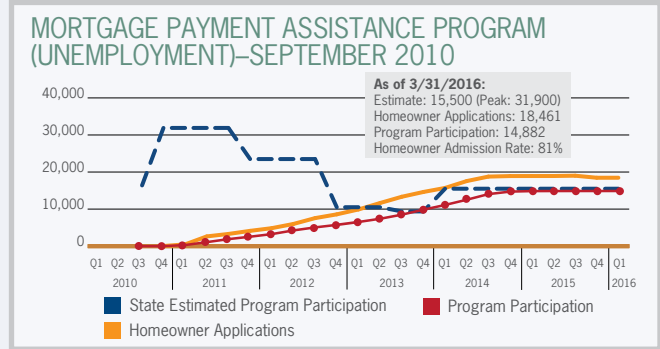
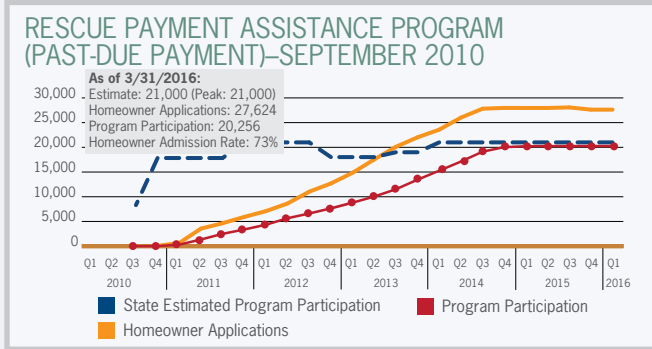


Notes: Estimated includes highest estimate of a range, but excludes Ohio's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative 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 3/31/2016; Ohio Homeowner Assistance LLC, Quarterly Performance Reports Q4 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

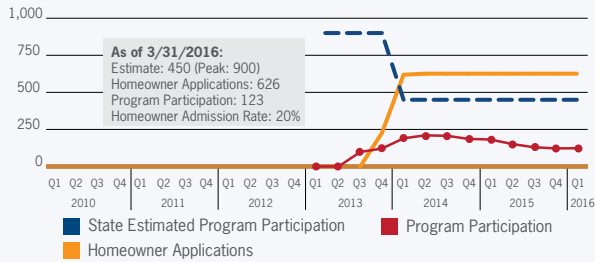
FIGURE 4.49

### HHF OHIO ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016

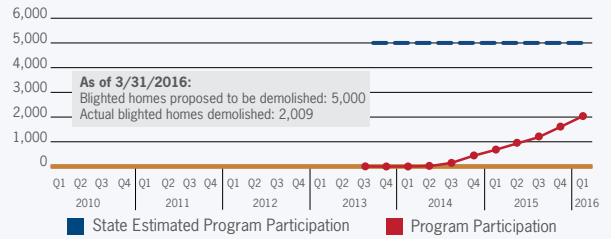


### HHF OHIO ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016 (CONTINUED)

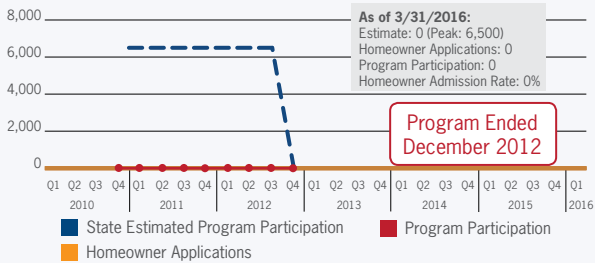
**HOMEOwner STABILIZATION ASSISTANCE PROGRAM (MODIFICATION)–MARCH 2013**



**NEIGHBORHOOD INITIATIVE PROGRAM (BLIGHT)–AUGUST 2013**



**SHORT REFINANCE PROGRAM (TRANSITION)–DECEMBER 2010**

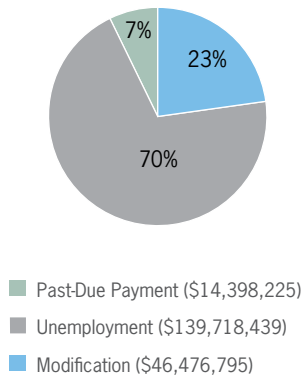


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range, but excludes Ohio's estimate of the number of blighted properties to be eliminated. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

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 3/31/2016; Ohio Homeowner Assistance LLC, Quarterly Performance Reports Q4 2010 - Q1 2016, no date.

FIGURE 4.50

OR HHF EXPENDITURES, BY  
PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: Oregon Affordable Housing Assistance Corporation, Oregon Homeownership Stabilization Initiative, Reporting, Quarterly Performance Reports Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### Oregon's HHF Programs

As of March 31, 2016, Treasury obligated \$256,468,242 in HHF funds to Oregon, however, on April 20, 2016, Treasury increased that amount by \$58,110,108, bringing Oregon's total allocation to \$314,578,350.<sup>193,xl</sup> 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 March 31, 2016. As of that date, HHF Oregon had helped 11,785 individual homeowners. This is 42% of homeowners who applied. HHF Oregon has denied 8% (2,158) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 51% (14,391) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Oregon faced wait times ranging from 135 to 162 days, depending on the program.

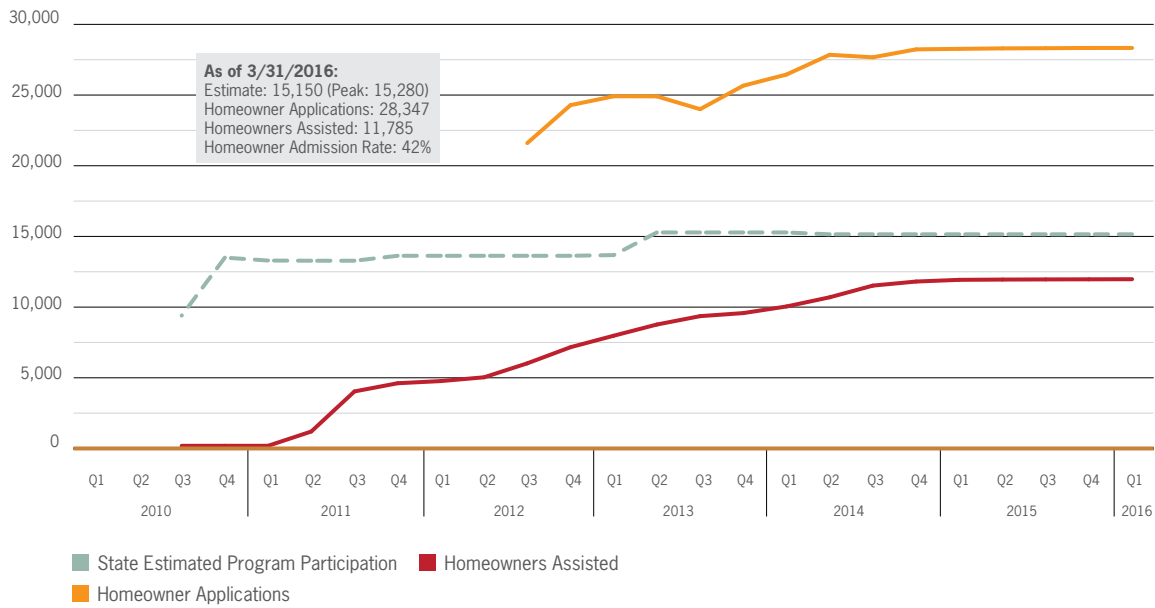
For those homeowners receiving assistance, most received it through Oregon's past due payment and unemployment programs.<sup>194</sup> As of March 31, 2016, HHF Oregon had ended two programs for which the HFA had reported helping no homeowners: the Loan Modification Assistance Program (June 2013) and 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 June 30, 2016, was again accepting applications for select programs.<sup>195</sup>

As of June 30, 2016, the state's HFA had drawn down 70% of its HHF funds.<sup>196</sup> As of March 31, 2016, the most recent data available, HHF Oregon had spent \$200.6 million (64%) to help homeowners, \$35.8 million (11%) on administrative expenses, and held \$15.9 million (5%) as cash-on-hand.<sup>197</sup> 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 March 31, 2016, Oregon's HFA reported having recovered \$28.5 million in funds from homeowners who left the program before their HHF award was fully forgiven (lien release), including under those programs.<sup>198</sup>

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 March 31, 2016.

<sup>xl</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Oregon was allocated \$36.4 million.

FIGURE 4.51  
HHF OREGON PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016



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 sixteen, as of 3/31/2016; Oregon Affordable Housing Assistance Corporation, Quarterly Performance Reports Q2 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.52

### HHF OREGON ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 sixteen, as of 3/31/2016; Oregon Affordable Housing Assistance Corporation, Quarterly Performance Reports Q2 2011 - Q1 2016, no date.



### Rhode Island's HHF Program

As of March 31, 2016, Treasury obligated \$89,032,390 in HHF funds to Rhode Island, however, on April 20, 2016, Treasury increased that amount by \$26,942,913, bringing Rhode Island's total allocation to \$115,975,303.<sup>199,xli</sup> 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 March 31, 2016. As of that date, HHF Rhode Island had helped 3,075 individual homeowners. This is 64% of homeowners who applied. HHF Rhode Island has denied 29% (1,425) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 7% (333) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Rhode Island faced wait times ranging from 118 to 223 days, depending on the program.

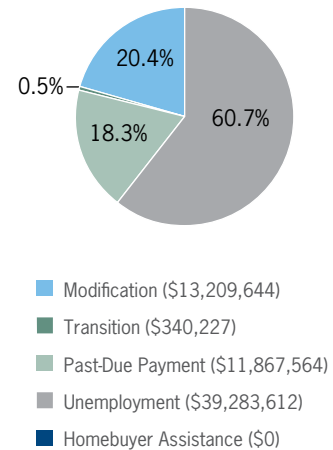
For those homeowners receiving assistance, most received it through Rhode Island's past due payment and unemployment programs.<sup>200</sup> According to Treasury, HHF Rhode Island stopped accepting new applications from struggling homeowners seeking help from HHF after January 31, 2013. However, in November 2015, Treasury approved HHF Rhode Island's request to reallocate funds to a new homebuyer assistance program.<sup>201</sup>

As of March 31, 2016, the state's HFA had drawn down \$79.4 million, 68% of its \$116 million HHF funds.<sup>202</sup> As of March 31, 2016, the most recent data available, HHF Rhode Island had spent \$64.7 million (56% of its obligated funds) to help homeowners.<sup>203</sup> The remaining \$8.7 million (8%) was spent on administrative expenses, and \$7.2 million (6%) was held as cash-on-hand.<sup>204</sup>

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 March 31, 2016.

FIGURE 4.53

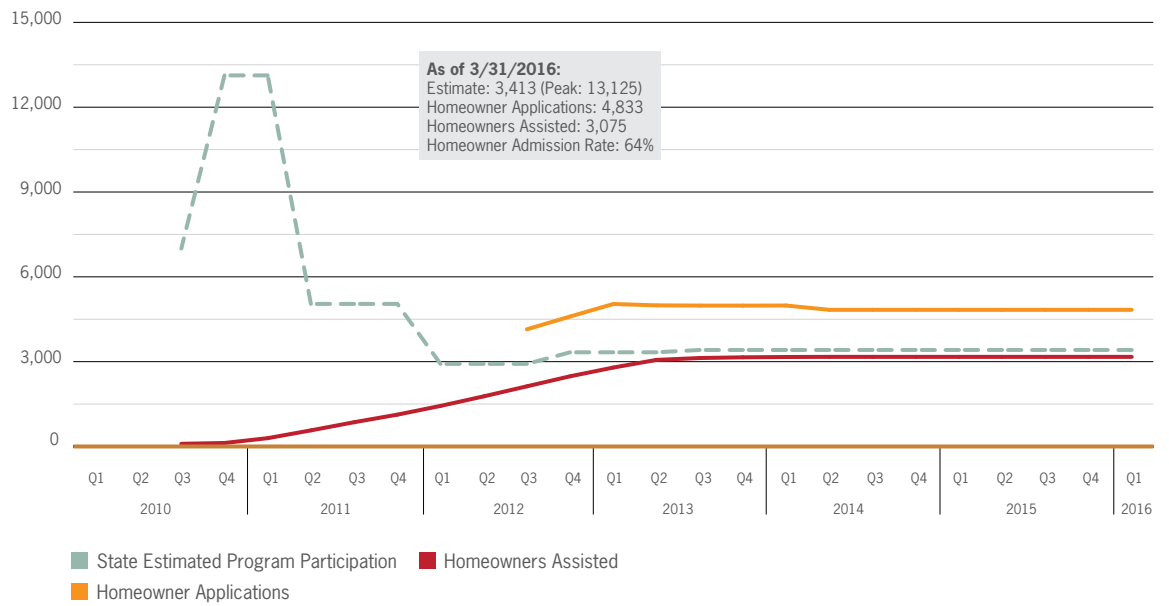
RI HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: Rhode Island Housing and Mortgage Finance Corporation, Hardest Hit Fund – Rhode Island, About HHFRI, Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

<sup>xli</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Rhode Island was allocated \$9.7 million.

FIGURE 4.54  
HHF RHODE ISLAND PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

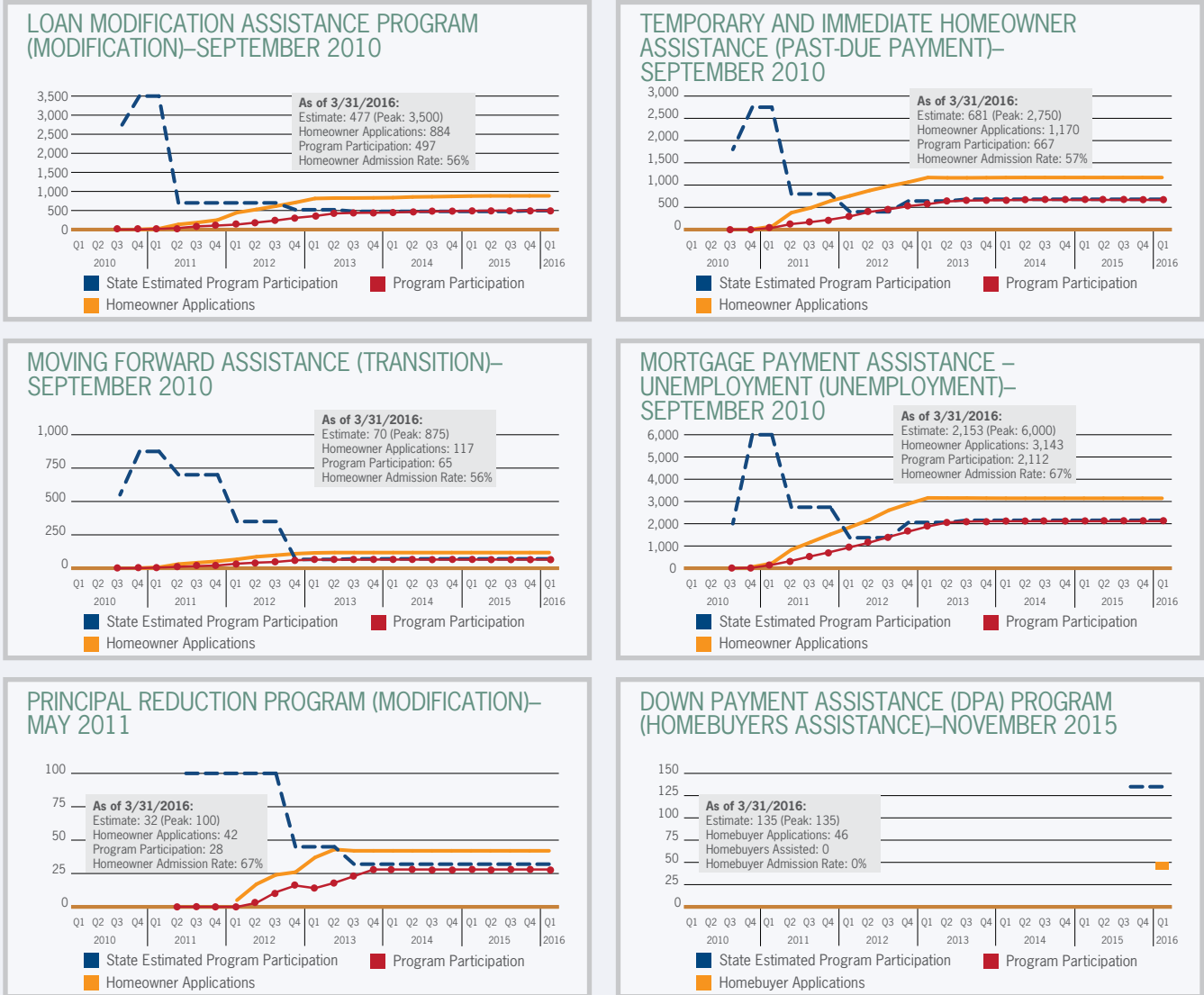


Notes: Estimated includes highest estimate of a range, but excludes the number of homebuyers the state estimates assisting. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners 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 ten, as of 3/31/2016; Rhode Island Housing and Mortgage Finance Corporation, Quarterly Performance Reports Q4 2010 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

FIGURE 4.55

### HHF RHODE ISLAND ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016

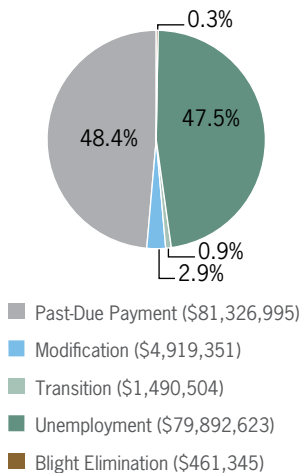


Notes: Programs may have been started or ended at different times. Estimated includes highest estimate of a range. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of reported Homeowner Applications.

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 ten, as of 3/31/2016; Rhode Island Housing and Mortgage Finance Corporation, Quarterly Performance Reports Q4 2010 - Q1 2016, no date.

FIGURE 4.56

SC HHF EXPENDITURES, BY PROGRAM CATEGORY  
PROGRAM THROUGH MARCH 31, 2016



Source: SC Housing Corp., SC HELP, Reports, Quarterly Performance Reports Q1 2016, no date (may differ from cash disbursements reported on the state's Quarterly Financial Report).

### South Carolina's HHF Programs

As of March 31, 2016, Treasury obligated \$317,461,821 in HHF funds to South Carolina.<sup>205,xlii</sup> 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 March 31, 2016. As of that date, HHF South Carolina had helped 10,732 individual homeowners. This is 43% of homeowners who applied. HHF South Carolina has denied 35% (8,681) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 20% (5,102) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF South Carolina faced wait times ranging from 139 to 294 days, depending on the program.

For those homeowners receiving assistance, most received it through South Carolina's past due payment and unemployment programs.<sup>206</sup> 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 181 participants as of March 31, 2016.

In addition to decreasing the number of homeowners it estimated helping, HHF South Carolina has shifted \$35 million (11%) 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 166-167 of this Quarterly Report.

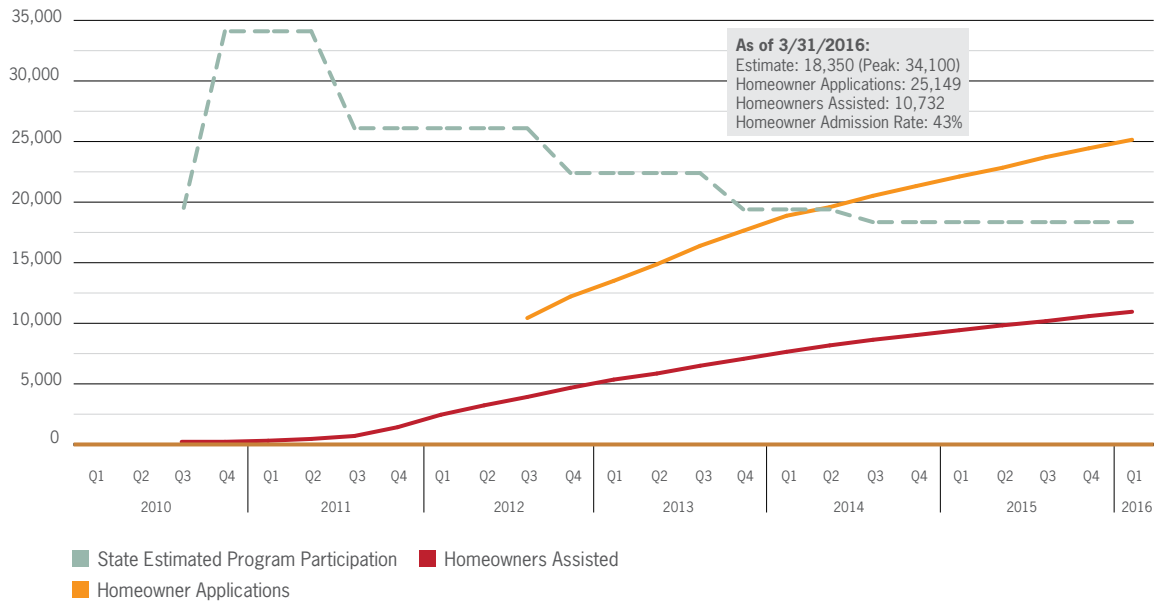
As of March 31, 2016, the state's HFA had drawn down \$212.5 million (67%) of its HHF funds, and had spent \$167.6 million (53% of its obligated funds) to help homeowners. As of March 31, 2016, HHF South Carolina had spent \$461,345 to demolish 26 properties.<sup>207</sup> The remaining \$30.9 million (10%) was spent on administrative expenses, and \$15.3 million (5%) was held as cash-on-hand.<sup>208</sup>

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 March 31, 2016.

<sup>xlii</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF South Carolina was allocated \$22 million.

FIGURE 4.57

HHF SOUTH CAROLINA PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

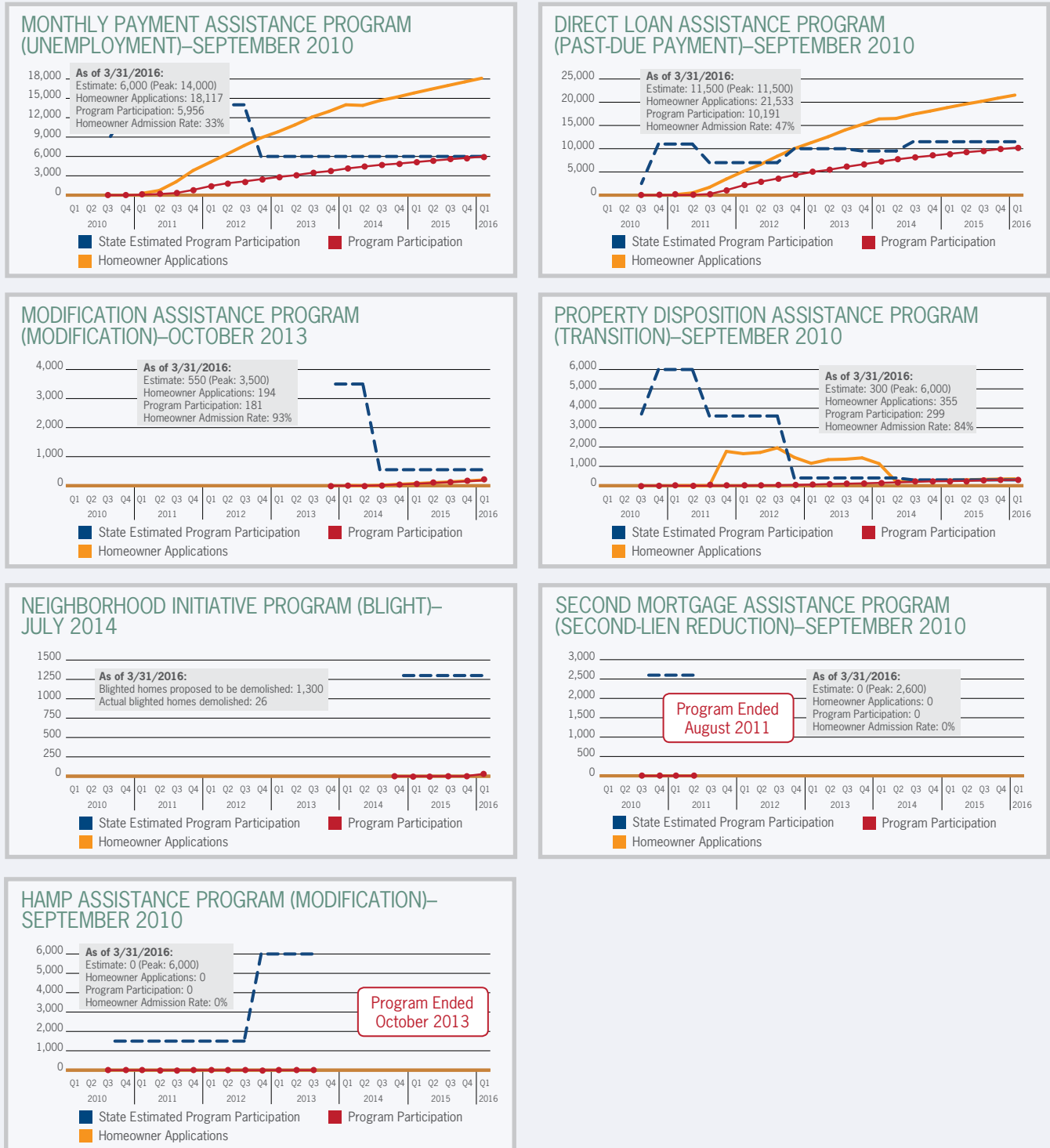


Notes: Estimated includes highest estimate of a range, but excludes South Carolina's estimate of the number of blighted properties to be eliminated. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission 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 nine, as of 3/31/2016; SC Housing Corp., Quarterly Performance Reports Q1 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.58

### HHF SOUTH CAROLINA ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016



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 nine, as of 3/31/2016; SC Housing Corp., Quarterly Performance Reports Q1 2011 – Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 – Q1 2016, no date.

**Tennessee’s HHF Program**

As of March 31, 2016, Treasury obligated \$269,260,804 in HHF funds to Tennessee, however, on April 20, 2016, Treasury increased that amount by \$32,794,226, bringing Tennessee’s total allocation to \$302,055,030.<sup>209,xliii</sup> 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 March 31, 2016. As of that date, HHF Tennessee had helped 7,355 individual homeowners. This is 79% of homeowners who applied. HHF Tennessee has denied 14% (1,300) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 7% (697) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Some homeowners may not be able to withstand delays. Homeowners receiving HHF assistance from HHF Tennessee faced wait times averaging 121 days.

For those homeowners receiving assistance, most received it through Tennessee’s unemployment program.<sup>210</sup> According to Treasury, as of September 30, 2014, HHF Tennessee stopped accepting new applications from struggling homeowners, except under select programs.<sup>211</sup>

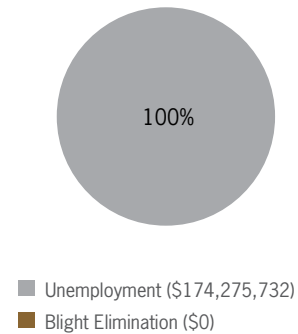
In addition to decreasing the number of homeowners it estimated helping, HHF Tennessee shifted \$10 million of its HHF funds away from existing HHF programs to blight elimination. This represents a shift from making payments directly to homeowners or their mortgage servicers to help keep homeowners in 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 169 of this Quarterly Report.

As of March 31, 2016, the state’s HFA had drawn down \$198.3 million (66%) of its HHF funds and spent \$174.3 million (58%) to help homeowners.<sup>212</sup> The remaining \$19.3 million (6%) was spent on administrative expenses, and \$6.4 million (2%) was held as cash-on-hand.<sup>213</sup>

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 March 31, 2016.

FIGURE 4.59

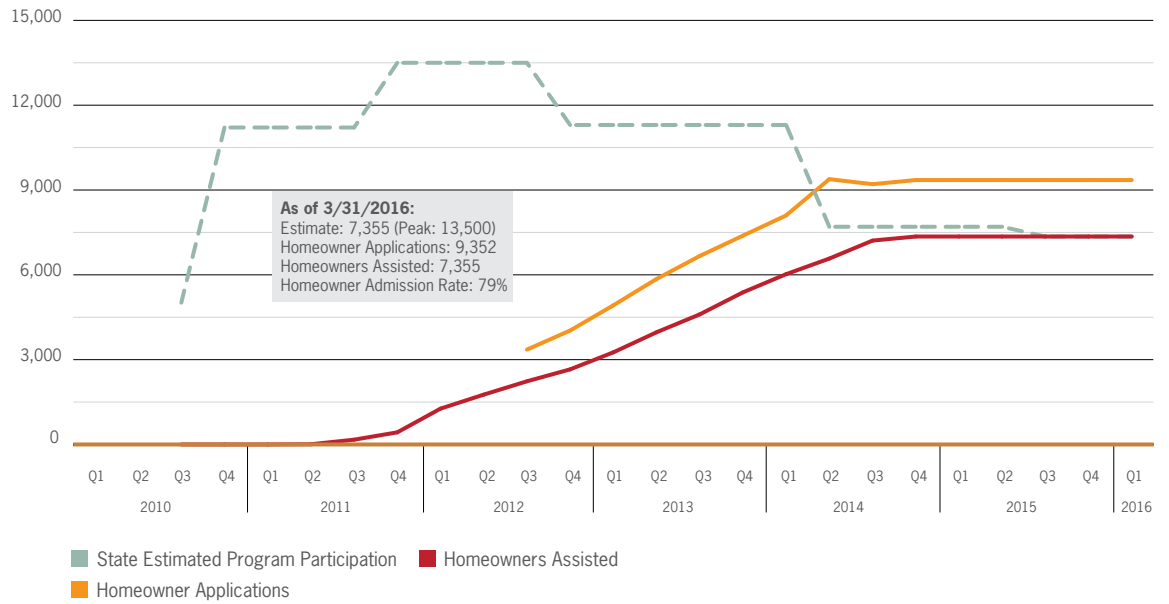
TN HHF EXPENDITURES, BY PROGRAM CATEGORY PROGRAM THROUGH MARCH 31, 2016



Source: Tennessee Housing Development Agency, Keep My Tennessee Home, Reports, Quarterly Performance Report Q1 2016, no date (may differ from cash disbursements reported on the state’s Quarterly Financial Report).

<sup>xliii</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF Tennessee was allocated \$51.9 million.

FIGURE 4.60  
HHF TENNESSEE PROGRAM PERFORMANCE, ALL HHF PROGRAMS, AS OF 3/31/2016

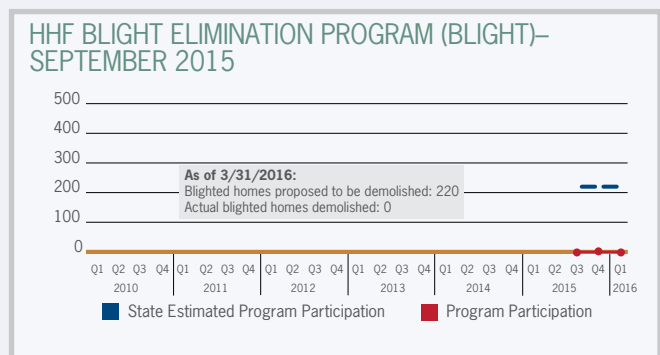
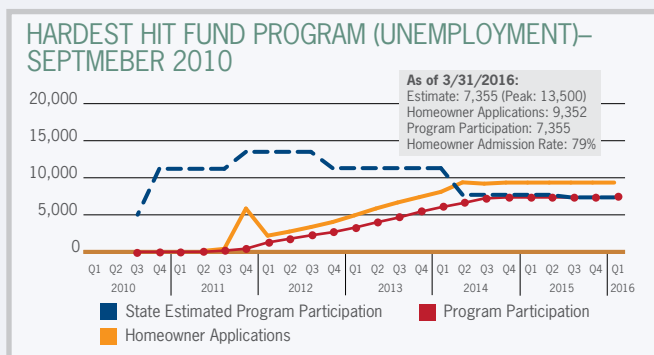


Notes: Estimated includes highest estimate of a range. Applications are the total number of unique borrower applicants reported to Treasury, which Treasury began reporting as of Q3 2012. Homeowner Admission Rate is cumulative Homeowners Assisted as a percent of Homeowner Applications.

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 ten, as of 3/31/2016; Tennessee Housing Development Agency, Quarterly Performance Reports Q1 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

FIGURE 4.61

**HHF TENNESSEE ACTUAL VS. ESTIMATED PROGRAM PERFORMANCE, BY PROGRAM, AS OF 3/31/2016**



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 3/31/2016; Tennessee Housing Development Agency, Quarterly Performance Reports Q1 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.



### Washington, DC's HHF Program

As of March 31, 2016, Treasury obligated \$25,621,800, in HHF funds to Washington, DC, however, on April 20, 2016, Treasury increased that amount by \$3,123,331 bringing its total allocation to \$28,745,131.<sup>214,xliv</sup> 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 March 31, 2016. As of that date, HHF DC had helped 707 individual homeowners.<sup>215</sup> This is 81% of homeowners who applied. HHF Washington, DC, has denied 15% (133) of applying homeowners for any HHF assistance, and did not provide HHF assistance to an additional 3% (27) of homeowners because their application was withdrawn by either the state HFA or the homeowner. One reason why a homeowner may withdraw their application is because of lengthy wait times to receive an answer on their application. Homeowners receiving HHF assistance from DC faced wait times averaging 145 days.

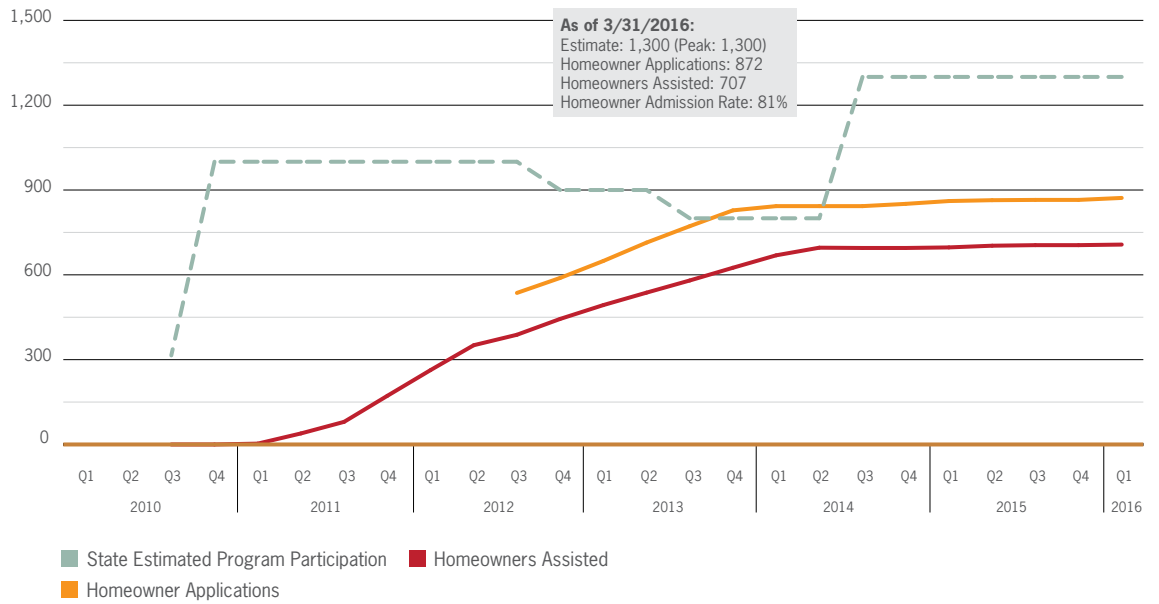
For those homeowners receiving assistance, most received it through Washington, DC's unemployment program. According to Treasury, HHF DC had previously stopped accepting new homeowner applications after November 22, 2013, but, as of June 30, 2016, was again accepting applications for select programs.<sup>216</sup>

As of March 31, 2016, HHF DC had drawn down \$18.2 million (63%) of its HHF funds and spent \$13.8 million (48% of its obligated funds) to help individual homeowners.<sup>217</sup> The remaining \$3.5 million (12%) was spent on administrative expenses and \$1.7 million (6%) was held as cash-on-hand.<sup>218</sup>

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 March 31, 2016.

<sup>xliv</sup> On February 19, 2016, Treasury announced \$2 billion in TARP funding would be transferred to HHF and distributed to 18 of 19 HHF states. As part of the first phase distributing \$1 billion dollars to the 18 HHF states, on February 19, 2016, HHF DC was allocated \$4.9 million.

FIGURE 4.62  
HHF WASHINGTON, DC PROGRAM PERFORMANCE, AS OF 3/31/2016



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 3/31/2016; District of Columbia's Housing Finance Agency, Quarterly Performance Reports Q1 2011 - Q1 2016, no date; Treasury, HFA Aggregate Reports Q3 2012 - Q1 2016, no date.

## 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.<sup>219</sup>

Treasury used \$204.9 billion in TARP funds predominantly to purchase preferred equity interests in 707 financial institutions that paid dividends. 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 June 30, 2016, 23 institutions remained in CPP, 13 with outstanding principal investments; in 10 of them, Treasury holds only warrants to purchase stock. See Table 4.19 for information on the remaining institutions. Taxpayers were still owed \$5.3 billion, including \$5.1 billion in write-offs expected or realized losses and \$224.1 million in CPP investments outstanding.<sup>220</sup> 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 June 30, 2016, 10 of the 13 banks with remaining principal investments had missed at least six dividends and interest payments, totaling \$34.3 million, but Treasury has not exercised its right to appoint directors to their boards.<sup>221</sup>

TABLE 4.19

<b>REMAINING CPP BANKS, AS OF 6/30/2016 (PRINCIPAL OR WARRANTS)</b>						
<b>Institution</b>	<b>Original Investment</b>	<b>Outstanding Investment</b>	<b>Warrants Remaining</b>	<b>Missed Dividend</b>	<b>Observer Status</b>	<b>Region</b>
Synovus Financial Corp.	\$967,870,000	\$—	2,215,820	\$—		Southeast
First Bancorp (PR)	400,000,000	124,966,504	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	—	8,018,963	✓	Southwest
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	5,454,120	✓	Southeast
One United Bank	12,063,000	12,063,000	—	5,458,508	✓	Mid-Atlantic/Northeast
Cecil Bancorp, Inc.	11,560,000	11,560,000	261,538	4,797,400	✓	Mid-Atlantic/Northeast
Broadway Financial Corporation	9,000,000	15,000,000	—	—	✓	West
Harbor Bankshares Corporation	6,800,000	6,800,000	—	2,516,000	✓	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	—	2,884,613	✓	Midwest
Pinnacle Bank Holding Company, Inc.	4,389,000	4,389,000	267,455	1,786,080	✓	Southeast
Allied First Bancorp, Inc.	3,652,000	3,652,000	—	1,287,510	✓	Midwest
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

Continued on next page

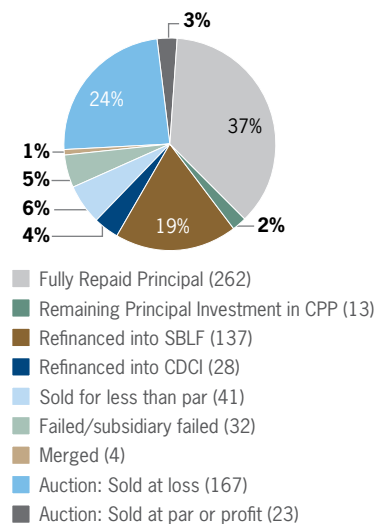
**REMAINING CPP BANKS, AS OF 6/30/2016 (PRINCIPAL OR WARRANTS)** (CONTINUED)

<b>Institution</b>	<b>Original Investment</b>	<b>Outstanding Investment</b>	<b>Warrants Remaining</b>	<b>Missed Dividend</b>	<b>Observer Status</b>	<b>Region</b>
Grand Mountain Bancshares, Inc.	\$3,076,000	\$3,076,000	—	\$1,382,420	✓	Mountain West
St. Johns Bancshares, Inc.	3,000,000	3,000,000	—	—		Midwest
Saigon National Bank	1,549,000	1,549,000	—	763,353		West
<b>Total</b>	<b>\$1,988,160,000</b>	<b>\$224,103,504</b>	<b>\$9,780,000</b>	<b>\$57,101,320</b>		

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*, 7/5/2016; Treasury, *Dividends and Interest Report*, 7/11/2016.

FIGURE 4.63  
STATUS OF CPP RECIPIENTS,  
AS OF 6/30/2016



Note: 10 banks repaid CPP principal but remain in TARP with Treasury holding only warrants.

Source: Treasury, response to SIGTARP data call, 7/8/2016.

For a complete list of CPP recipients and institutions making dividend or interest payments, see Appendix C: “Transaction Detail.”

As of June 30, 2016, Treasury has recovered \$197.4 billion of the CPP principal.<sup>222</sup> However, only 262 banks, or 37%, fully repaid CPP principal.<sup>223</sup> Four CPP banks merged with other CPP banks; Treasury sold its investments in 41 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.<sup>224</sup> Figure 4.63 shows the status of the 707 CPP recipients as of June 30, 2016.

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.<sup>225</sup>

As of June 30, 2016, Treasury had received approximately \$12.1 billion in interest and dividends from CPP recipients and \$8.1 billion through the sale of CPP warrants.<sup>226</sup> For a complete list of CPP share repurchases, see Appendix C: “Transaction Detail.”

### Dividends and Interest

As of June 30, 2016, Treasury had received \$12.1 billion in dividends on its CPP investments.<sup>227</sup> However, as of that date, missed dividend and interest payments by 165 institutions, including banks that missed payments that are no longer in TARP, totaled approximately \$517.8 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.<sup>228</sup> Twelve banks have rejected Treasury’s requests to send an observer to the institutions’ board meetings.<sup>229</sup> The banks had initial CPP investments of as much as \$27 million, have missed as many as 30 quarterly dividend payments to Treasury, and have been overdue in dividend payments by as much as \$4.1 million.<sup>230</sup> Six of these banks have since been sold at a loss to Treasury at auction.<sup>231</sup> 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 June 30, 2016.

### CPP Recipients: Bankrupt or with Failed Subsidiary Banks

As of June 30, 2016, 32 CPP participants had gone bankrupt or had a subsidiary bank fail, as indicated in Table 4.20.<sup>232</sup> Treasury anticipates a total loss on its TARP investment in these institutions.

TABLE 4.20

CPP RECIPIENTS: BANKRUPT OR WITH FAILED SUBSIDIARY BANKS, AS OF 6/30/2016 (\$ MILLIONS)					
Company	Initial Invested Amount	Investment Date	Status	Bankruptcy/Failure Date <sup>a</sup>	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 <sup>c</sup>	8/12/2013	N/A
Midwest Banc Holdings, Inc., Melrose Park, IL	89.4 <sup>b</sup>	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

Continued on next page

**CPP RECIPIENTS: BANKRUPT OR WITH FAILED SUBSIDIARY BANKS, AS OF 6/30/2016** (\$ MILLIONS) (CONTINUED)

Company	Initial Invested Amount	Investment Date	Status	Bankruptcy/Failure Date <sup>a</sup>	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
<b>Total</b>	<b>\$3,259.4</b>				

Notes: Numbers may not total due to rounding.

<sup>a</sup> Date is the earlier of the bankruptcy filing by holding company or the failure of subsidiary bank.

<sup>b</sup> 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.

<sup>c</sup> Treasury recouped \$6 million of its investment once the company's plan of reorganization became effective.

Sources: Treasury, *Transactions Report*, 7/5/2016.



## Realized 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 June 30, 2016, see Appendix E of this Quarterly Report, which is available on SIGTARP's website.

## CPP Preferred Stock Auctions

Treasury auctioned its TARP investments in 190 CPP banks at a total loss of \$1.1 billion (\$809.7 million in principal and \$258.6 million in missed dividends and interest).<sup>233</sup> Treasury auctioned its TARP investment in 167 banks at a loss (in some, at a discount of up to 90%).<sup>234</sup> Treasury forfeited the right to collect missed dividends and interest payments from 68 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 June 30, 2016.

Only two banks were successful in buying back all of the TARP shares at auction. Only 8% of total TARP shares were repurchased by 38 CPP banks. Only about 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%.

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.

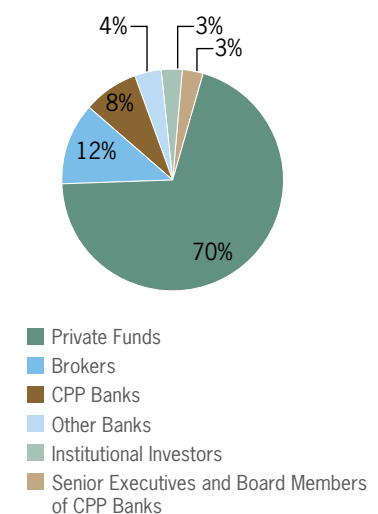
Other (16) non-TARP banks successfully bid on 33 banks (4%) of TARP. Two banks were each successful in their bids on shares of 12 banks, while the other banks mostly made bids on just one or two banks.

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.

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 and, SIGTARP Recommendations regarding CPP preferred stock auctions, in SIGTARP's October 2012 Quarterly Report, pages 180-183.

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, 7/8/2016.

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**

Treasury received the right to purchase a certain number of shares of common stock at a predetermined price – warrants – to permit Treasury to benefit from a firm's potential recovery.<sup>235</sup>

As of June 30, 2016, Treasury received \$3.9 billion for warrants sold back to 174 CPP public institutions, \$8.1 billion from the sale of CPP warrants. As of that same date, 409 privately held institutions, and the warrants of which had been immediately exercised, bought back the resulting additional preferred shares for a total of \$192.3 million.<sup>236</sup> 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 June 30, 2016.

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.8 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.6 of this Quarterly Report, which is available on SIGTARP's website.

*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."*

## 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.<sup>237</sup> 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.<sup>238</sup> CDCI was open to certified, qualifying CDFIs or financial institutions that applied for CDFI status by April 30, 2010.<sup>239</sup>

According to Treasury, CPP-participating CDFIs that were in good standing could exchange their CPP investments for CDCI investments.<sup>240</sup> CDCI closed to new investments on September 30, 2010.<sup>241</sup>

Treasury invested \$570.1 million in 84 institutions under the program — 36 banks or bank holding companies and 48 credit unions.<sup>242</sup> 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 June 30, 2016, 55 institutions remained in CDCI. Twenty-seven 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.<sup>243</sup>

As of June 30, 2016, taxpayers were still owed \$426.6 million related to CDCI.<sup>244</sup> According to Treasury, it had realized losses of \$6.7 million in the program that will never be recovered, leaving \$419.9 million outstanding.<sup>245</sup> According to Treasury, \$143.5 million of the CDCI principal (or 25.2%) had been repaid as of June 30, 2016.<sup>246</sup> As of June 30, 2016, Treasury had received approximately \$58.9 million in dividends and interest from CDCI recipients.<sup>247</sup> Tables 4.22 through 4.27 show banks and credit unions remaining in CDCI by region and state as of June 30, 2016. Table 4.21 lists the current status of all CDCI investments as of June 30, 2016.

*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.

TABLE 4.21

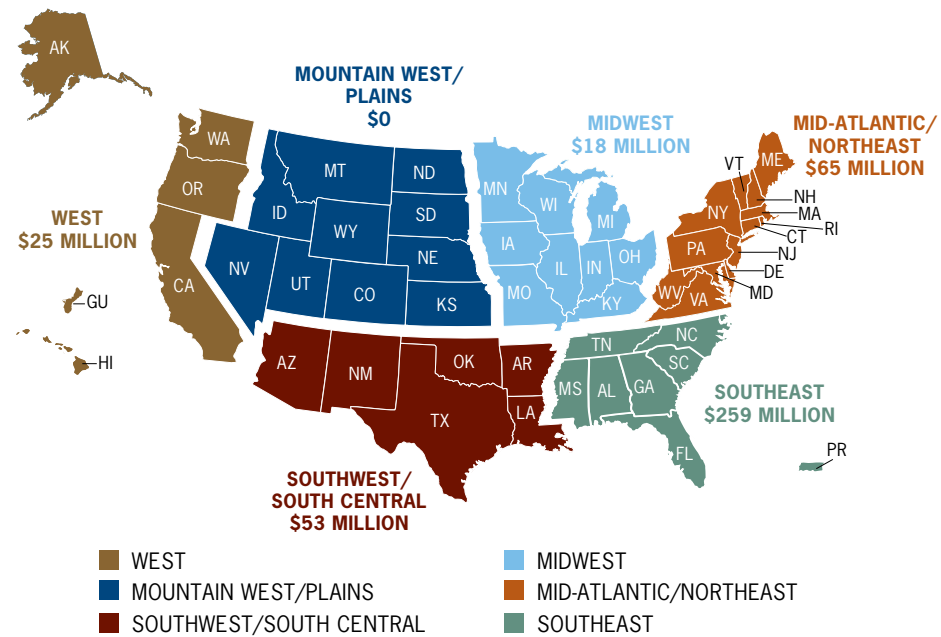
**BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY REGION, AS OF 6/30/2016**

	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
Mid-Atlantic/Northeast	24	17	\$64,720,000	4	13
Southeast	22	15	259,352,000	13	2
West	14	9	24,798,000	2	7
Southwest/South Central	11	7	53,178,000	2	5
Midwest	11	7	17,819,600	3	4
Mountain West/Plains	2	0	0	0	0
<b>Total</b>	<b>84</b>	<b>55</b>	<b>\$419,867,600</b>	<b>24</b>	<b>31</b>

Source: Treasury, Transactions Report, 7/5/2016.

FIGURE 4.65

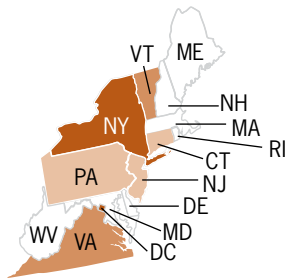
**AMOUNT OF CDCI PRINCIPAL INVESTMENT REMAINING, BY REGION, AS OF 6/30/2016**



## Mid-Atlantic/Northeast

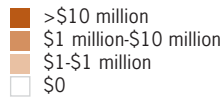
TABLE 4.22

### BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016



#### MID-ATLANTIC/ NORTHEAST

Principal investment  
remaining in CDCI banks



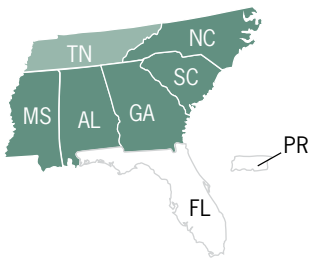
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
CT	1	1	\$7,000	0	1
DC	3	3	13,303,000	2	1
NJ	2	1	31,000	0	1
NY	13	9	42,144,000	2	7
PA	1	1	100,000	0	1
VA	3	2	8,044,000	1	1
VT	1	1	1,091,000	0	1
<b>Total</b>	<b>24</b>	<b>17</b>	<b>\$64,720,000</b>	<b>4</b>	<b>13</b>

Source: Treasury, *Transactions Report*, 7/5/2016.

## Southeast

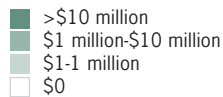
TABLE 4.23

### BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016



#### SOUTHEAST

Principal investment  
remaining in CDCI  
banks



	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	8	194,283,000	7	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
<b>Total</b>	<b>22</b>	<b>15</b>	<b>\$259,352,000</b>	<b>13</b>	<b>2</b>

Source: Treasury, *Transactions Report*, 7/5/2016.

**West**

TABLE 4.24

**BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016**



**WEST**  
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

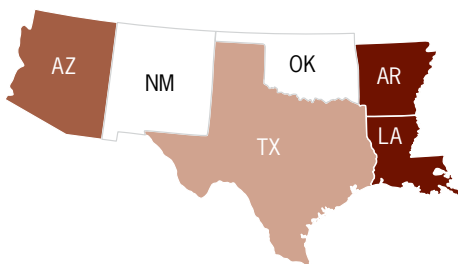
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
<b>AK</b>	1	1	\$1,600,000	0	1
<b>CA</b>	9	6	20,473,000	2	4
<b>GU</b>	1	1	2,650,000	0	1
<b>HI</b>	2	0	0	0	0
<b>WA</b>	1	1	75,000	0	1
<b>Total</b>	<b>14</b>	<b>9</b>	<b>\$24,798,000</b>	<b>2</b>	<b>7</b>

Source: Treasury, Transactions Report, 7/5/2016.

**Southwest/South Central**

TABLE 4.25

**BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016**



**SOUTHWEST/  
SOUTH CENTRAL**  
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
<b>AR</b>	1	1	\$33,800,000	1	0
<b>AZ</b>	1	1	1,000,000	0	1
<b>LA</b>	6	4	18,204,000	1	3
<b>TX</b>	3	1	174,000	0	1
<b>Total</b>	<b>11</b>	<b>7</b>	<b>\$53,178,000</b>	<b>2</b>	<b>5</b>

Source: Treasury, Transactions Report, 7/5/2016.

### Midwest

TABLE 4.26

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016					
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
<b>IL</b>	7	5	\$17,318,000	3	2
<b>IN</b>	2	2	501,600	0	2
<b>MN</b>	1	0	0	0	0
<b>WI</b>	1	0	0	0	0
<b>Total</b>	<b>11</b>	<b>7</b>	<b>\$17,819,600</b>	<b>3</b>	<b>4</b>

Source: Treasury, *Transactions Report*, 7/5/2016.



**MIDWEST**  
Principal investment remaining in CDCI banks

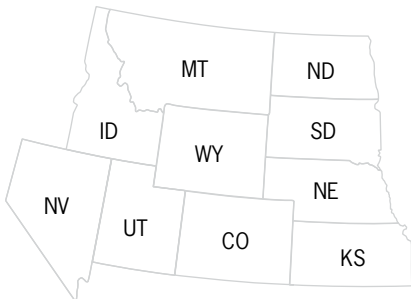
- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

### Mountain West/Plains

TABLE 4.27

BANKS AND CREDIT UNIONS WITH CDCI PRINCIPAL REMAINING, BY STATE, AS OF 6/30/2016					
	Original Number of Participants	Remaining Number of Participants	Remaining Investment	Remaining Number of Banks	Remaining Number of Credit Unions
<b>MT</b>	1	0	\$0	0	0
<b>WY</b>	1	0	0	0	0
<b>Total</b>	<b>2</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>0</b>

Source: Treasury, *Transactions Report*, 7/5/2016.



**MOUNTAIN WEST/PLAINS**  
Principal investment remaining in CDCI banks

- >\$10 million
- \$1 million-\$10 million
- \$1-\$1 million
- \$0

TABLE 4.28

<b>CDCI INVESTMENT SUMMARY, AS OF 6/30/2016</b>			
<b>Institution</b>	<b>Amount from CPP</b>	<b>Additional Investment</b>	<b>Total CDCI Investment</b>
<b>Institutions Remaining in CDCI</b>			
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
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
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
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
Tri-State Bank of Memphis	\$2,795,000		\$2,795,000
Community First Guam Federal Credit Union			2,650,000

*Continued on next page*



**CDCI INVESTMENT SUMMARY, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Amount from CPP</b>	<b>Additional Investment</b>	<b>Total CDCI Investment</b>
<b>Institutions Remaining in CDCI</b>			
Shreveport Federal Credit Union			\$2,646,000
Pyramid Federal Credit Union			2,500,000
Alternatives Federal Credit Union			2,234,000
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 <sup>1</sup>			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
<b>Total</b>	<b>\$269,364,000</b>	<b>\$90,535,000</b>	<b>\$428,566,000</b>

*Continued on next page*

**CDCI INVESTMENT SUMMARY, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Amount from CPP</b>	<b>Additional Investment</b>	<b>Total CDCI Investment</b>
<b>Institutions Fully Repaid</b>			
First M&F Corporation	\$30,000,000		\$30,000,000
University Financial Corp, Inc.	11,926,000	\$10,189,000	22,115,000
Security Capital Corporation	17,910,000		17,910,000
PSB Financial Corporation	9,734,000		9,734,000
Freedom First Federal Credit Union			9,278,000
First Eagle Bancshares, Inc.	7,875,000		7,875,000
BankAsiana			5,250,000
First Choice Bank	5,146,000		5,146,000
Lafayette Bancorp, Inc.	4,551,000		4,551,000
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
Virginia Community Capital, Inc.			1,915,000
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
<b>Total</b>	<b>\$87,142,000</b>	<b>\$10,189,000</b>	<b>\$134,723,000</b>
<b>Bankrupt or with Failed Subsidiary Banks</b>			
Premier Bancorp, Inc.	\$6,784,000		\$6,784,000
<b>Total</b>	<b>\$6,784,000</b>		<b>\$6,784,000</b>
<b>Overall Total</b>	<b>\$363,290,000</b>	<b>\$100,724,000</b>	<b>\$570,073,000</b>

Notes: Numbers may not total due to rounding.

\* Institution has made a partial payment on Treasury's investment.

<sup>1</sup> 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*, 7/5/2016.

## Missed Dividends

As of June 30, 2016, three institutions still in CDCI had unpaid dividend or interest payments to Treasury totaling \$288,225.<sup>248</sup> As a result of a bankrupt institution that exited CDCI without remitting its interest payments, the total value of all missed payments equals \$604,849. 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.<sup>249</sup> As of June 30, 2016, Treasury had not appointed directors to the board of any CDCI institution.<sup>250</sup> Treasury has sent observers to the board meetings of one institution, First Vernon Bancshares, Inc., Vernon, Alabama, however no observer is currently attending board meetings of this institution.<sup>251</sup> Treasury has sent observers to the board meetings of three institutions Carver Bancorp, Inc., New York, NY; Tri-State Bank of Memphis, Memphis, TN; and First Vernon Bancshares, Inc., Vernon, Alabama. Observers are actively attending the board meetings of Carver Bancorp, Inc. and Tri-State Bank of Memphis, but not First Vernon Bancshares, Inc.<sup>252</sup> Table 4.29 lists CDCI institutions that are not current on dividend or interest payments.

TABLE 4.29

### CDCI-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016

Institution	Dividend or Payment Type	Number of Missed Payments	Value of Missed Payments
Tri-State Bank of Memphis	Non-Cumulative	8	\$111,800
Premier Bancorp, Inc.*	Interest	6	316,624
First Vernon Bancshares, Inc.	Cumulative	5	156,125
Community Bank of the Bay	Non-Cumulative	1	20,300
<b>Total</b>			<b>\$604,849</b>

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*, 7/11/2016.

**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.

### 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.<sup>253</sup> On January 29, 2015, the Federal Deposit Insurance Corporation (“FDIC”) issued a consent order to Tri-State Bank of Memphis, Memphis, Tennessee.<sup>254</sup>

### 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.<sup>255</sup> Participating credit unions and S corporations issued subordinated debt to Treasury in lieu of the preferred stock issued by other CDFI participants.<sup>256</sup> 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.<sup>257</sup> 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%.<sup>258</sup> 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.<sup>259</sup>

## 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.”<sup>260</sup> 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.<sup>261</sup> 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.<sup>262</sup>

AIG has repaid the amounts owed to both Treasury and FRBNY. Treasury’s investment in AIG ended on March 1, 2013.<sup>263</sup>

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.<sup>264</sup> 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.<sup>265</sup> 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.<sup>266</sup>

*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 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.

**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.*

### 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.”<sup>267</sup> Both banks repaid TIP in December 2009.<sup>268</sup> On March 3, 2010, Treasury auctioned the Bank of America warrants it received under TIP for \$1.24 billion.<sup>269</sup> On January 25, 2011, Treasury auctioned the Citigroup warrants it had received under TIP for \$190.4 million.<sup>270</sup>

### 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.<sup>271</sup>

On December 23, 2009, Citigroup and Treasury terminated the AGP agreement. The Government suffered no loss.<sup>272</sup> 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.<sup>273</sup> Treasury exchanged those transferred securities into Citigroup subordinated notes, which it then sold for \$894 million.<sup>274</sup>

Treasury received an additional \$12 million in proceeds from the \$2.2 billion sale of the remaining Citigroup TRUPS.<sup>275</sup> Treasury auctioned the Citigroup warrants for \$67.2 million.<sup>276</sup>

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).<sup>277</sup>

## 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.”<sup>278</sup> Treasury spent \$79.7 billion in TARP funds on the auto bailout, which resulted in a \$16.6 billion loss to taxpayers.<sup>279</sup>

TABLE 4.30

<b>TARP AUTOMOTIVE PROGRAM INVESTMENTS AND PRINCIPAL REPAYMENTS AND RECOVERIES, AS OF 6/30/2016 (\$ BILLIONS)</b>					
	<b>General Motors<sup>a</sup></b>	<b>Ally Financial<sup>b</sup></b>	<b>Chrysler<sup>c</sup></b>	<b>Chrysler Financial</b>	<b>Total</b>
<b>Automotive Industry Financing Program</b>					
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
<b>Auto Supplier Support Program</b>					
Treasury Investment	0.3		0.1		0.4
Principal Repaid/Recovered	0.3		0.1		0.4
<b>Auto Warranty Commitment Program</b>					
Treasury Investment	0.4		0.3		0.6
Principal Repaid/Recovered	0.4		0.3		0.6
<b>Total Treasury Investment</b>	<b>\$50.2</b>	<b>\$17.2</b>	<b>\$10.9</b>	<b>\$1.5</b>	<b>\$79.7</b>
<b>Total Principal Repaid/Recovered</b>	<b>\$38.9</b>	<b>\$14.7</b>	<b>\$8.0</b>	<b>\$1.5</b>	<b>\$63.1</b>
<b>Still Owed to Taxpayers</b>	<b>\$11.2<sup>d</sup></b>	<b>\$2.5</b>	<b>\$2.9</b>	<b>\$0.0</b>	<b>\$16.6</b>
<b>Realized Loss on Investment</b>	<b>(\$11.2<sup>d</sup>)</b>	<b>(\$2.5)</b>	<b>(\$2.9)</b>		<b>(\$16.6)</b>

Notes: Numbers may not total due to rounding.

<sup>a</sup> Principal repaid includes a series of debt payments totaling \$160 million recovered from GM bankruptcy.

<sup>b</sup> Investment includes an \$884 million Treasury loan to GM, which GM invested in GMAC in January 2009.

<sup>c</sup> 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.

<sup>d</sup> 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*, 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016; Treasury, Monthly TARP Update, 7/1/2016.

*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.*

## **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 June 30, 2016.<sup>280</sup>

### **GM**

Taxpayers lost \$11.2 billion on the \$49.5 billion TARP AIFP investment in GM.<sup>281</sup>

### **Ally Financial, formerly known as GMAC**

Of the \$17.2 billion TARP investment in Ally Financial, taxpayers lost \$2.5 billion.<sup>282</sup>

### **Chrysler**

Of the \$12 billion TARP AIFP investment in Chrysler (including Chrysler Financial), taxpayers suffered a \$2.9 billion loss.<sup>283</sup>

## **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.<sup>284</sup>

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.<sup>285</sup>

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.



## 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”)**.<sup>286</sup> As of February 6, 2013, all TARP funding for TALF was either deobligated or recovered.<sup>287</sup> Of the \$71.1 billion in TALF loans, none defaulted and no loans remained outstanding as of June 30, 2016.<sup>288</sup> Additionally, Treasury has received \$671.1 million in income on the asset disposition facility it set up with the program through June 30, 2016.<sup>289</sup>

### 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.<sup>290</sup> 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.<sup>291</sup>

### 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**.<sup>292</sup> As of June 30, 2016, the entire PPIP portfolio had been liquidated, and all PPIP funds had been legally dissolved.<sup>293</sup> All \$18.6 billion in TARP funding that was drawn down was fully repaid by PPIP fund managers.<sup>294</sup> Treasury also received approximately \$3.5 billion in gross income payments and capital gains and warrants that it sold for \$87 million.<sup>295</sup>

**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.

**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 June 30, 2016, it had spent \$439.7 million on TARP administrative costs and \$1.3 billion on programmatic operating expenditures, for a total of \$1.7 billion since the beginning of TARP.<sup>296</sup>

Much of the work on TARP is performed by private vendors rather than Government employees. Treasury reported that as of June 30, 2016, it employs 23 career civil servants, 45 term appointees, and 19 reimbursable detailees, for a total of 87 full-time employees.<sup>297</sup> Between TARP's inception in 2008 and June 30, 2016, Treasury had retained 102 private vendors — 21 financial agents and 81 contractors — to help administer TARP.<sup>298</sup> According to Treasury, as of June 30, 2016, 25 private vendors were active — 4 financial agents and 21 contractors, some with multiple contracts.<sup>299</sup> 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 June 30, 2016, together they had about 417 people dedicated to working on their TARP contracts.<sup>300</sup> According to Treasury, as of June 30, 2016 — the latest numbers available vary due to reporting cycles — at least another 81 people were working on other active OFS contracts, including financial agent and legal services contracts, for a total of approximately 498 private-sector employees working on TARP.<sup>301</sup>

Table 5.1 provides a summary of the expenditures and obligations for TARP administrative and programmatic operating costs through June 30, 2016. The administrative costs are categorized as “personnel services” and “non-personnel services.” Appendix E provides a summary of OFS service contracts, which include costs to hire financial agents and contractors, and obligations through June 30, 2016, 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 6/30/2016	Expenditures for Period Ending 6/30/2016
<b>Administrative</b>		
<b>Personnel Services</b>		
Personnel Compensation & Benefits	\$154,505,319	\$154,505,319
<b>Total Personnel Services</b>	<b>\$154,505,319</b>	<b>\$154,505,319</b>
<b>Non-Personnel Services</b>		
Travel & Transportation of Persons	\$2,799,357	\$2,787,487
Transportation of Things	11,960	11,960
Rents, Communications, Utilities & Misc. Charges	732,415	732,415
Printing & Reproduction	1,403	1,403
Other Services	321,843,498	278,950,197
Supplies & Materials	2,398,278	2,397,918
Equipment	320,983	320,983
Land & Structures	-	-
Investments & Loans	-	-
Grants, Subsidies & Contributions	-	-
Insurance Claims & Indemnities	-	-
Dividends and Interest	711	711
<b>Total Non-Personnel Services</b>	<b>\$328,108,605</b>	<b>\$285,203,073</b>
<b>Total Administrative</b>	<b>\$482,613,925</b>	<b>\$439,708,393</b>
<b>Programmatic</b>	<b>\$1,326,965,222</b>	<b>\$1,279,863,043</b>
<b>Total Administrative and Programmatic</b>	<b>\$1,809,579,147</b>	<b>\$1,719,571,436</b>

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, 7/9/2016.

## FINANCIAL AGENTS

EESA requires SIGTARP to provide biographical information for each person or entity hired to manage assets acquired through TARP.<sup>302</sup> Treasury hired no new financial agents in the quarter ended June 30, 2016.<sup>303</sup>

1. Emergency Economic Stabilization Act of 2008, P.L. 110-343, 10/3/2008; Amendment text: S.Amdt.5687 – 110th Congress; [www.congress.gov/amendment/110th-congress/senate-amendment/5687/text](http://www.congress.gov/amendment/110th-congress/senate-amendment/5687/text), accessed 7/7/2016.
2. Treasury, Hardest Hit Fund - Program Purpose and Overview website, no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Program-Purpose-and-Overview.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Program-Purpose-and-Overview.aspx), accessed 7/7/2016.
3. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
4. The White House, “President Obama Announces Help for Hardest Hit Housing Markets,” 2/19/2010, [www.whitehouse.gov/the-press-office/president-obama-announces-help-hardest-hit-housing-markets](http://www.whitehouse.gov/the-press-office/president-obama-announces-help-hardest-hit-housing-markets), accessed 7/7/2016.
5. Treasury, “Second Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets” [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/HFA%20Proposal%20Guidelines%20%20041110%20FINAL.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/HFA%20Proposal%20Guidelines%20%20041110%20FINAL.pdf), accessed 7/7/2016.
6. Treasury, “Treasury Announces Additional Investment in Hardest Hit Fund”, 2/19/2016, [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/7/2016.
7. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
8. Treasury, “Housing Finance Agency Aggregate Report” Q1 2014, Q1 2015, Q1 2016, [www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx](http://www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx), accessed 7/7/2016.
9. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
10. SIGTARP, “Factors Impacting the Effectiveness of Hardest Hit Fund Florida”, 10/6/2015, [www.sig tarp.gov/Audit%20Reports/SIGTARP\\_HHF\\_Florida\\_Report.pdf](http://www.sig tarp.gov/Audit%20Reports/SIGTARP_HHF_Florida_Report.pdf), accessed 7/7/2016.
11. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
12. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
13. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
14. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
15. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
16. Treasury, Hardest Hit Fund State-By-State Information website, most recent HHF Quarterly Performance Reports, 3/31/2016 , [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/7/2016.
17. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
18. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
19. Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx](http://www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx), accessed 7/7/2016.
20. SIGTARP, Quarterly Report to Congress, October 28, 2015, [www.sig tarp.gov/Quarterly%20Reports/October\\_28\\_2015\\_Report\\_to\\_Congress.pdf](http://www.sig tarp.gov/Quarterly%20Reports/October_28_2015_Report_to_Congress.pdf), accessed 7/7/2016.
21. SIGTARP, “Factors Impacting the Effectiveness of Hardest Hit Fund Florida”, 10/6/2015, [www.sig tarp.gov/Audit%20Reports/SIGTARP\\_HHF\\_Florida\\_Report.pdf](http://www.sig tarp.gov/Audit%20Reports/SIGTARP_HHF_Florida_Report.pdf), accessed 7/7/2016.
22. SIGTARP, analysis of CoreLogic data.
23. Treasury, response to SIGTARP data call 7/5/2016
24. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
25. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
26. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
27. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
28. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
29. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
30. SIGTARP analysis of CoreLogic data; Treasury, “Housing Finance Agency Aggregate Report - Q1 2016”, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/7/2016.
31. Bureau of Labor Statistics, “Employment status of the civilian noninstitutional population, January 1976 to date, seasonally adjusted,” through May 2016, [www.bls.gov/lau/ststdsadata.txt](http://www.bls.gov/lau/ststdsadata.txt), accessed 7/7/2016.
32. SIGTARP analysis of HHF applicant data.
33. CoreLogic Housing Market data.
34. Treasury, Making Home Affordable program website, no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/mha/Pages/default.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/mha/Pages/default.aspx), accessed 7/5/2016; Treasury, Making Home Affordable Compensation Matrix, 10/29/2015, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/compensation\\_matrix\\_10292015.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/compensation_matrix_10292015.pdf), accessed 7/5/2016.
35. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.

36. Emergency Economic Stabilization Act of 2008, P.L. 110-343, 10/3/2008.
37. NASA Office of Inspector General, "Final Memorandum, Audit of NASA's Management of International Space Station Operations and Maintenance Contracts (IG-15-021; A-14-023-00)," July 15, 2015, [oig.nasa.gov/audits/reports/FY15/IG-15-021.pdf](http://oig.nasa.gov/audits/reports/FY15/IG-15-021.pdf), accessed 7/5/2016.
38. 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](http://www.whitehouse.gov/sites/default/files/omb/budget/fy2016/assets/spec.pdf), accessed 7/11/2016.
39. Department of Education, Fiscal Year 2017 President's Budget, 2/9/2016, [www2.ed.gov/about/overview/budget/budget17/17pbapt.pdf](http://www2.ed.gov/about/overview/budget/budget17/17pbapt.pdf), accessed 7/5/2016.
40. Department of the Interior, Press release: "On the Heels of Deepwater Horizon Proposed Civil Settlement, Plan to Achieve Restoration Goals in the Gulf Released," October 15, 2015, [www.doi.gov/pressreleases/heels-deepwater-horizon-proposed-civil-settlement-plan-achieve-restoration-goals-gulf](http://www.doi.gov/pressreleases/heels-deepwater-horizon-proposed-civil-settlement-plan-achieve-restoration-goals-gulf), accessed 7/5/2016.
41. OMB, FY 2016 Federal Budget, [www.whitehouse.gov/sites/default/files/omb/budget/fy2016/assets/nsa.html](http://www.whitehouse.gov/sites/default/files/omb/budget/fy2016/assets/nsa.html), accessed 7/11/2016.
42. OMB, FY 2017 Federal Budget, [www.whitehouse.gov/sites/default/files/omb/budget/fy2017/assets/hud.html](http://www.whitehouse.gov/sites/default/files/omb/budget/fy2017/assets/hud.html), accessed 7/11/2016.
43. Department of the Interior, FY 2017 Departmental Highlights, [www.doi.gov/sites/doi.gov/files/uploads/FY2017\\_BIB\\_DH015.pdf](http://www.doi.gov/sites/doi.gov/files/uploads/FY2017_BIB_DH015.pdf), accessed 7/5/2016.
44. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
45. Treasury, CPP/CDCI Program Agreements Website [www.treasury.gov/initiatives/financial-stability/program-agreements/Pages/default.aspx](http://www.treasury.gov/initiatives/financial-stability/program-agreements/Pages/default.aspx), accessed 7/1/2016.
46. New York Times, "Text of Draft Proposal for Bailout Plan," September 20, 2008, [www.nytimes.com/2008/09/21/business/21draftcnd.html?\\_r=0](http://www.nytimes.com/2008/09/21/business/21draftcnd.html?_r=0), accessed 7/5/2016; Treasury, TARP Housing Programs Website, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/default.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/default.aspx), accessed 7/5/2016.
47. Emergency Economic Stabilization Act of 2008, P.L. 110-343, 10/3/2008.
48. Treasury, Action Memorandum for Assistant Secretary Massad, Approval for HFA Hardest-Hit Fund Program Change Requests, 6/5/2013. Treasury, "Extension and Enhancements to MHA," [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/mha/Pages/expansion.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/mha/Pages/expansion.aspx), accessed 7/5/2016; Florida Housing Finance Corporation, Eleventh Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, 4/21/2015, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2011th%20Amendment%20to%20HPA%20-%20FL.PDF](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2011th%20Amendment%20to%20HPA%20-%20FL.PDF), accessed 7/5/2016.
49. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/5/2016.
50. White House, Remarks by the President on the mortgage crisis, February 18, 2009, [www.whitehouse.gov/the-press-office/remarks-president-mortgage-crisis](http://www.whitehouse.gov/the-press-office/remarks-president-mortgage-crisis), accessed 7/5/2016; Treasury, "Home Affordable Modification Program: Overview," no date, [www.hmpadmin.com/portal/programs/hamp.jsp](http://www.hmpadmin.com/portal/programs/hamp.jsp), accessed 8/20/2010.
51. Treasury, HAMP data.
52. Treasury, "HAMP IMP Program Volumes – Servicer-Payor – May 2016," accessed 7/20/2016; SIGTARP analysis of HAMP servicers.
53. Treasury, MHA Compliance Examination Reports and Treasury response to SIGTARP data call, 7/21/2016.
54. Q1 2016 HHF Quarterly Performance Reports, obtained from Treasury's Hardest Hit Fund State-By State Information Websites, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016.
55. Treasury, Hardest Hit Fund Performance Memoranda.
56. SIGTARP analysis of State Housing Finance Agency Hardest Hit Fund Participation Agreement Amendments, available at [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx?Program=Hardest+Hit+Fund](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx?Program=Hardest+Hit+Fund).
57. Treasury, Press Release: "Treasury Announces Additional Investment in Hardest Hit Fund," 2/19/2016, [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
58. SIGTARP, Audit Report: "Treasury Should Do Much More to Increase the Effectiveness of the TARP Hardest Hit Fund Blight Elimination Program," April 21, 2015, [www.sig tarp.gov/Audit%20Reports/SIGTARP\\_Blight\\_Elimination\\_Report.pdf](http://www.sig tarp.gov/Audit%20Reports/SIGTARP_Blight_Elimination_Report.pdf).
59. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
60. Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016; Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/5/2016; Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
61. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
62. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
63. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
64. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
65. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
66. Treasury, "HAMP Application Activity by Servicer, As of May 2016," [www.treasury.gov/initiatives/financial-stability/reports/Documents/HAMP%20Application%20Activity%20by%20Servicer%20May%202016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HAMP%20Application%20Activity%20by%20Servicer%20May%202016.pdf), accessed 7/5/2016.
67. Treasury, "HAMP IMP Program Volumes – Tier 1 Activity on Tier 2 Trial Starts– June 2016," accessed 7/20/2016; Treasury, "HAMP IMP Conversion Metrics - Aged Trials by Servicer - June 2016," accessed 7/20/2016.



68. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
69. Treasury, "Home Affordable Modification Program: Overview," no date, [www.hmpadmin.com/portal/programs/hamp.jsp](http://www.hmpadmin.com/portal/programs/hamp.jsp), accessed 7/5/2016; SIGTARP analysis of Treasury HAMP data.
70. SIGTARP analysis of Treasury HAMP data.
71. SIGTARP analysis of Treasury HAMP data.
72. Treasury, "HAMP IMP Program Volumes – Program Type and Payor by Tier – June 2016," accessed 7/20/2016; Treasury, response to SIGTARP data call, 7/21/2016; OCC, Mortgage Metrics Report, "Mortgage Performance Improved During the Third Quarter of 2015," 12/14/2015, [www.occ.treas.gov/publications/publications-by-type/other-publications-reports/mortgage-metrics/mortgage-metrics-q3-2015.pdf](http://www.occ.treas.gov/publications/publications-by-type/other-publications-reports/mortgage-metrics/mortgage-metrics-q3-2015.pdf), accessed 7/20/2016; In its "Mortgage Metrics Report," OCC compared a snapshot of HAMP permanent modifications and private modifications, from the third quarter of 2013 through the second quarter of 2015, between three and 15 months after the modifications became effective, and 60 or more days late on payments.
73. Treasury, response to SIGTARP data call, 7/21/2016.
74. Treasury, "HAMP IMP: Program Volumes Supplemental - Current Delinquency Status – June 2016," accessed 7/20/2016.
75. Treasury Tier 1 Quarterly 60+ Month Redefault Monitoring – March 2016 - Delinquency Status by Interest Rate Step-Up Type and Vintage – March 2016," accessed 7/20/2016.
76. Treasury, "HAMP IMP: Program Volumes - Combined Tier 1/Tier 2: Top 25 HAMP Servicers – June 2016," accessed 7/20/2016.
77. Treasury, response to SIGTARP data call, 7/8/2016.
78. Treasury, response to SIGTARP data call, 7/8/2016.
79. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
80. Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – June 2016," accessed 7/20/2016, Treasury, response to SIGTARP data call, 7/5/2016.
81. Treasury, "HAMP IMP Program Volumes – Tier 1 Activity on Tier 2 Trial Starts– June 2016," accessed 7/20/2016.
82. Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – June 2016," accessed 7/20/2016.
83. Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – June 2016," accessed 7/20/2016; Treasury, "HAMP IMP Program Volumes – Tier 2 Property Type – March 2016," accessed 7/20/2016.
84. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016. Treasury announced that servicers could implement UP before July 1, 2010.
85. Treasury, "Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheet," as of 5/31/2016, accessed 7/20/2016.
86. Treasury, "Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheet," as of 5/31/2016, accessed 7/20/2016.
87. Treasury, "Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheet," as of 5/31/2016, accessed 7/20/2016.
88. Treasury, "Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheet," as of 5/31/2016, accessed 7/20/2016.
89. Treasury, "Home Affordable Unemployment Program Non-GSE Forbearance Plans Worksheet," as of 5/31/2016, accessed 7/20/2016.
90. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
91. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
92. Treasury, "Making Home Affordable Program Handbook for Servicers of Non-GSE Mortgages, Version 5.1," 5/26/2016, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/mhahandbook\\_51.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/mhahandbook_51.pdf), accessed 7/5/2016.
93. Treasury, "HAFA Program Inventory – Program Type – June 2016," accessed 7/20/2016.
94. The White House, "Help for the Hardest Hit Housing Markets," 2/19/2010, [www.whitehouse.gov/the-press-office/help-hardest-hit-housing-markets](http://www.whitehouse.gov/the-press-office/help-hardest-hit-housing-markets), accessed 7/5/2016; Treasury, "White House: Help for the Hardest Hit Housing Markets," 2/19/2010, [www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr\\_02192010.aspx](http://www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr_02192010.aspx), accessed 7/1/2015.
95. Treasury, responses to SIGTARP data calls, 10/7/2013, 10/17/2013, 7/8/2014, 10/8/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/6/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, "Hardest Hit Fund, Archived Program Information, Participation Agreements and Initial Program Guidelines," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx), accessed 7/5/2016; SIGTARP analysis of HFA participation agreements and amendments; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016; The White House, "Help for the Hardest Hit Housing Markets," 2/19/2010, [www.whitehouse.gov/the-press-office/help-hardest-hit-housing-markets](http://www.whitehouse.gov/the-press-office/help-hardest-hit-housing-markets), accessed 7/5/2016; Treasury, "White House: Help for the Hardest Hit Housing Markets," 2/19/2010, [www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr\\_02192010.aspx](http://www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr_02192010.aspx), accessed 10/1/2015; Treasury, "Update on HFA Hardest-Hit Fund," 3/5/2010, [www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr\\_03052010.aspx](http://www.makinghomeaffordable.gov/about-mha/latest-news/Pages/pr_03052010.aspx), accessed 10/1/2015; Treasury, "HFA Hardest-Hit Fund Frequently Asked Questions," 3/5/3010, [www.makinghomeaffordable.gov/programs/Documents/HFA%20FAQ%20--%20030510%20FINAL%20\(Clean\).pdf](http://www.makinghomeaffordable.gov/programs/Documents/HFA%20FAQ%20--%20030510%20FINAL%20(Clean).pdf), accessed 7/1/2015; Treasury, "Administration Announces Second Round of Assistance for Hardest-Hit Housing Markets," 3/29/2010, [www.treasury.gov/press-center/press-releases/Pages/tg618.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg618.aspx), accessed 7/5/2016; Treasury, "Hardest Hit Fund Program Guidelines Round 2," 3/29/2010, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx), accessed 7/5/2016; Treasury, "Obama Administration Announces Additional Support for Targeted Foreclosure-Prevention Programs to Help Homeowners Struggling with Unemployment," 8/11/2010, [www.treasury.gov/press-center/press-releases/Pages/tg1042.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1042.aspx), accessed 7/5/2016; Treasury, "Hardest Hit Fund Program Guidelines Round 3," 8/11/2010, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/HFA%20Proposal%20Guidelines%20Third%20Funding%20FINAL.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/HFA%20Proposal%20Guidelines%20Third%20Funding%20FINAL.pdf), accessed 7/5/2016; Treasury, "Obama Administration Approves State Plans for Use of \$1.5 Billion in 'Hardest Hit Fund' Foreclosure-Prevention Funding," 6/23/2010, [www.treasury.gov/press-center/press-releases/Pages/tg757.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg757.aspx), accessed 7/5/2016; Treasury, "Obama Administration Approves State Plans For \$600 million of 'Hardest Hit Fund' Foreclosure Prevention Assistance," 8/4/2010, [www.treasury.gov/press-center/press-releases/Pages/tg813.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg813.aspx), accessed 7/5/2016; Treasury, *Transactions Report*, 9/29/2010, [www.treasury.gov/initiatives/financial-stability/reports/Documents/10-1-10%20Transactions%20Report%20as%20of%209-29-10.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/10-1-10%20Transactions%20Report%20as%20of%209-29-10.pdf), accessed 7/5/2016; Treasury, "HFA Hardest-Hit Fund Program Summary," 11/3/2010, [www.ncsha.org/system/files/resources/Treas\\_Overview\\_11.03.10.pdf](http://www.ncsha.org/system/files/resources/Treas_Overview_11.03.10.pdf), accessed 7/5/2016.

96. Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund; [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016; Treasury, Monthly TARP Update, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/5/2016.
97. Treasury Press Release, "Treasury Announces Allocation of Final \$1 Billion Among Hardest Hit Fund States," 4/20/2016, [www.treasury.gov/press-center/press-releases/Pages/jl0434.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0434.aspx), accessed 7/12/2016.
98. Treasury, response to SIGTARP data call, 7/5/2016.
99. Treasury, response to SIGTARP data call, 7/5/2016.
100. Treasury, response to SIGTARP data call, 7/5/2016; Michigan Homeowner Assistance Nonprofit Housing Corporation, "Hardest Hit U.S. Treasury Reports, Quarter End 3/31/2016," no date, [www.michigan.gov/mshda/0,4641,7-141--250571--,00.html](http://www.michigan.gov/mshda/0,4641,7-141--250571--,00.html), accessed 7/5/2016; Ohio Homeowner Assistance LLC, "Save the Dream Ohio: Quarterly Reports, First Quarter 2016 Report" [ohiohome.org/savethedream/quarterlyreports.aspx](http://ohiohome.org/savethedream/quarterlyreports.aspx), accessed 7/5/2016; Indiana Housing and Community Development Authority, "Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Indiana's Hardest Hit Fund Quarterly Report (Q1) 2016 as submitted to Treasury May 17, 2016," no date, [www.877gethope.org/reports/](http://www.877gethope.org/reports/), accessed 7/5/2016. Illinois Housing Development Authority, "Illinois HHF First Quarter Performance Report 2016 to Treasury", April 2016, and South Carolina Housing Finance and Development Authority Quarterly Performance Report to Treasury, no date, for quarter ending March 31, 2016, accessed 7/12/2016.
101. Treasury, response to SIGTARP data call, 7/5/2016.
102. Treasury, "Hardest Hit Fund, Archived Program Information, Participation Agreements and Initial Program Guidelines," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/Archival-information.aspx), accessed 7/5/2016; SIGTARP analysis of HFA participation agreements and amendments.
103. This estimate does not include homebuyers participating in the DPA program; SIGTARP analysis of HFA participation agreements and amendments.
104. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/3/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016; Spending 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.
105. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
106. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
107. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
108. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
109. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
110. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 10/3/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016.
111. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/3/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q12016%20Report.pdf), accessed 7/5/2016; Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Spending 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.
112. Florida Housing Finance Corporation, Eleventh and Thirteenth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, 4/21/2015 and 5/3/2016; Treasury, response to SIGTARP data call, 7/5/2016.
113. Treasury's Q1 2016 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](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx), accessed 7/5/2016.
114. Treasury, Action Memorandum for Deputy Assistant Secretary McArdle, 6/1/2016.
115. See, e.g., Florida Housing Finance Corporation, Eleventh Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, 4/21/2015.
116. Trulia, Median Value of Owner-Occupied Housing Units, [www.trulia.com/city/KV/](http://www.trulia.com/city/KV/), accessed 7/5/2016.
117. Trulia, Median Value of Owner-Occupied Housing Units, [www.trulia.com/city/RI/](http://www.trulia.com/city/RI/) & [www.trulia.com/city/AZ/](http://www.trulia.com/city/AZ/), accessed 7/5/2016; Arizona Department of Housing, "Pathway to Purchase Down Payment Assistance," <https://housing.az.gov/pathway-to-purchase>, accessed 7/13/2016, Rhode Island Housing, "FirstHomes", <http://loans.rhodeislandhousing.org/FirstHomes/>, accessed 7/13/2016.
118. Kentucky Eighth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement; Rhode Island Tenth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement; Florida Twelfth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement.
119. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
120. Alabama Housing Finance Authority, "Hardest Hit Alabama, Treasury Reports, 2016, 1st Quarter," no date, [www.hardesthitAlabama.com/resources/treasury\\_reporting.aspx](http://www.hardesthitAlabama.com/resources/treasury_reporting.aspx), accessed 7/5/2016.
121. Treasury, response to SIGTARP data call, 7/5/2016; Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.

122. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
123. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
124. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
125. Arizona (Home) Foreclosure Prevention Funding Corporation, "Hardest Hit Fund Reporting, Hardest Hit Fund-1st Quarter 2016," no date, [www.azhousing.gov/ShowPage.aspx?ID=405&CID=11](http://www.azhousing.gov/ShowPage.aspx?ID=405&CID=11), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
126. Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
127. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
128. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016 and 7/5/2016. 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.
129. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
130. CaHFA Mortgage Assistance Corporation, "Keep Your Home California, Reports & Statistics, Quarterly Reports, 2016, First Quarter (Period ending 3/31/16)," no date, [keepyourhomecalifornia.org/quarterly-reports/](http://keepyourhomecalifornia.org/quarterly-reports/), accessed 7/5/2016.
131. CA HFA Mortgage Assistance Corporation, Fifteenth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, 11/13/2014, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%20-%20CA%20-%2015th%20Amendment%20to%20HPA.PDF](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%20-%20CA%20-%2015th%20Amendment%20to%20HPA.PDF), accessed 7/5/2016.
132. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
133. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
134. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016; 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.
135. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
136. Florida Housing Finance Corporation, "Florida Hardest Hit Fund (HHF) Information, Quarterly Reports, HHF QTR Report ending 3/31/2016," no date, [apps.floridahousing.org/StandAlone/FHFC\\_ECM/ContentPage.aspx?PAGE=0277](http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0277), accessed 7/5/2016.
137. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
138. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
139. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
140. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
141. GHFA Affordable Housing Inc., "HomeSafe Georgia, US Treasury Reports, March 2016 Report," no date, [www.dca.state.ga.us/housing/homeownership/programs/treasuryReports.asp](http://www.dca.state.ga.us/housing/homeownership/programs/treasuryReports.asp), accessed 7/5/2016.
142. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.

143. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
144. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
145. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
146. Illinois Housing Development Authority, "Illinois Hardest Hit Program, Reporting, Illinois HHF First Quarter Performance Report 2016," no date, [www.illinoishardesthit.org/spv-7.aspx](http://www.illinoishardesthit.org/spv-7.aspx), accessed 7/5/2016.
147. Treasury, responses to SIGTARP data calls, 10/7/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Illinois Housing Development Authority, "Welcome to the Illinois Hardest Hit Program," no date, [www.illinoishardesthit.org/](http://www.illinoishardesthit.org/), accessed 7/5/2016.
148. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
149. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
150. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
151. Illinois Quarterly Performance Report, no date, accessed 7/13/2016; Treasury, response to SIGTARP data call, 7/5/2016.
152. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
153. Indiana Housing and Community Development Authority, "Indiana's Hardest Hit Fund, Quarterly Reports to the U.S. Treasury, Indiana's Hardest Hit Fund Quarterly Report (Q1) 2016 as submitted to Treasury May 17, 2016," no date, [www.877gethope.org/reports/](http://www.877gethope.org/reports/), accessed 7/5/2016.
154. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
155. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
156. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
157. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
158. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
159. Kentucky Housing Corporation, "American Recovery and Reinvestment Act and Troubled Asset Relief Program, Kentucky Unemployment Bridge Program, Unemployment Bridge Program 1st Quarter 2016 Report," no date, [kyhousing.org/Resources/Data-Library/Pages/ARRA-and-TARP-Funding.aspx](http://kyhousing.org/Resources/Data-Library/Pages/ARRA-and-TARP-Funding.aspx), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016; Kentucky Housing Corporation, 10th Amendment, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2010th%20Amendment%20to%20HPA%20-%20Kentucky.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2010th%20Amendment%20to%20HPA%20-%20Kentucky.pdf), accessed 7/5/2016.
160. Treasury, responses to SIGTARP data calls, 7/5/2013 and 10/17/2013; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q32015%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/HFA%20Aggregate%20Q32015%20Report.pdf), accessed 7/5/2016; Kentucky Housing Corporation, "American Recovery and Reinvestment Act and Troubled Asset Relief Program, Kentucky Unemployment Bridge Program, Unemployment Bridge Program 1st Quarter 2016 Report," no date, [kyhousing.org/Resources/Data-Library/Pages/ARRA-and-TARP-Funding.aspx](http://kyhousing.org/Resources/Data-Library/Pages/ARRA-and-TARP-Funding.aspx), accessed 7/5/2016; SIGTARP analysis of Kentucky Housing Corporation quarterly performance report.

161. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
162. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
163. Michigan Homeowner Assistance Nonprofit Housing Corporation, "Hardest Hit U.S. Treasury Reports, Quarter End 3/31/2016," no date, [www.michigan.gov/mshda/0,4641,7-141-45866\\_62889\\_47905-250571--,00.html](http://www.michigan.gov/mshda/0,4641,7-141-45866_62889_47905-250571--,00.html), accessed 7/5/2016.
164. Michigan Homeowner Assistance Nonprofit Housing Corporation, Eleventh, Twelfth and Thirteenth amendment, 10/29/2015, 4/1/2016 and 6/1/2016, accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
165. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
166. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Michigan Homeowner Assistance Nonprofit Housing Corporation, "Hardest Hit U.S. Treasury Reports, Quarter End 3/31/2016," no date, [www.michigan.gov/mshda/0,4641,7-141--250571--,00.html](http://www.michigan.gov/mshda/0,4641,7-141--250571--,00.html), accessed 7/5/2016.
167. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
168. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
169. Mississippi Home Corporation, "Financial Disclosures, Hardest Hit Fund, HFA Performance Data Report, 1st Quarter 2016," no date, [www.mshomecorp.com/home/about-mhc/financial-disclosures/](http://www.mshomecorp.com/home/about-mhc/financial-disclosures/), accessed 7/5/2016.
170. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Treasury, "HFA Aggregate Quarterly Report Q1 2016," no date, [www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx](http://www.treasury.gov/initiatives/financial-stability/reports/Pages/Housing-Finance-Agency-Aggregate-Report.aspx), accessed 7/5/2016; Mississippi Home Corporation, "Financial Disclosures, Hardest Hit Fund, HFA Performance Data Report, 1st Quarter 2016," no date, [www.mshomecorp.com/home/about-mhc/financial-disclosures/](http://www.mshomecorp.com/home/about-mhc/financial-disclosures/), accessed 7/5/2016; SIGTARP analysis of Mississippi Home Corporation quarterly performance report.
171. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
172. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
173. Nevada Affordable Housing Assistance Corporation, "Nevada Hardest Hit Fund, US Treasury Reports," no date, [nevadahardesthitfund.nv.gov/Resources.html](http://nevadahardesthitfund.nv.gov/Resources.html), accessed 7/5/2016.
174. Nevada Affordable Housing Assistance Corporation, "Nevada Hardest Hit Fund, US Treasury Reports," no date, [nevadahardesthitfund.nv.gov/Resources.html](http://nevadahardesthitfund.nv.gov/Resources.html), accessed 7/5/2016; Nevada Affordable Housing Assistance Corporation, Eleventh Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2011th%20Amendment%20to%20HPA%20-%20Nevada%20\(2\).pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2011th%20Amendment%20to%20HPA%20-%20Nevada%20(2).pdf), accessed 7/5/2016; Nevada Affordable Housing Assistance Corporation, Twelfth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/\(9462458\)\\_\(2\)\\_Redacted%20NV%2012th%20Amendment%20to%20HPA.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/(9462458)_(2)_Redacted%20NV%2012th%20Amendment%20to%20HPA.pdf), accessed 7/5/2016; Fourteenth Amendment to Agreement, accessed 7/5/2016.
175. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
176. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
177. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.

178. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
179. New Jersey Housing and Mortgage Finance Agency, "The New Jersey HomeKeeper Program, About the Program, Performance Reports, New Jersey First Quarter 2016 Performance Report," no date, [www.njhomesaver.com/spv-55.aspx](http://www.njhomesaver.com/spv-55.aspx), accessed 7/5/2016.
180. Treasury, responses to SIGTARP data calls, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; New Jersey Housing and Mortgage Finance Agency, "The New Jersey HomeKeeper Program," no date, [www.njhomesaver.com/](http://www.njhomesaver.com/), accessed 7/5/2016.
181. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
182. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
183. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
184. North Carolina Housing Finance Agency, "Hardest Hit Fund™ & Performance Reporting, Quarterly Reports, Quarter 1 – January – March 2016," no date, [www.ncforeclosureprevention.gov/hardest\\_hit\\_funds.aspx](http://www.ncforeclosureprevention.gov/hardest_hit_funds.aspx), accessed 7/5/2016.
185. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
186. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
187. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
188. Treasury, responses to SIGTARP data calls, 7/8/2014, and 7/5/2016.
189. Treasury, response to SIGTARP data call, 7/5/2016.
190. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
191. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Ohio Homeowner Assistance LLC, "Save the Dream Ohio: Quarterly Reports, First Quarter 2016 Report" [ohiohome.org/savethedream/quarterlyreports.aspx](http://ohiohome.org/savethedream/quarterlyreports.aspx), accessed 7/5/2016; SIGTARP analysis of Ohio Homeowner Assistance LLC quarterly performance report.
192. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
193. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
194. Oregon Affordable Housing Assistance Corporation, "Oregon Homeownership Stabilization Initiative, Reporting, OHSI Quarter 1 2016 Report (January – March 2016)," no date, [www.oregonhomeownerhelp.org/en/reporting](http://www.oregonhomeownerhelp.org/en/reporting), accessed 7/5/2016.
195. Treasury, responses to SIGTARP data calls, 7/8/2014 and 7/5/2016.
196. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
197. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016. 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.
198. Oregon Affordable Housing Assistance Corporation, fifteenth Amendment to Agreement, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/\(9461638\)\\_2\\_Redacted%2015th%20Amendment%20to%20HPA%20-%20Oregon.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/(9461638)_2_Redacted%2015th%20Amendment%20to%20HPA%20-%20Oregon.pdf), accessed 7/5/2016; Treasury, response to SIGTARP data call, 7/5/2016.
199. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, "Treasury Announces Additional Investment in Hardest Hit Fund," [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.

200. Rhode Island Housing and Mortgage Finance Corporation, “Hardest Hit Fund – Rhode Island, About HHFRI, REPORTS, Q1 2016,” no date, [www.hhfri.org/HHFRI\\_Dynamic\\_Content.aspx?id=10737418256&ekmsenel=c580fa7b\\_10737418238\\_10737418240\\_btlnlink](http://www.hhfri.org/HHFRI_Dynamic_Content.aspx?id=10737418256&ekmsenel=c580fa7b_10737418238_10737418240_btlnlink), accessed 7/5/2016.
201. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/7/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; Rhode Island Housing and Mortgage Finance Corporation, “HHFRI News,” no date, [www.hhfri.org](http://www.hhfri.org), accessed 7/5/2016; Rhode Island Housing and Mortgage Finance Corporation, Tenth Amendment to Commitment to Purchase Financial Instrument and HFA Participation Agreement, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2010th%20Amendment%20to%20HPA%20-%20Rhode%20Island.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Documents/Redacted%2010th%20Amendment%20to%20HPA%20-%20Rhode%20Island.pdf), accessed 7/5/2016.
202. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
203. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016.
204. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
205. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, “Treasury Announces Additional Investment in Hardest Hit Fund,” [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
206. SC Housing Corp, “SC HELP, Reports, Quarter ending March 31, 2016,” no date, [www.schelp.gov/Resources/Reports.aspx](http://www.schelp.gov/Resources/Reports.aspx), accessed 7/5/2016.
207. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
208. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
209. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, “Treasury Announces Additional Investment in Hardest Hit Fund,” [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
210. Tennessee Housing Development Agency, “Keep My Tennessee Home, Reports, First Quarter 2016 Report,” no date, [www.keepmytnhome.org/news-and-reports/](http://www.keepmytnhome.org/news-and-reports/), accessed 7/5/2016.
211. Treasury, responses to SIGTARP data calls, 10/6/2014 and 7/5/2016.
212. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
213. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
214. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury Press Release, “Treasury Announces Additional Investment in Hardest Hit Fund,” [www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl0358.aspx), accessed 7/5/2016.
215. District of Columbia Housing Finance Agency, “HomeSaver – A Foreclosure Prevention Program [quarterly performance reports], DCHFA HomeSaver Program – March 31, 2016 Quarterly Report,” [www.dchfa.org/DCHFAHome/Homebuyers/ForeclosurePrevention/QuarterlyReports/tabid/219/Default.aspx](http://www.dchfa.org/DCHFAHome/Homebuyers/ForeclosurePrevention/QuarterlyReports/tabid/219/Default.aspx), accessed 7/5/2016.
216. Treasury, responses to SIGTARP data calls, 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015 and 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016.
217. Treasury, responses to SIGTARP data calls, 7/5/2013, 10/17/2013 1/17/2014, 4/9/2014, 7/8/2014, 10/6/2014, 1/5/2015, 4/6/2015, 7/6/2015, 10/5/2015, 1/8/2016, 4/4/2016, and 7/5/2016; *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016.
218. *Transactions Report-Housing Programs*, 6/28/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Housing%20Transactions%20Report%20as%20of%2006.28.2016.pdf), accessed 7/5/2016; Treasury, responses to SIGTARP data calls, 4/4/2016, and 7/5/2016. 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.
219. Treasury, “Investment Programs, Capital Purchase Program, Key Information,” 3/17/2009, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cpp/Pages/capitalpurchaseprogram.aspx](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cpp/Pages/capitalpurchaseprogram.aspx), accessed 7/13/2012.
220. Treasury, response to SIGTARP data call, 7/8/2016.
221. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.

222. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
223. Treasury, response to SIGTARP data call, 7/8/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
224. Treasury, response to SIGTARP data call, 7/8/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
225. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, response to SIGTARP data call, 4/6/2016.
226. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
227. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
228. Treasury, "Factsheet Capital Purchase Program Nomination of Board Observers & Directors," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cap/Documents/PPP%20Directors%20-%20Observer%20Fact%20Sheet.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cap/Documents/PPP%20Directors%20-%20Observer%20Fact%20Sheet.pdf), accessed 7/1/2016.
229. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
230. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
231. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
232. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
233. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
234. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
235. Treasury, Warrant Disposition Report, 8/25/2011, [www.treasury.gov/initiatives/financial-stability/reports/Documents/TARP%20Warrants%20Report%20Aug2011.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/TARP%20Warrants%20Report%20Aug2011.pdf), accessed 7/1/2016.
236. Treasury, response to SIGTARP data call, 7/11/2016.
237. White House Press Release, "Remarks by the President on Small Business Initiatives," 10/21/2009, [www.whitehouse.gov/the-press-office/remarks-president-small-business-initiatives-landover-md](http://www.whitehouse.gov/the-press-office/remarks-president-small-business-initiatives-landover-md), accessed 7/1/2016.
238. Treasury, "Frequently Asked Questions," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Pages/faqs.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Pages/faqs.aspx), accessed 7/1/2016; Treasury, *Section 105(a) Report*, March 2010, [www.treasury.gov/initiatives/financial-stability/briefing-room/reports/105/Documents105/Monthly%20Report\\_February2010.pdf](http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/105/Documents105/Monthly%20Report_February2010.pdf), accessed 7/1/2016; Treasury Press Release, "Treasury Announces Special Financial Stabilization Initiative Investments of \$570 Million in Community Development Financial Institutions in Underserved Areas," 9/30/2010, [www.treasury.gov/press-center/press-releases/Pages/tg885.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg885.aspx), accessed 7/1/2016.
239. Treasury, *Section 105(a) Report*, May 2010, [www.treasury.gov/initiatives/financial-stability/reports/Documents/March%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/March%202016%20Dividend_Interest%20Report.pdf), accessed 7/1/2016.
240. Treasury, "Community Development Capital Initiative," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Pages/default.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Pages/default.aspx), accessed 7/1/2016.
241. Treasury Press Release, "Treasury Announces Special Financial Stabilization Initiative Investments of \$570 Million in 84 Community Development Financial Institutions in Underserved Areas," 9/30/2010, [www.treasury.gov/press-center/press-releases/Pages/tg885.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg885.aspx), accessed 7/1/2016.
242. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
243. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
244. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
245. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
246. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
247. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
248. Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/June%202016%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
249. Treasury, "Community Development Capital Initiative CDFI Bank/Thrift Senior Preferred Stock - Summary of CDCI Senior Preferred Terms," no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Documents/CDCI20Bank-Thrift20Term20Sheet20042610.pdf](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/bank-investment-programs/cdci/Documents/CDCI20Bank-Thrift20Term20Sheet20042610.pdf), accessed 7/1/2016.
250. Treasury, response to SIGTARP data call, 7/5/2016.
251. Treasury, response to SIGTARP data call, 7/5/2016.



252. Treasury, response to SIGTARP data call, 7/5/2016.
253. NCUA, "Consent for Assessment Orders Signed," 1/20/2015, [www.ncua.gov/Legal/Documents/Administrative%20Orders/ConsentOrdersList\\_September2014Cycle.pdf](http://www.ncua.gov/Legal/Documents/Administrative%20Orders/ConsentOrdersList_September2014Cycle.pdf), accessed 7/1/2016.
254. FDIC, "Consent Order FDIC-14-0339b: Tri-State Bank of Memphis," 1/29/2015, [www5.fdic.gov/edo/DataPresentation.html](http://www5.fdic.gov/edo/DataPresentation.html), accessed 7/1/2016.
255. Treasury Press Release, "Obama Administration Announces Enhancements for TARP Initiative for Community Development Financial Institutions," 2/3/2010, [www.treasury.gov/press-center/press-releases/Pages/tg533.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg533.aspx), accessed 7/1/2016.
256. Treasury, "Application Guidelines for TARP Community Development Capital Initiative," no date, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/Bank20Thrift20CDCI20Application20Updated20Form.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/Bank20Thrift20CDCI20Application20Updated20Form.pdf), accessed 7/1/2016.
257. Treasury, "Community Development Capital Initiative CDFI Credit Unions Senior Securities - Term Sheet," no date, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/CDCI20Credit20Union20Term20Sheet20042610.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/CDCI20Credit20Union20Term20Sheet20042610.pdf), accessed 7/1/2016; Treasury, "Community Development Capital Initiative CDFI Subchapter S Corporation Senior Securities - Term Sheet," no date, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/CDCI20S20Corp20Term20Sheet.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/cdci/Documents/CDCI20S20Corp20Term20Sheet.pdf), accessed 7/1/2016.
258. Treasury Press Release, "Obama Administration Announces Enhancements for TARP Initiative for Community Development Financial Institutions," 2/3/2010, [www.treasury.gov/press-center/press-releases/Pages/tg533.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg533.aspx), accessed 7/1/2016.
259. Treasury Press Release, "Obama Administration Announces Enhancements for TARP Initiative for Community Development Financial Institutions," 2/3/2010, [www.treasury.gov/press-center/press-releases/Pages/tg533.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg533.aspx), accessed 7/1/2016.
260. Department of Treasury Budget in Brief FY 2010, no date, p. 72, [www.treasury.gov/about/budget-performance/budget-in-brief/Documents/FY2010BIB-Complete.pdf](http://www.treasury.gov/about/budget-performance/budget-in-brief/Documents/FY2010BIB-Complete.pdf), accessed 7/1/2016.
261. Treasury, response to SIGTARP data call, 1/8/2010.
262. Federal Reserve Board - Credit and Liquidity Programs and the Balance Sheet, no date, [www.federalreserve.gov/monetarypolicy/bst\\_supportspecific.htm](http://www.federalreserve.gov/monetarypolicy/bst_supportspecific.htm), accessed 7/1/2016.
263. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
264. Treasury, Treasury Notes, "Infographic: Overall \$182 Billion Committed to Stabilize AIG During the Financial Crisis is Now Fully Recovered," 9/11/2012, [www.treasury.gov/connect/blog/Pages/aig-182-billion.aspx](http://www.treasury.gov/connect/blog/Pages/aig-182-billion.aspx), accessed 7/1/2016; FRBNY, "Summary of Maiden Lane II LLC Waterfall Allocation," 5/29/2012, [www.newyorkfed.org/medialibrary/media/markets/maidenlane/xls/MLIItransactiondata.xls](http://www.newyorkfed.org/medialibrary/media/markets/maidenlane/xls/MLIItransactiondata.xls), accessed 7/1/2016; FRBNY, "Summary of Maiden Lane III LLC Waterfall Allocation," 11/23/2012, [www.newyorkfed.org/medialibrary/media/markets/maidenlane/xls/MLIIItransactiondata.xls](http://www.newyorkfed.org/medialibrary/media/markets/maidenlane/xls/MLIIItransactiondata.xls), accessed 7/1/2016.
265. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.
266. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016; Treasury, Dividends and Interest Report, 7/11/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/December%202015%20Dividend\\_Interest%20Report.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/December%202015%20Dividend_Interest%20Report.pdf), accessed 7/11/2016.
267. Treasury, "Guidelines for Targeted Investment Program," 1/2/2009, [www.treasury.gov/press-center/press-releases/Pages/hp1338.aspx](http://www.treasury.gov/press-center/press-releases/Pages/hp1338.aspx), accessed 7/1/2016.
268. Treasury, Monthly Report to Congress, June 2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/2016.06%20June%20Monthly%20Report%20to%20Congress.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/2016.06%20June%20Monthly%20Report%20to%20Congress.pdf), accessed 7/11/2016.
269. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/1/2016.
270. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/1/2016.
271. Treasury, "Exchange Agreement," 6/9/2009, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/Citigroup%20Exchange%20Agreement.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/Citigroup%20Exchange%20Agreement.pdf), accessed 7/1/2016; Citigroup, 424(b)(7), 1/24/2011, [www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm](http://www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm), accessed 7/1/2016.
272. SIGTARP, "Extraordinary Financial Assistance Provided to Citigroup, Inc.," 1/13/2011, [www.sig tarp.gov/Audit%20Reports/Extraordinary%20Financial%20Assistance%20Provided%20to%20Citigroup,%20Inc.pdf](http://www.sig tarp.gov/Audit%20Reports/Extraordinary%20Financial%20Assistance%20Provided%20to%20Citigroup,%20Inc.pdf), accessed 7/1/2016.
273. Treasury, "Treasury Prices Sale of Citigroup Subordinated Notes for Proceeds of \$894 Million, Providing an Additional Profit for Taxpayers on TARP Citigroup Investment," 2/5/2013, [www.treasury.gov/press-center/press-releases/Pages/tg1841.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1841.aspx), accessed 7/1/2016; Treasury, "Citigroup Termination Agreement," 12/23/2009, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/Citi%20AGP%20Termination%20Agreement%20-%20Fully%20Executed%20Version.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/Citi%20AGP%20Termination%20Agreement%20-%20Fully%20Executed%20Version.pdf), accessed 7/1/2016.
274. Treasury, "Treasury Prices Sale of Citigroup Subordinated Notes for Proceeds of \$894 Million, Providing an Additional Profit for Taxpayers on TARP Citigroup Investment," 2/5/2013, [www.treasury.gov/press-center/press-releases/Pages/tg1841.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1841.aspx), accessed 7/1/2016.
275. SIGTARP, "Extraordinary Financial Assistance Provided to Citigroup, Inc.," 1/13/2011, [www.sig tarp.gov/Audit%20Reports/Extraordinary%20Financial%20Assistance%20Provided%20to%20Citigroup,%20Inc.pdf](http://www.sig tarp.gov/Audit%20Reports/Extraordinary%20Financial%20Assistance%20Provided%20to%20Citigroup,%20Inc.pdf), accessed 7/1/2016.
276. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/1/2016.
277. Bank of America, 8-K, 9/22/2009, [www.sec.gov/Archives/edgar/data/70858/000119312509195594/d8k.htm](http://www.sec.gov/Archives/edgar/data/70858/000119312509195594/d8k.htm), accessed 7/1/2016; Bank of America, "Termination Agreement," 9/21/2009, [www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/BofA%20-%20Termination%20Agreement%20-%20executed.pdf](http://www.treasury.gov/initiatives/financial-stability/programs/investment-programs/agg/Documents/BofA%20-%20Termination%20Agreement%20-%20executed.pdf), accessed 7/1/2016.
278. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, Auto Industry, no date, [www.treasury.gov/initiatives/financial-stability/TARP-Programs/automotive-programs/pages/default.aspx](http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/automotive-programs/pages/default.aspx), accessed 7/1/2016.

279. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.
280. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
281. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.
282. Treasury Press Release, "Treasury Announces Initial Public Offering of Ally Financial Common Stock," 3/27/2014, [www.treasury.gov/press-center/press-releases/Pages/j19727.aspx](http://www.treasury.gov/press-center/press-releases/Pages/j19727.aspx), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.
283. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016.
284. Treasury Press Release, "Treasury Announces Auto Supplier Support Programs," 3/19/2009, [www.treasury.gov/press-center/press-releases/pages/tg64.aspx](http://www.treasury.gov/press-center/press-releases/pages/tg64.aspx), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016; Treasury, Monthly Report to Congress, 6/10/2010, [www.treasury.gov/initiatives/financial-stability/briefing-room/reports/105/Documents105/May%202010%20105\(a\)%20Report\\_final.pdf](http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/105/Documents105/May%202010%20105(a)%20Report_final.pdf), accessed 7/1/2016.
285. Treasury, Office of Financial Stability: Agency Financial Report - Fiscal Year 2010, 11/15/2010, [www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency\\_reports/Documents/2010%20OFS%20AFR%20Nov%2015.pdf](http://www.treasury.gov/initiatives/financial-stability/briefing-room/reports/agency_reports/Documents/2010%20OFS%20AFR%20Nov%2015.pdf), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
286. Federal Reserve Press Release, 6/28/2012, [www.federalreserve.gov/newsevents/press/monetary/20120628a.htm](http://www.federalreserve.gov/newsevents/press/monetary/20120628a.htm), accessed 7/1/2016.
287. Treasury, Monthly TARP Update, 7/1/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly\\_TARP\\_Update%20-%2007.01.2016.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/Monthly_TARP_Update%20-%2007.01.2016.pdf), accessed 7/1/2016; Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
288. FRBNY, response to SIGTARP data call, 3/13/2015.
289. Treasury, response to SIGTARP data call, 7/5/2016.
290. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
291. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
292. Treasury, Legacy Securities Public-Private Investment Program: Program Update – Quarter Ended September 30, 2013, October 28, 2013, [www.treasury.gov/initiatives/financial-stability/reports/Documents/External%20Report%2013%20-9%20Final.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/External%20Report%2013%20-9%20Final.pdf), accessed 7/1/2016.
293. Treasury, response to SIGTARP data call, 7/11/2016.
294. Treasury, *Transactions Report*, 7/5/2016, [www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16\\_INVESTMENT.pdf](http://www.treasury.gov/initiatives/financial-stability/reports/Documents/07-05-16%20Transactions%20Report%20as%20of%2006-30-16_INVESTMENT.pdf), accessed 7/5/2016.
295. Treasury, response to SIGTARP data call, 7/5/2016.
296. Treasury, response to SIGTARP data call, 7/8/2016.
297. Treasury, response to SIGTARP data call, 7/8/2016.
298. Treasury, response to SIGTARP data call, 7/8/2016.
299. Treasury, response to SIGTARP data call, 7/8/2016.
300. Fannie Mae, response to SIGTARP data call, 7/1/2016; Freddie Mac, response to SIGTARP data call, 7/11/2016.
301. Treasury, response to SIGTARP data call, 7/8/2016.
302. Emergency Economic Stabilization Act of 2008, P.L. 110-343, 10/3/2008.
303. Treasury, response to SIGTARP data call, 7/8/2016.

## 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.

**Debt:** Investment in a business that is required to be paid back to the investor, usually with interest.

**Equity:** Investment that represents an ownership interest in a business.

**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.

**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.

**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.

**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.

**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.

**Trust Preferred Securities (“TRUPS”):** Securities that have both equity and debt characteristics created by establishing a trust and issuing debt to it.

## Sources:

- Board of Governors of the Federal Reserve System, "Bank Holding Companies," no date, [www.fedpartnership.gov/bank-life-cycle/manage-transition/bank-holding-companies.cfm](http://www.fedpartnership.gov/bank-life-cycle/manage-transition/bank-holding-companies.cfm), accessed 7/1/2016.
- Federal Reserve Board, Federal Reserve Banks Operating Circular No. 9: Treasury Investments and Collateral Securing Public Funds and Financial Interests of the Government, [www.frbservices.org/files/regulations/pdf/operating\\_circular\\_9\\_072513.pdf](http://www.frbservices.org/files/regulations/pdf/operating_circular_9_072513.pdf), accessed 7/1/2016.
- FCIC, glossary, no date, [www.fcic.gov/resource/glossary](http://www.fcic.gov/resource/glossary), accessed 7/1/2016.
- FDIC, "Credit Card Securitization Manual," no date, [www.fdic.gov/regulations/examinations/credit\\_card\\_securitization/glossary.html](http://www.fdic.gov/regulations/examinations/credit_card_securitization/glossary.html), accessed 7/1/2016.
- FDIC, "FDIC Law, Regulations, Related Acts," no date, [www.fdic.gov/regulations/laws/rules/2000-4600.html](http://www.fdic.gov/regulations/laws/rules/2000-4600.html), accessed 7/1/2016.
- FRBNY, "TALF FAQ's," 7/21/2010, [www.newyorkfed.org/markets/talf\\_faq.html](http://www.newyorkfed.org/markets/talf_faq.html), accessed 7/1/2016.
- SIGTARP, "Factors Affecting Implementation of the Home Affordable Modification Program," 3/25/2010, [www.sig tarp.gov/Audit%20Reports/Factors\\_Affecting\\_Implementation\\_of\\_the\\_Home\\_Affordable\\_Modification\\_Program.pdf](http://www.sig tarp.gov/Audit%20Reports/Factors_Affecting_Implementation_of_the_Home_Affordable_Modification_Program.pdf), accessed 7/1/2016.
- GAO, "Principles of Federal Appropriations Law, Third Edition, Volume II," 1/2004, [www.gao.gov/special.pubs/d06382sp.pdf](http://www.gao.gov/special.pubs/d06382sp.pdf), p. 7-3, accessed 7/1/2016; GAO, "Troubled Asset Relief Program Treasury Needs to Strengthen Its Decision-Making Process on the Term Asset-Backed Securities Loan Facility," 2/2010, [www.gao.gov/new.items/d1025.pdf](http://www.gao.gov/new.items/d1025.pdf), accessed 7/1/2016; GAO, "Troubled Asset Relief Program: Third Quarter 2010 Update of Government Assistance Provided to AIG and Description of Recent Execution of Recapitalization Plan," 1/20/2011, [www.gao.gov/new.items/d1146.pdf](http://www.gao.gov/new.items/d1146.pdf), accessed 7/1/2016.
- IRS, "Glossary of Offshore Terms," no date, [www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Abusive-Offshore-Tax-Avoidance-Schemes-Glossary-of-Offshore-Terms](http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Abusive-Offshore-Tax-Avoidance-Schemes-Glossary-of-Offshore-Terms), accessed 7/1/2016.
- Making Home Affordable base NPV model documentation v5.01, updated 10/1/2012, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/npvmodeldocumentationv501.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/npvmodeldocumentationv501.pdf), pp. 23-24, accessed 7/1/2016.
- SBA, "Notice of Changes to SBA Secondary Market Program," 9/21/2004, [www.federalregister.gov/articles/2004/09/21/04-21126/notice-of-changes-to-sba-secondary-market-program](http://www.federalregister.gov/articles/2004/09/21/04-21126/notice-of-changes-to-sba-secondary-market-program), accessed 7/1/2016.
- SEC, "NRSRO," no date, [www.sec.gov/answers/nrsro.htm](http://www.sec.gov/answers/nrsro.htm), accessed 7/1/2016.
- Treasury, "Decoder," [www.treasury.gov/initiatives/financial-stability/Pages/Glossary.aspx](http://www.treasury.gov/initiatives/financial-stability/Pages/Glossary.aspx), accessed 7/1/2016.
- Treasury, "Fact Sheet: Unlocking Credit for Small Businesses," 3/16/2009, [www.treasury.gov/press-center/press-releases/Pages/tg58.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg58.aspx), accessed 7/1/2016.
- Treasury, "Special Master Feinberg Testimony before the House Committee on Oversight and Government Reform," 10/28/2009, [www.treasury.gov/press-center/press-releases/Pages/tg334.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg334.aspx), accessed 7/1/2016.
- Treasury, "Supplemental Directive 10-14: Making Home Affordable Program - Principal Reduction Alternative Update," 10/15/2010, [www.hmpadmin.com/portal/programs/docs/hamp\\_servicer/sd1014.pdf](http://www.hmpadmin.com/portal/programs/docs/hamp_servicer/sd1014.pdf), accessed 7/1/2016.
- Treasury, "TARP Standards for Compensation and Corporate Governance," 6/10/2009, [www.treasury.gov/press-center/press-releases/Pages/tg165.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg165.aspx), accessed 7/1/2016.
- U.S. Census Bureau, "Residential Finance Survey, Glossary of RFS Terms And Definitions," no date, [www.census.gov/hhes/www/rfs/glossary.html#l](http://www.census.gov/hhes/www/rfs/glossary.html#l), accessed 7/1/2016.
- U.S. Department of Housing and Urban Development, "Glossary," no date, [www.huduser.org/portal/glossary/glossary\\_all.html](http://www.huduser.org/portal/glossary/glossary_all.html), accessed 7/1/2016.

## ACRONYMS AND ABBREVIATIONS

<b>2MP</b>	Second Lien Modification Program	<b>HPDP</b>	Home Price Decline Protection
<b>ABS</b>	asset-backed securities	<b>Homebuyer Assistance</b>	Down Payment Assistance to Homebuyers
<b>AGP</b>	Asset Guarantee Program	<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>AIFP</b>	Automotive Industry Financing Program	<b>M&amp;T</b>	M&T Bank Corporation
<b>AIG</b>	American International Group, Inc.	<b>MHA</b>	Making Home Affordable program
<b>ASSP</b>	Auto Supplier Support Program	<b>NCUA</b>	National Credit Union Administration
<b>AWCP</b>	Auto Warranty Commitment Program	<b>NHTSA</b>	National Highway Traffic Safety Administration
<b>BAC</b>	Bank of America Corp.	<b>NPV</b>	net present value
<b>Bank of America</b>	Bank of America Corp.	<b>NYDFS</b>	New York State Department of Financial Services
<b>BOC</b>	Bank of the Commonwealth	<b>OCC</b>	Office of the Comptroller of the Currency
<b>CDCI</b>	Community Development Capital Initiative	<b>Ocwen</b>	Ocwen Loan Servicing, LLC
<b>CDFI</b>	Community Development Financial Institution	<b>OFS</b>	Office of Financial Stability
<b>CDOs</b>	Collateralized Debt Obligations	<b>OFS Compliance</b>	The Compliance Department of the Office of Financial Stability
<b>CFPB</b>	Consumer Financial Protection Bureau	<b>One Bank</b>	One Bank & Trust, N.A.
<b>Chrysler</b>	Chrysler LLC	<b>One Financial</b>	One Financial Corporation
<b>Chrysler Financial</b>	Chrysler Financial Services Americas LLC	<b>PII</b>	personally identifiable information
<b>Citigroup</b>	Citigroup Inc.	<b>PPIF</b>	Public-Private Investment Fund
<b>CMBS</b>	commercial mortgage-backed securities	<b>PPIP</b>	Public-Private Investment Program
<b>Countrywide</b>	Countrywide Financial Corporation	<b>PRA</b>	Principal Reduction Alternative
<b>DPA</b>	deferred prosecution agreement	<b>PSA</b>	Pooling and Servicing Agreements
<b>DOJ</b>	Department of Justice	<b>RD</b>	Department of Agriculture Office of Rural Development
<b>EESA</b>	Emergency Economic Stabilization Act of 2008	<b>RD-HAMP</b>	Department of Agriculture Office of Rural Development HAMP
<b>Fannie Mae</b>	Federal National Mortgage Association	<b>RICO</b>	Federal Racketeer-Influenced and Corrupt Organization Act
<b>FDIC</b>	Federal Deposit Insurance Corporation	<b>RMA</b>	Request for Mortgage Assistance
<b>Federal Reserve</b>	Federal Reserve	<b>RMBS</b>	residential mortgage-backed securities
<b>FHA</b>	Federal Housing Administration	<b>SEC</b>	Securities and Exchange Commission
<b>Fifth Third</b>	Fifth Third Bancorp	<b>SAGN</b>	Saigon National Bank
<b>FIRREA</b>	Financial Institutions Reform, Recovery and Enforcement Act	<b>SIGTARP</b>	Office of the Special Inspector General for the Troubled Asset Relief Program
<b>FRBNY</b>	Federal Reserve Bank of New York	<b>SPV</b>	special purpose vehicle
<b>Freddie Mac</b>	Federal Home Loan Mortgage Corporation	<b>SSFI</b>	Systemically Significant Failing Institutions program
<b>GM</b>	General Motors Company	<b>TALF</b>	Term Asset-Backed Securities Loan Facility
<b>GSE</b>	Government-sponsored enterprise		
<b>HAFA</b>	Home Affordable Foreclosure Alternatives program		
<b>HAMP</b>	Home Affordable Modification Program		
<b>HFA</b>	Housing Finance Agency		
<b>HHF</b>	Housing Finance Agency Hardest Hit Fund		

<b>TARP</b>	Troubled Asset Relief Program
<b>TBW</b>	Taylor, Bean and Whitaker Mortgage Corporation
<b>TIP</b>	Targeted Investment Program
<b>Treasury/FHA-2LP</b>	Treasury/Federal Housing Administration Second Lien Program
<b>Treasury/FHA-HAMP</b>	Treasury/Federal Housing Administration-Home Affordable Modification Program
<b>TRUPS</b>	trust preferred securities
<b>UCB</b>	United Commercial Bank
<b>UCBH</b>	United Commercial Bank Holdings, Inc.
<b>UCSB</b>	Unlocking Credit for Small Businesses
<b>UP</b>	Home Affordable Unemployment Program
<b>VA HAMP</b>	Department of Veterans Affairs–Home Affordable Modification Program
<b>WTC</b>	Wilmington Trust Company

TABLE C.1  
**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008	1st Constitution Bancorp, Cranbury, NJ <sup>11</sup>	\$12,000,000.00	\$13,433,242.67	\$12,000,000.00		12,000	\$1,000.00			\$326,576.00	\$12.02		\$1,106,666.67
11/22/2011													
2/13/2009	1st Enterprise Bank, Los Angeles, CA <sup>14,18,84</sup>	\$4,400,000.00	\$11,748,156.44	\$6,000,000.00		10,400	\$1,000.00			\$220,000.00	\$22.73		\$1,128,156.44
9/1/2011													
11/14/2008	1st Financial Services Corporation, Hendersonville, NC <sup>22</sup>	\$16,369,000.00	\$9,229,948.97	\$8,000,000.00		16,369	\$488.73	(\$6,369,000.00)			\$258.91		\$1,229,948.97
12/31/2013													
1/23/2009	1st Source Corporation, South Bend, IN <sup>1</sup>	\$111,000,000.00	\$125,480,000.00	\$111,000,000.00		111,000	\$1,000.00			\$3,750,000.00	\$32.39		\$10,730,000.00
12/29/2010													
3/9/2011													
3/13/2009	1st United Bancorp, Inc., Boca Raton, FL <sup>31,34</sup>	\$10,000,000.00	\$10,870,902.67	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$9.12		\$370,902.67
1/23/2009													
11/19/2013	AB&I Financial Corporation, Gastonia, NC	\$3,500,000.00	\$1,274,909.59	\$815,100.00	(\$50,000.00)	2,964	\$275.00	(\$2,148,900.00)			\$0.35	80,153	\$360,694.44
1/6/2014													
2/10/2014													
3/19/2014					(\$1,506.21)	536	\$281.01	(\$385,378.64)					
1/20/2009	Adhanc, Inc., Ogalla, NE <sup>81,44</sup>	\$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	Alanon Financial Services, Inc., Ocala, FL <sup>74</sup>	\$6,514,000.00	\$7,674,004.73	\$877,729.70		893	\$882.90	(\$15,270.30)			\$32.33		\$998,056.89
7/22/2013													
9/12/2013					(\$64,026.11)	5,621	\$982.90	(\$96,119.10)					
2/6/2009													
11/28/2012													
11/29/2012	Alaska Pacific Bancshares, Inc., Juneau, AK <sup>104</sup>	\$4,781,000.00	\$7,501,881.70	\$4,058,697.67	(\$42,675.67)	4,547	\$892.61	(\$488,302.33)			\$26.29		\$913,405.03
3/26/2013					(\$7,324.33)								
4/1/2014										\$2,370,908.26			
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)			\$37.52		\$611,059.81
3/28/2013					(\$25,000.00)								
4/9/2013													
12/19/2008	Alliance Financial Corporation, Syracuse, NY <sup>1</sup>	\$26,918,000.00	\$28,356,360.00	\$26,918,000.00		26,918	\$1,000.00			\$900,000.00	\$28.63		\$538,360.00
5/13/2009													
6/17/2009													
6/26/2009													
2/6/2013	Alliance Financial Services, Inc., Saint Paul, MN <sup>43,5</sup>	\$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						7,500,000	\$0.75	(\$1,873,425.00)					
3/26/2013					(\$90,025.20)								
4/24/2009	Allied First Bancorp, Inc., Oswego, IL <sup>1</sup>	\$3,652,000.00	\$409,753.00								\$0.60		\$409,753.00
3/27/2009													
9/18/2012	Alpine Bank of Colorado, Glenwood Springs, CO <sup>81,4</sup>	\$70,000,000.00	\$73,129,160.69	\$280,115.76		344	\$814.29	(\$63,884.24)					\$13,407,113.69
9/19/2012						8,056	\$814.29	(\$1,496,079.76)					
9/20/2012						61,600	\$814.29	(\$11,439,736.00)					
11/16/2012					(\$570,003.00)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009	AMB Financial Corp., Minster, IN <sup>14,45</sup>	\$3,674,000.00	\$4,387,576.45	\$3,674,000.00		3,674	\$1,000.00			\$184,000.00	\$12.60		\$529,576.45
9/22/2011	AmeriBank Holding Company/America's Bank of Oklahoma Collinsville, OK <sup>14,24</sup>	\$2,492,000.00	\$2,960,021.33	\$2,492,000.00		2,492	\$1,000.00			\$125,000.00	\$60.76		\$343,021.33
1/9/2009	American Express Company, New York, NY <sup>1</sup>	\$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			\$74,367,308.33
7/29/2009	American Premier Bankcorp, Arcadia, CA <sup>11,14</sup>	\$1,800,000.00	\$2,052,682.49	\$1,800,000.00		1,800	\$1,000.00			\$90,000.00			\$162,682.49
1/9/2009	American State Bankshares, LLC, Great Bend, KS <sup>14,14</sup>	\$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	Ameris Bancorp, Moultrie, GA	\$52,000,000.00	\$59,657,438.67	\$48,391,200.00	(\$725,868.00)	52,000	\$930.60	(\$3,608,800.00)		\$2,670,000.00	\$29.70		\$9,302,106.67
8/22/2012	AmeriServ Financial, Inc., Johnstown, PA <sup>15</sup>	\$21,000,000.00	\$24,601,666.66	\$21,000,000.00		21,000	\$1,000.00			\$825,000.00	\$3.02		\$2,776,666.66
8/21/2009	Anchor Bancorp Wisconsin Inc., Madison, WI <sup>14</sup>	\$110,000,000.00	\$6,000,000.00	\$6,000,000.00		60,000,000	\$0.10	(\$104,000,000.00)			\$25.11		
1/30/2009	Annapolis Bancorp, Inc./F.N.B. Corporation, Annapolis, MD <sup>1,10</sup>	\$8,152,000.00	\$13,378,714.00	\$4,076,000.00		4,076	\$1,000.00				\$13.01		\$1,511,380.00
3/27/2013	McCook, NE <sup>14,15</sup>	\$5,000,000.00	\$6,523,255.00	\$2,112,000.00		2,200,000	\$0.96	(\$88,000.00)					
3/28/2013	McCook, NE <sup>14,15</sup>	\$2,328,960.00	\$2,426,000.00	\$2,328,960.00		2,426,000	\$0.96	(\$97,040.00)		\$259,875.00			
4/9/2013					(\$48,000.00)								
1/30/2009	Associated BancCorp, Green Bay, WI <sup>1</sup>	\$525,000,000.00	\$596,539,172.32	\$262,500,000.00		262,500	\$1,000.00				\$17.15		\$68,104,166.67
12/6/2011				\$262,500,000.00		262,500	\$1,000.00			\$3,435,005.65			
12/29/2009	Atlantic Bancshares, Inc., Bluffton, SC <sup>17</sup>	\$2,000,000.00	\$2,503,554.78	\$1,950,000.00		1,950	\$1,150.00	\$292,500.00		\$95,031.02			\$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 <sup>14,44</sup>	\$7,400,000.00	\$8,798,415.33	\$7,400,000.00		7,400	\$1,000.00			\$370,000.00	\$19.65		\$1,028,415.33
9/15/2009	Avidbank Holdings, Inc./Peninsula Bank Holding Co., Palo Alto, CA <sup>1</sup>	\$6,000,000.00	\$7,563,057.15	\$6,000,000.00		6,000	\$1,000.00			\$190,781.12	\$14.65		\$1,372,276.03
7/31/2013													
8/28/2013													
3/13/2009	BancIndependent Inc., Sheffield, AL <sup>44</sup>	\$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 <sup>8,7,14</sup>	\$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	Bancorp Rhode Island, Inc., Providence, RI <sup>1</sup>	\$30,000,000.00	\$32,341,666.66	\$30,000,000.00		30,000	\$1,000.00			\$1,400,000.00			\$941,666.66
8/5/2009													
9/30/2009													

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>6</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/20/2009	BancPlus Corporation, Ridgeland, MS <sup>31,14</sup>	\$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
4/3/2009													
4/26/2013	BancStar, Inc., Festus, MO <sup>14</sup>	\$8,600,000.00	\$10,701,460.58	\$98,267.00		100	\$982.67	(\$1,733.00)					\$1,908,669.65
4/29/2013				\$8,352,695.00		8,500	\$982.67	(\$147,305.00)		\$426,336.55			
5/31/2013					(\$84,509.62)								
12/19/2008	BancTrust Financial Group, Inc., Mobile, AL <sup>3</sup>	\$50,000,000.00	\$60,451,155.74	\$50,000,000.00		50,000	\$1,000.00			\$15,000.00	\$24.85	730,994	\$10,436,155.74
8/14/2009													
12/19/2012	Bank Financial Services, Inc., Eden Prairie, MN <sup>14</sup>	\$1,004,000.00	\$1,114,680.76	\$451,600.92		486	\$929.22	(\$34,399.08)					\$183,243.88
12/20/2012				\$481,335.96		518	\$929.22	(\$36,664.04)		\$23,500.00			
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 <sup>9,11</sup>	\$10,000,000.00	\$26,599,663,040.28	\$25,000,000.00		1,000,000	\$25,000.00			\$305,913,040.28	\$13.27		\$1,293,750,000.00
12/9/2009													
3/9/2010													
1/16/2009	Bank of Commerce, Charlotte, NC <sup>14</sup>	\$3,000,000.00	\$3,087,573.33	\$2,502,000.00		3,000	\$834.00	(\$498,000.00)		\$100,100.00	\$18.33		\$510,473.33
11/30/2012					(\$25,000.00)								
1/11/2013													
9/27/2011	Bank of Commerce Holdings, Redding, CA <sup>4</sup>	\$17,000,000.00	\$19,564,027.78	\$17,000,000.00		17,000	\$1,000.00			\$125,000.00	\$6.35		\$2,439,027.78
10/26/2011													
3/13/2009	Bank of George, Las Vegas, NV <sup>8</sup>	\$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
10/21/2013					(\$25,000.00)								
1/6/2014													
12/5/2008	Bank of Marin Bancorp, Novato, CA <sup>1</sup>	\$28,000,000.00	\$30,155,095.11	\$28,000,000.00		28,000	\$1,000.00			\$1,703,984.00	\$49.22		\$451,111.11
3/31/2009													
11/23/2011													
10/28/2008	Bank of New York Mellon, New York, NY <sup>1</sup>	\$3,000,000.00	\$3,231,416,666.67	\$3,000,000.00		3,000,000	\$1,000.00			\$136,000,000.00	\$36.83		\$95,416,666.67
6/17/2009													
8/5/2009													
4/17/2009	Bank of the Carolinas Corporation, Mocksville, NC <sup>16</sup>	\$13,179,000.00	\$4,334,427.00	\$3,294,750.00		13,179	\$250.00	(\$9,884,250.00)			\$41.97		\$1,039,677.00
7/16/2014													
12/12/2008	Bank of the Ozarks, Inc., Little Rock, AR <sup>1</sup>	\$75,000,000.00	\$81,004,166.67	\$75,000,000.00		75,000	\$1,000.00			\$2,650,000.00	\$41.97		\$3,354,166.67
11/4/2009													
11/24/2009													
1/30/2009	Bankers' Bank of the West Bancorp, Inc., Denver, CO <sup>1,16</sup>	\$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 <sup>14,14</sup>	\$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 <sup>14</sup>	\$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	Banner Corporation/ Banner Bank, Walla Walla, WA	\$124,000,000.00	\$129,079,862.47	\$109,717,660.00	(\$1,645,765.20)	124,000	\$884.82	(\$14,282,320.00)		\$134,201.00	\$42.04		\$20,873,746.67
4/3/2012													
6/12/2013													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/6/2009	Banner County Ban Corporation, Harrisburg, NE <sup>8,14,44</sup>	\$795,000.00	\$942,411.42	\$795,000.00		795	\$1,000.00			\$40,000.00			\$107,411.42
1/16/2009	Bar Harbor Bankshares, Bar Harbor, ME <sup>2,18</sup>	\$18,751,000.00	\$20,037,514.11	\$18,751,000.00		18,751	\$1,000.00			\$250,000.00	\$33.22		\$1,036,514.11
11/14/2008	BB&T Corp., Winston- Salem, NC <sup>1</sup>	\$3,133,640,000.00	\$3,293,353,918.53	\$3,133,640,000.00		3,134	\$1,000,000.00			\$67,010,401.86	\$33.27		\$92,703,516.67
4/2/2009	BCB Holding Company, Inc., <sup>1,12</sup> Theodore, AL	\$1,706,000.00	\$2,315,853.14	\$1,706,000.00		1,706	\$1,000.00			\$85,000.00			\$524,853.14
12/23/2008	BCSB Bancorp, Inc., Baltimore, MD <sup>11</sup>	\$10,800,000.00	\$13,371,500.00	\$10,800,000.00		10,800	\$1,000.00			\$1,442,000.00	\$13.01		\$1,129,500.00
1/30/2009													
7/6/2011				\$1,500,000.00		1,500	\$1,000.00						
10/19/2011	Beach Business Bank, Manhattan Beach, CA <sup>8,11,14</sup>	\$6,000,000.00	\$7,263,316.66	\$1,500,000.00		1,500	\$1,000.00				\$78.75		\$963,316.66
3/7/2012				\$1,200,000.00		1,200	\$1,000.00						
6/6/2012				\$300,000.00		300	\$1,000.00			\$300,000.00			
6/27/2012													
6/12/2009	Berkshire Bancorp, Inc./Customers Bancorp, Inc., Phoenixville, PA <sup>8,11,14</sup>	\$2,892,000.00	\$3,444,478.21	\$2,892,000.00		2,892	\$1,000.00			\$145,000.00			\$407,478.21
12/28/2011													
12/19/2008	Berkshire Hills Bancorp, Inc., Pittsfield, MA <sup>1</sup>	\$40,000,000.00	\$41,917,777.78	\$40,000,000.00		40,000	\$1,000.00			\$1,040,000.00	\$26.89		\$877,777.78
5/27/2009													
6/24/2009													
2/13/2009	Bern Bancshares, Inc., Bern, KS <sup>14,44</sup>	\$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, MP <sup>1,14,44</sup>	\$1,635,000.00	\$3,803,022.67	\$1,744,000.00		3,379	\$1,000.00			\$82,000.00	\$8.79		\$342,022.67
12/18/2009													
7/28/2011													
6/19/2009	Biscayne Bancshares, Inc., Coconut Grove, FL <sup>3,37</sup>	\$6,400,000.00	\$8,271,975.28	\$3,700,820.00	(\$62,329.60)	2,600,000	\$0.97	(\$67,860.00)		\$64,158.97			\$1,896,838.16
2/7/2013				\$2,532,140.00		2,600,000	\$0.97						
2/8/2013				\$3,700,820.00		3,800,000	\$0.97	(\$99,180.00)		\$140,347.75			
3/26/2013													
3/13/2009													
10/29/2012	Blackhawk Bancorp, Inc., Beloit, WI <sup>14</sup>	\$10,000,000.00	\$11,459,461.11	\$186,550.00		205	\$910.00	(\$18,450.00)		\$470,250.00	\$18.12		\$1,980,211.11
10/31/2012				\$8,913,450.00		9,795	\$910.00	(\$881,550.00)					
1/11/2013													
5/22/2009	Blackridge Financial, Inc., Fargo, ND <sup>1,14</sup>	\$5,000,000.00	\$6,127,326.35	\$2,250,000.00		2,250	\$1,000.00			\$250,000.00			\$877,326.35
6/27/2012													
9/12/2012													
3/6/2009													
10/29/2012	Blue Ridge Bancshares, Inc., Independence, MO <sup>14</sup>	\$12,000,000.00	\$11,938,437.34	\$19,630.00		26	\$755.00	(\$6,370.00)		\$541,793.34	\$17.40		\$2,427,244.00
10/31/2012				\$9,040,370.00		11,974	\$755.00	(\$2,933,630.00)					
1/11/2013													
3/6/2009	Blue River Bancshares, Inc., Shelbyville, IN <sup>1,4,49</sup>	\$5,000,000.00	\$529,105.00					(\$5,000,000.00)			\$0.02		\$529,105.00
2/10/2012													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>8</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008													
10/18/2013	Blue Valley Banc Corp, Overland Park, KS			\$3,177,232.50		3,250	\$977.61	(\$72,767.50)					
10/21/2013		\$21,750,000.00	\$21,264,901.65	\$18,085,785.00		18,500	\$977.61	(\$414,215.00)			\$8.27		\$211,458.33
1/6/2014					(\$212,630.18)								
1/7/2015										\$3,056.00			
4/17/2009	BNB Financial Services Corporation, New York, NY <sup>9</sup>	\$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													
12/5/2008													
8/29/2012	BNC Bancorp, Thomasville, NC	\$31,260,000.00	\$35,140,666.12	\$28,797,649.80	(\$431,964.75)	31,260	\$921.23	(\$2,462,350.20)		\$939,920.00	\$21.12		\$5,835,061.07
9/19/2012													
2/27/2009	BNC Financial Group, Inc., New Canaan, CT <sup>14,14</sup>	\$4,797,000.00	\$5,673,920.75	\$4,797,000.00		4,797	\$1,000.00			\$240,000.00			\$636,920.75
8/4/2011													
1/16/2009													
3/4/2014	BNCCORP, Inc., Bismarck, ND <sup>8</sup>	\$20,093,000.00	\$26,941,865.35	\$143,000.00		143	\$1,001.08	\$154.44	\$154.44	\$29,737.13	\$15.00		\$6,032,118.22
3/17/2014				\$19,950,000.00		19,950	\$1,001.08	\$21,546.00	\$21,546.00	\$966,456.56			
4/25/2014					(\$201,147.00)								
3/6/2009	BOH Holdings, Inc., Houston, TX <sup>14,14</sup>	\$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 <sup>14,15</sup>	\$5,586,000.00	\$6,947,457.50	\$5,586,000.00		5,586	\$1,111	\$592,730.46	\$592,730.46	\$29,709.80			\$468,624.00
3/11/2013													
4/9/2013					(\$61,787.30)								
11/21/2008													
1/13/2010	Boston Private Financial Holdings, Inc., Boston, MA <sup>11</sup>	\$154,000,000.00	\$171,224,745.48	\$50,000,000.00		50,000	\$1,000.00				\$11.45		\$11,022,222.23
6/16/2010				\$104,000,000.00		104,000	\$1,000.00			\$6,202,523.25			
2/7/2011													
12/23/2008													
2/23/2011	Bridge Capital Holdings, San Jose, CA <sup>11</sup>	\$23,864,000.00	\$27,872,582.22	\$15,000,000.00		15,000	\$1,000.00				\$33.38		\$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 <sup>9</sup>	\$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 <sup>13,13,15,16,19</sup>	\$9,000,000.00	\$810,416.67								\$1.93		\$810,416.67
12/4/2009				\$6,000,000.00									
5/15/2009													
4/26/2013	Brogan Bankshares, Inc., Kalama, WI <sup>14,15</sup>	\$2,400,000.00	\$3,022,879.60	\$60,000.00		60,000	\$1.05	\$3,000.60	\$3,000.60	\$125,135.60			\$402,720.00
4/29/2013				\$2,340,000.00		2,340,000	\$1.05	\$117,023.40	\$117,023.40				
5/31/2013					(\$25,000.00)								
7/17/2009	Brotherhood Bancshares, Inc., Kansas City, KS <sup>14,14</sup>	\$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 <sup>14,14</sup>	\$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 <sup>13,14</sup>	\$607,000.00	\$724,123.53	\$607,000.00		607	\$1,000.00			\$30,000.00			\$87,123.53
11/2/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009													
7/27/2011	C&F Financial Corporation, West Point, VA <sup>11</sup>	\$20,000,000.00	\$25,205,957.78	\$10,000,000.00		10,000	\$1,000.00					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 <sup>13,18,44</sup>	\$4,767,000.00	\$10,674,333.80	\$4,767,000.00									\$1,029,333.80
12/18/2009		\$4,640,000.00								\$238,000.00			
7/14/2011				\$9,407,000.00		9,407	\$1,000.00						
1/9/2009	Cadence Financial Corporation, Starkville, MS <sup>25</sup>	\$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 <sup>14,44</sup>	\$4,000,000.00	\$4,755,899.67	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$555,899.67
1/23/2009	California Oaks State Bank, Thousand Oaks, CA <sup>8,11,14</sup>	\$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	Covert Financial Corporation, Ashland, MO <sup>9</sup>	\$1,037,000.00	\$1,604,019.48	\$1,037,000.00		1,037	\$1,000.00			\$52,000.00			\$515,019.48
2/17/2016													
1/23/2009	CalWest Bancorp, Rancho Santa Margarita, CA <sup>130</sup>	\$4,656,000.00	\$5,285,163.67	\$4,656,000.00		24,445,000	\$0.20	\$233,000.00			\$0.39		\$396,163.67
12/23/2008	Capital Bancorp, Inc., Rockville, MD <sup>11,14</sup>	\$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 <sup>9</sup>	\$41,279,000.00	\$45,252,104.25	\$41,279,000.00		41,279	\$1,000.00				\$26.42	749,619	\$3,973,104.25
1/28/2011													
4/10/2009	Capital Commerce Bancorp, Inc., Milwaukee, WI <sup>128</sup>	\$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 <sup>1</sup>	\$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	\$69.31		\$105,174,637.88
12/9/2009													
12/23/2008													
11/8/2012	Capital Pacific Bancorp, Portland, OR <sup>14</sup>	\$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, MD <sup>14,15,66</sup>	\$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	\$19,941,785.94	\$14,525,843.40		15,534	\$935.10	(\$1,008,156.60)			\$16.80		\$3,329,804.94
2/21/2013				\$435,756.60		466	\$935.10	(\$30,243.40)					
3/26/2013					(\$149,616.00)					\$1,800,000.00			
4/19/2013													
2/6/2009													
11/30/2012	Carolina Trust Bank, Lenoir, NC	\$4,000,000.00	\$3,994,452.00	\$3,412,000.00		4,000	\$853.00	(\$588,000.00)			\$5.90		\$613,320.00
1/11/2013				(\$34,120.00)									
3/26/2013					(\$15,880.00)					\$19,132.00			
6/11/2013													
2/13/2009	Carrollton Bancorp, Baltimore, MD <sup>11</sup>	\$9,201,000.00	\$11,388,958.51	\$9,201,000.00		9,201	\$1,000.00			\$213,594.16	\$4.82		\$1,974,364.35
4/19/2013													
1/16/2009	Caver Bancorp, Inc., New York, NY <sup>11,26</sup>	\$18,980,000.00	\$20,511,580.55	\$18,980,000.00		18,980	\$1,000.00				\$5.22		\$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
6/30/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008													
3/20/2013	Cathay General Bancorp, Los Angeles, CA <sup>1</sup>	\$258,000,000.00	\$329,874,444.96	\$129,000,000.00		129,000	\$1,000.00				\$28.33		\$58,766,666.66
9/30/2013				\$129,000,000.00		129,000	\$1,000.00						
12/9/2013										\$13,107,778.30			
2/27/2009	Catskill Hudson Bancorp, Inc., Rock Hill, NY <sup>14,18,24</sup>	\$3,000,000.00											
12/22/2009			\$7,448,071.47	\$6,500,000.00		6,500	\$1,000.00			\$263,000.00	\$17.00		\$685,071.47
7/21/2011													
5/29/2009	CB Holding Corp., Alledo, IL <sup>9,27</sup>	\$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 <sup>18</sup>		\$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					(\$32,969.92)								
3/26/2013					(\$363.42)								
3/27/2009													
8/7/2012										\$287,213.85			
8/9/2012	CBS Banc-Corp., Russellville, AL <sup>8,14</sup>	\$24,300,000.00	\$27,432,357.95	\$923,304.00		1,020	\$905.20	(\$96,696.00)		\$689,313.24		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					(\$219,963.60)						\$0.33	261,538	\$916,988.89
12/23/2008	Cecil Bancorp, Inc., Elkton, MD	\$11,560,000.00	\$516,988.89										
2/6/2009													
11/20/2013	CedarStone Bank, Lebanon, TN <sup>8</sup>	\$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 <sup>24</sup>	\$10,000,000.00	\$11,586,666.67	\$10,000,000.00		10,000	\$1,000.00				\$16.35		\$1,341,666.67
12/7/2011										\$245,000.00			
12/12/2008	Center Financial Corporation/BFCN Bancorp, Inc., Los Angeles, CA <sup>1,29</sup>	\$55,000,000.00	\$65,855,083.33	\$55,000,000.00		55,000	\$1,000.00			\$1,115,500.00	\$15.19		
6/27/2012													
5/27/2015													
5/1/2009													
10/29/2012	CenterBank, Milford, OH <sup>8,14</sup>	\$2,250,000.00	\$2,344,662.43	\$2,750,000.00		30	\$825.00	(\$5,250.00)					\$429,365.00
11/1/2012				\$1,831,500.00		2,220	\$825.00	(\$388,500.00)		\$84,057.43			
1/11/2013													
3/26/2013					(\$18,562.50)								
					(\$6,437.50)								
11/21/2008	Centerstate Banks of Florida Inc., Davenport, FL <sup>2,16</sup>	\$27,875,000.00	\$29,283,302.58	\$27,875,000.00		27,875	\$1,000.00			\$212,000.00	\$14.89		\$1,196,302.58
9/30/2009													
10/28/2009													
1/16/2009	Centra Financial Holdings, Inc., Morgantown, WV <sup>11,14</sup>	\$15,000,000.00	\$15,922,937.50	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00	\$36.70		\$172,937.50
3/31/2009													
4/15/2009													
12/5/2008	Central Bancorp, Inc., Somerville, MA <sup>5</sup>	\$10,000,000.00	\$13,886,111.11	\$10,000,000.00		10,000	\$1,000.00			\$2,886,111.11	\$45.96		\$1,361,111.11
8/25/2011													
10/19/2011										\$2,886,111.11			
2/27/2009	Central Bancorp, Inc., Garland, TX <sup>113</sup>	\$22,500,000.00	\$31,086,221.13	\$22,500,000.00		22,500	\$1,000.00			\$1,125,000.00	\$22.02		\$7,461,221.13
8/29/2014													
1/30/2009	Central Bancshares, Inc., Houston, TX <sup>13,14</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/20/2009													
12/10/2012	Central Community Corporation, Temple, TX <sup>14</sup>	\$22,000,000.00	\$25,797,528.80	\$5,353,059.60		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)								
12/5/2008	Central Federal Corporation, Fallawn, OH	\$7,225,000.00	\$3,612,118.06	\$3,000,000.00		7,225	\$415.22	(\$4,225,000.00)			\$1.35		\$612,118.06
9/26/2012													
12/23/2008	Central Jersey Bancorp, Oakhurst, NJ <sup>11</sup>	\$11,300,000.00	\$12,704,145.10	\$11,300,000.00		11,300	\$1,000.00			\$319,658.99	\$12.35		\$1,084,486.11
12/1/2010													
1/9/2009													
6/22/2011	Central Pacific Financial Corp., Honolulu, HI <sup>10</sup>	\$135,000,000.00	\$75,036,891.42	\$36,337,500.00	(\$454,218.75)	2,850,000	\$12.75	(\$32,121,928.87)			\$21.77		\$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 <sup>6</sup>	\$7,000,000.00	\$8,077,516.47	\$7,000,000.00		7,000	\$1,000.00			\$185,016.80	\$11.13		\$892,499.67
8/18/2011													
1/30/2009	Central Virginia Bankshares, Inc., Powhatan, VA <sup>5</sup>	\$11,385,000.00	\$3,800,656.00	\$3,350,000.00		11,385	\$294.25	(\$8,035,000.00)			\$38.20		\$450,656.00
10/1/2013													
12/18/2009	Centric Financial Corporation, Harrisburg, PA <sup>17,14</sup>	\$6,056,000.00	\$6,739,821.89	\$6,056,000.00		6,056	\$1,000.00			\$182,000.00	\$17.40	508,320	\$501,821.89
7/14/2011													
2/6/2009	Centrix Bank & Trust, Bedford, NH <sup>13,14,14</sup>	\$7,500,000.00	\$8,867,791.42	\$7,500,000.00		7,500	\$1,000.00			\$375,000.00			\$1,012,791.42
7/28/2011													
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	Centrix Financial Corporation, Ottawa, IL	\$32,668,000.00	\$11,205,387.14		(\$82,114.50)								
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)								
10/15/2014										\$2,000.00			
6/19/2009	Century Financial Services	\$10,000,000.00	\$13,186,960.25	\$39,400.00		40,000	\$0.99	(\$600.00)		\$198,635.58			\$2,938,871.30
12/19/2012	Century Financial Corporation, Santa Fe, NM <sup>13,15</sup>			\$9,810,600.00		9,960,000	\$0.99	(\$149,400.00)		\$297,953.37			
1/1/2013					(\$98,500.00)								
5/29/2009	Chambers Bancshares, Inc., Danville, AR <sup>15</sup>	\$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	Chicago Shore Corporation, Chicago, IL <sup>8</sup>	\$7,000,000.00	\$8,981,348.81	\$257,660.00		260	\$991.00	(\$2,340.00)		\$347,193.00			\$1,766,525.81
3/14/2014				\$6,679,340.00		6,740	\$991.00	(\$60,660.00)					
3/17/2014					(\$69,370.00)								
4/25/2014													
12/31/2008	CIT Group Inc., New York, NY <sup>23</sup>	\$2,330,000,000.00	\$43,687,500.00		(\$2,330,000,000.00)						\$31.03		\$43,687,500.00
12/10/2009													
10/28/2008	Citigroup Inc., New York, NY <sup>13,18</sup>	\$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	\$41.75		\$932,291,666.67
12/10/2010													
1/31/2011													
1/16/2009	Citizens & Northern Corporation, Welshboro, PA <sup>1</sup>	\$26,440,000.00	\$28,889,100.00	\$26,440,000.00		26,440	\$1,000.00			\$400,000.00	\$19.88		\$2,049,100.00
8/4/2010													
9/1/2010													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008	Citizens Bancorp, Nevada City, CA <sup>8,35,37</sup>	\$10,400,000.00	\$223,571.11					(\$10,400,000.00)			\$0.01		\$223,571.11
5/29/2009													
2/7/2013	Citizens Bancshares Co., Chillicothe, MO <sup>14</sup>	\$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
2/6/2013				\$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 <sup>11,36</sup>	\$7,462,000.00	\$7,997,813.22	\$7,462,000.00		7,462	\$1,000.00				\$6.50		\$535,813.22
3/20/2009					(\$25,000.00)								
6/29/2015	Citizens Bank & Trust Company, Covington, LA <sup>8</sup>	\$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													
2/6/2009	Citizens Commerce Bancshares, Inc., Versailles, KY <sup>6</sup>	\$6,300,000.00	\$180,258.50										\$180,258.50
12/23/2008	Citizens Community Bank, South Hill, VA <sup>11,14</sup>	\$3,000,000.00	\$3,574,645.84	\$3,000,000.00		3,000	\$1,000.00			\$150,000.00	\$9.25		\$424,645.84
12/19/2008													
2/16/2011				\$2,212,308.00		63	\$35,116.00						
2/13/2013	Citizens First Corporation, Bowling Green, KY <sup>1</sup>	\$8,779,000.00	\$12,236,725.89	\$3,300,904.00		94	\$35,116.00				\$13.80	254,218	\$1,751,923.11
1/15/2014				\$3,265,788.00		93	\$35,116.00						
4/15/2015										\$1,705,802.78			
12/12/2008	Citizens Republic Bancorp, Inc./FirstMerit	\$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	Citizens Republic Bancorp, Inc./FirstMerit	\$20,500,000.00	\$23,572,379.22	\$20,500,000.00		20,500	\$1,000.00				\$6.67		\$2,847,222.22
12/12/2008													
9/22/2011	Citizens South Banking Corporation, Gastonia, NC <sup>15</sup>	\$20,500,000.00	\$23,572,379.22	\$20,500,000.00		20,500	\$1,000.00						\$2,847,222.22
11/9/2011													
4/10/2009	City National Bancshares Corporation, Newark, NJ <sup>8,13,28</sup>	\$9,439,000.00	\$2,508,609.00	\$2,226,750.00		9,439	\$235.91	(\$7,212,250.00)					\$281,869.00
8/7/2015													
11/21/2008													
12/30/2009	City National Corporation, Beverly Hills, CA/Royal Bank of Canada <sup>1</sup>	\$400,000,000.00	\$442,416,666.67	\$200,000,000.00		200,000	\$1,000.00				\$57.56		\$23,916,666.67
3/3/2010				\$200,000,000.00		200,000	\$1,000.00						
4/7/2010										\$18,500,000.00			
3/27/2009													
11/28/2012	Clover Community Bankshares, Inc., Clover, SC <sup>14</sup>	\$3,000,000.00	\$3,318,685.05	\$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	Coastal Banking Company, Inc., Fernandina Beach, FL <sup>14</sup>	\$9,950,000.00	\$11,166,897.79	\$3,772,645.00		3,960	\$955.10	(\$177,355.00)					\$1,434,037.79
3/11/2013				\$5,730,600.00		6,000	\$955.10	(\$269,400.00)			\$12.40		
4/9/2013					(\$95,032.45)								
4/10/2013													
6/12/2013										\$99,000.00			
8/28/2009										\$225,647.45			
3/8/2013	CoastalSouth Bancshares, Inc., Hilton Head Island, SC <sup>17</sup>	\$16,015,000.00	\$14,257,487.71	\$397,550.00		500	\$795.10	(\$102,450.00)					\$1,235,448.96
3/11/2013				\$12,335,976.50		15,515	\$795.10	(\$3,179,023.50)					
4/9/2013					(\$127,335.27)								

Continued on next page

**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/19/2008													
9/8/2011	Cobiz Financial Inc., Denver, CO <sup>6</sup>	\$64,450,000.00	\$73,357,086.72	\$64,450,000.00		64,450	\$1,000.00			\$143,677.00	\$11.82		\$8,763,409.72
11/23/2011													
1/9/2009													
8/18/2011	Codonus Valley Bancorp, Inc., York, PA <sup>4</sup>	\$16,500,000.00	\$19,178,479.00	\$16,500,000.00		16,500	\$1,000.00			\$526,604.00	\$20.22		\$2,151,875.00
9/28/2011													
2/13/2009													
7/19/2013	ColoEast Bankshares Inc., Lamar, CO <sup>14</sup>	\$10,000,000.00	\$10,670,784.03	\$46,995.00		52	\$903.75	(\$5,005.00)					
7/22/2013				\$8,990,505.00		9,948	\$903.75	(\$957,495.00)		\$494,381.25			\$1,229,277.78
9/12/2013					(\$90,375.00)								
3/27/2009	Colonial American Bank, West Conshohocken, PA <sup>13,14</sup>	\$574,000.00	\$668,142.53	\$574,000.00		574	\$1,000.00			\$29,000.00			\$65,142.53
10/26/2011													
1/9/2009													
2/7/2013	Colony Bancorp, Inc., Fitzgerald, GA	\$28,000,000.00	\$26,480,089.20	\$21,633,944.71		27,661	\$782.11	(\$6,027,055.29)					
2/8/2013				\$265,135.29		339	\$782.11	(\$73,864.71)			\$9.19		\$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 <sup>1,16</sup>	\$76,898,000.00	\$86,821,419.22	\$76,898,000.00		76,898	\$1,000.00			\$3,301,647.00	\$29.92		\$6,621,772.22
9/1/2010													
2/27/2009	Columbine Capital Corp., Buena Vista, CO <sup>14,44</sup>	\$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 <sup>11</sup>	\$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	\$37.87		\$150,937,500.00
5/12/2010													
1/9/2009													
10/7/2009	Commerce National Bank, Newport Beach, CA <sup>1</sup>	\$5,000,000.00	\$5,602,969.61	\$5,000,000.00		5,000	\$1,000.00			\$666,858.50	\$15.86		\$36,111.11
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 <sup>15</sup>	\$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)					
8/10/2012				\$600,000.00		800,000	\$0.75	(\$200,000.00)					
9/11/2012					(\$153,000.00)								
1/23/2009													
7/17/2013	Commonwealth Business Bank, Los Angeles, CA <sup>14</sup>	\$7,701,000.00	\$8,451,110.79	\$7,323,651.00		7,701	\$951.00	(\$377,349.00)		\$362,427.91	\$10.65		\$838,268.39
9/12/2013					(\$73,236.51)								
1/16/2009													
12/19/2012	Community 1st Bank, Roseville, CA <sup>11,16</sup>	\$2,550,000.00	\$2,899,659.67	\$2,550,000.00		2,550	\$1,000.00			\$128,000.00			\$221,659.67
3/6/2009													
7/18/2012	Community Bancshares of Kansas, Inc., Goff, KS <sup>13,14</sup>	\$500,000.00	\$616,741.75	\$500,000.00		500	\$1,000.00			\$25,000.00			\$91,741.75
9/11/2009	Community Bancshares of Mississippi, Inc. / Community Bank of Mississippi, Brandon, MS <sup>13,14</sup>	\$52,000,000.00	\$57,575,699.54										\$3,193,250.19
9/29/2010				\$52,000,000.00		52,000	\$1,000.00			\$2,600,000.00			
7/24/2009													
2/11/2015	Community Bancshares, Inc., Kingman, AZ <sup>17</sup>	\$3,872,000.00	\$5,197,157.57	\$3,872,000.00		3,872	\$1,000.00			\$116,000.00			\$1,209,157.57

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/16/2009	Community Bank of the Bay, Oakland, CA <sup>11,15</sup>	\$1,747,000.00	\$1,823,188.61	\$1,747,000.00		1,747	\$1,000.00						\$76,188.61
5/29/2009	Community Bank of Indiana, Inc., New Albany, IN <sup>4</sup>	\$19,468,000.00	\$22,802,281.62	\$19,468,000.00		19,468	\$1,000.00			\$1,100,869.50	\$31.32		\$2,233,412.12
10/19/2011													
12/19/2008													
7/24/2013	Community Bankers Trust Corporation, Glen Allen, VA <sup>1,10</sup>	\$17,680,000.00	\$23,135,879.12	\$4,500,000.00		4,500	\$1,000.00						\$4,675,879.12
11/20/2013				\$2,500,000.00		2,500	\$1,000.00				\$5.00		
4/23/2014	Glen Allen, VA <sup>1,10</sup>			\$10,680,000.00		10,680	\$1,000.00						
6/4/2014										\$780,000.00			
2/27/2009													
11/30/2012	Community Business Bank, West Sacramento, CA <sup>14</sup>	\$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	\$13.11		\$814,455.16
1/11/2013													
12/19/2008	Community Financial Corporation/City Holding Company, Staunton, VA <sup>81</sup>	\$12,643,000.00	\$16,080,204.94	\$12,643,000.00		12,643	\$1,000.00			\$873,485.00	\$47.78		\$2,563,719.94
1/9/2013													
5/28/2015													
5/15/2009	Community Financial Shares, Inc., Glen Elyn, IL <sup>1,4,76</sup>	\$6,970,000.00	\$4,240,743.82	\$3,136,500.00		6,970	\$450.00	(\$3,833,500.00)		\$157,050.00	\$44.34		\$947,193.82
12/21/2012													
4/3/2009													
2/7/2014	Community First Bancshares, Inc., Harrison, AR <sup>8</sup>	\$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)		\$644,614.34			
3/19/2014					(\$125,724.27)								
3/20/2009	Community First Bancshares, Inc., Union City, TN <sup>3,14,44</sup>	\$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 <sup>6</sup>	\$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 <sup>9,17</sup>	\$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					(\$10,027.50)								
1/11/2013					(\$14,972.50)								
3/26/2013													
12/23/2008													
12/19/2012	Community Investors Bancorp, Inc., Bucyrus, OH <sup>3,14</sup>	\$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)					
1/11/2013					(\$24,700.00)								
3/26/2013					(\$300.00)								
1/30/2009													
8/11/2011	Community Partners Bancorp, Middletown, NJ <sup>4</sup>	\$9,000,000.00	\$10,598,750.00	\$9,000,000.00		9,000	\$1,000.00				\$9.50		\$1,138,750.00
10/26/2011										\$460,000.00			
11/13/2009													
8/12/2013	Community Pride Bank Corporation, Ham Lake, MN <sup>15,17</sup>	\$4,400,000.00	\$5,462,045.14	\$4,400,000.00	(\$48,849.24)	4,400,000	\$1.11		\$484,924.00				\$448,253.42
9/12/2013													
1/9/2009	Community Trust Financial Corporation, Ruston, LA <sup>1,4,44</sup>	\$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
7/6/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>1,5</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/19/2008													
12/10/2012	Community West Bancshares, Goleta, CA	\$15,600,000.00	\$14,341,140.33	\$2,172,000.00		3,000	\$724.00	(\$828,000.00)					\$2,461,333.33
1/11/2013				\$9,122,400.00		12,600	\$724.00	(\$3,477,600.00)					
6/12/2013					(\$112,944.00)					\$698,351.00			
2/13/2009	CommunityOne Bancorp/FNB United Corp., Salt Lake City, UT	\$51,500,000.00	\$12,749,591.59	\$10,149,929.90		1,085,554	\$9.35	(\$41,350,070.10)		\$11.82			\$2,589,305.00
5/23/2014													
5/27/2015										\$10,356.69			
1/9/2009													
10/29/2012	Congaree Bancshares, Inc., Cayce, SC <sup>3,4</sup>	\$3,285,000.00	\$3,483,629.20	\$23,932.54		29	\$825.26	(\$5,067.46)			\$8.10		\$691,286.10
10/31/2012				\$2,687,046.56		3,256	\$825.26	(\$568,953.44)		\$106,364.00			
1/11/2013					(\$25,000.00)								
2/13/2009													
11/30/2012	Corning Savings and Loan Association, Corning, AR <sup>3,4</sup>	\$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													
11/28/2012	Country Bank Shares, Inc., Milford, NE <sup>3,4</sup>	\$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 <sup>8</sup>	\$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 <sup>9</sup>	\$3,100,000.00	\$4,225,732.08	\$1,000,000.00		1,000	\$1,000.00				\$11.90		\$970,732.08
1/6/2014													
11/19/2014				\$2,100,000.00		2,100	\$1,000.00			\$155,000.00			
1/9/2009	Crescent Financial Bancshares, Inc., Conroe, TX <sup>3,4</sup>	\$24,900,000.00	\$33,014,741.20	\$24,900,000.00		24,900	\$1,000.00				\$23.67	514,693	\$11,011,235.28
2/19/2014										\$1,681,000.00			
6/11/2014	VenueSouth Bancshares, Inc., Raleigh, NC <sup>3,8</sup>												
1/23/2009													
7/19/2013	Crosstown Holding Company, Blaine, MN <sup>3,4</sup>	\$10,650,000.00	\$13,498,324.83	\$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)		\$631,210.67			
9/12/2013					(\$104,611.76)								
3/27/2009	CSRA Bank Corp., Wrens, GA <sup>8</sup>	\$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
6/29/2015													
8/6/2015					(\$25,000.00)								
12/5/2008													
8/26/2009	CVB Financial Corp., Ontario, CA <sup>3,4</sup>	\$130,000,000.00	\$136,046,683.33	\$97,500,000.00		97,500	\$1,000.00				\$17.45		\$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, Butler, ID <sup>3,4,44</sup>	\$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 <sup>4,15,44</sup>	\$2,639,000.00	\$3,283,338.96	\$2,639,000.00		2,639	\$1.00			\$132,000.00			\$512,338.96
9/8/2011													
12/4/2009													
2/7/2013	Delmar Bancorp, Delmar, MD <sup>3,4</sup>	\$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	(\$136,637.28)					
3/26/2013					(\$55,089.90)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>7</sup>	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009		\$1,173,000.00										
12/29/2009		\$1,508,000.00										
9/24/2013	DeSoto County Bank, Horn Lake, MS <sup>18</sup>		\$2,761,331.97	\$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	Diamond Bancorp, Inc., Washington, MO <sup>4,15</sup>	\$20,445,000.00	\$21,101,618.19	\$10,197,941.25		13,965,000	\$0.73	(\$1,618,500.00)		\$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, Kansas City, MO <sup>14</sup>	\$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 <sup>11</sup>	\$1,224,558,000.00	\$1,464,248,844.00	\$1,224,558,000.00		1,224,568	\$1,000.00			\$50.92		\$67,690,844.00
4/21/2010												
7/7/2010										\$172,000,000.00		
1/30/2009	DNB Financial Corporation, Downingtown, PA <sup>44</sup>	\$11,750,000.00	\$13,683,277.61	\$11,750,000.00		11,750	\$1,000.00			\$28.52		\$1,475,277.61
9/21/2011										\$458,000.00		
6/19/2009												
11/27/2013	Duke Financial Group, Inc., Minneapolis, MN <sup>5</sup>	\$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		
12/5/2008												
12/23/2009	Eagle Bancorp, Inc., Bethesda, MD <sup>2,44</sup>	\$38,235,000.00	\$44,847,153.76	\$15,000,000.00		15,000	\$1,000.00			\$48.00		\$3,817,751.76
7/14/2011				\$23,235,000.00		23,235	\$1,000.00					
11/23/2011										\$2,794,422.00		
12/5/2008												
12/29/2010	East West Bancorp, Pasadena, CA <sup>1,19</sup>	\$306,546,000.00	\$352,722,420.00	\$306,546,000.00		306,546	\$1,000.00			\$32.48		\$31,676,420.00
1/26/2011										\$14,500,000.00		
1/9/2009												
10/18/2013	Eastern Virginia Bankshares, Inc., Tappahannock, VA	\$24,000,000.00	\$28,568,653.60	\$3,900,000.00		3,900	\$1,104.11	\$406,029.00		\$6.69		\$2,220,000.00
10/21/2013				\$20,100,000.00		20,100	\$1,104.11	\$2,092,611.00				
1/6/2014					(\$264,986.40)							
5/13/2015										\$115,000.00		
1/16/2009	ECB Bancorp, Inc./ Orescent Financial Bankshares, Inc., Kenilworth, NJ <sup>25</sup>	\$17,949,000.00	\$23,397,494.08	\$17,949,000.00		17,949	\$1,000.00					
2/19/2014												
6/11/2014	Enterprise Financial Services, Inc., Englehardt, NC <sup>25</sup>	\$17,949,000.00	\$23,397,494.08	\$17,949,000.00		17,949	\$1,000.00			\$871,000.00		
12/23/2008												
8/18/2011	Emclaire Financial Corp., Erlenton, PA <sup>44</sup>	\$7,500,000.00	\$8,545,904.67	\$7,500,000.00		7,500	\$1,000.00			\$25.00		\$994,791.67
12/7/2011										\$51,113.00		
12/5/2008												
9/27/2011	Encore Bancshares Inc., Houston, TX <sup>65</sup>	\$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 <sup>11</sup>	\$35,000,000.00	\$42,801,933.33	\$35,000,000.00		35,000	\$1,000.00			\$27.04	324,074	\$6,795,833.33
1/9/2013										\$1,006,100.00		

Continued on next page

**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
6/12/2009	Enterprise Financial Services Group, Inc., Allison Park, PA <sup>8,14,44</sup>	\$4,000,000.00	\$4,680,205.56	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00	\$6.75		\$480,205.56
1/30/2009	Equity Bancshares, Inc., Wichita, KS <sup>44,73</sup>	\$8,750,000.00	\$10,394,872.56	\$8,750,000.00		8,750	\$1,000.00			\$438,000.00	\$21.00		\$5,624,635.86
12/19/2008													
8/3/2012				\$481,387.50		550	\$875.25	(\$58,612.50)					
8/8/2012				\$17,505,000.00		20,000	\$875.25	(\$2,495,000.00)		\$1,910,898.00			
8/9/2012	Exchange Bank Santa Rosa, CA <sup>8,14</sup>	\$43,000,000.00	\$47,294,527.29	\$8,725,367.25		9,969	\$875.25	(\$1,243,632.75)		\$120,386.57			\$7,980,919.44
8/10/2012				\$420,995.25		481	\$875.25	(\$60,004.75)		\$22,930.78			
8/13/2012				\$10,503,000.00		12,000	\$875.25	(\$1,497,000.00)					
9/11/2012					(\$376,367.50)								
1/30/2009		\$4,609,000.00											
11/6/2009		\$3,535,000.00											
2/6/2013	F & M Bancshares, Inc., Irrevocant, TN <sup>8,14,15</sup>		\$9,405,391.28	\$4,797,325.00		5,090	\$942.50	(\$292,675.00)		\$222,007.50			\$1,584,420.99
2/7/2013				\$2,734,192.50		2,901	\$942.50	(\$166,807.50)					
2/8/2013				\$144,202.50		153	\$942.50	(\$8,797.50)					
3/26/2013					(\$76,757.21)								
2/6/2009													
9/18/2012	F & M Financial Corporation, Salisbury, NC <sup>14</sup>	\$17,000,000.00	\$20,119,744.45	\$2,664,750.00		2,805	\$950.00	(\$140,250.00)		\$638,460.90			\$3,355,970.50
9/19/2012				\$13,485,250.00		14,195	\$950.00	(\$709,750.00)					
9/20/2012													
11/16/2012					(\$161,500.00)								
5/22/2009													
11/8/2012	F&C Bancorp Inc., Holden, MO <sup>14,15</sup>	\$2,993,000.00	\$3,842,376.65	\$1,590,599.43		1,659,000	\$0.96	(\$68,400.57)		\$125,000.00			\$872,778.04
11/13/2012				\$1,278,999.18		1,334,000	\$0.96	(\$55,000.82)					
1/11/2013					(\$25,000.00)								
2/13/2009													
9/19/2012													
9/20/2012	F&M Financial Corporation, Clarksville, TN <sup>8,14</sup>	\$17,243,000.00	\$17,573,762.97	\$157,500.00		200	\$787.50	(\$42,500.00)		\$96,465.60			\$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	F.N.B. Corporation, Heritage, PA <sup>11</sup>	\$100,000,000.00	\$104,023,433.33	\$100,000,000.00		100,000	\$1,000.00			\$690,100.00	\$13.01		\$9,632,883.55
9/9/2009													
11/23/2011													
3/6/2009	Farmers & Merchants Bancshares, Inc., Houston, TX <sup>8,120</sup>	\$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, Argonia, KS <sup>14</sup>	\$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	Farmers Bank, Windsor, VA <sup>8,11</sup>	\$8,752,000.00	\$11,396,202.11	\$3,063,000.00		3,063	\$1,000.00			\$438,000.00			\$2,206,202.11
1/9/2013				\$5,689,000.00		5,689	\$1,000.00						
12/31/2013													
1/9/2009	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)		\$26.42			\$5,166,600.00
6/19/2012													
7/18/2012													
6/19/2009													
11/8/2012	Farmers Enterprises, Inc., Great Bend, KS <sup>14,15</sup>	\$12,000,000.00	\$15,452,669.34	\$96,290.00		100,000	\$0.96	(\$3,710.00)		\$37,387.14			\$3,423,094.20
11/9/2012													
11/13/2012				\$11,458,510.00		11,900,000	\$0.96	(\$441,490.00)		\$552,936.00			
1/11/2013					(\$115,548.00)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss / (Write-off))	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/20/2009	Farmers State Bankshares, Inc., Holton, KS <sup>14,16</sup>	\$700,000.00	\$630,173.67	\$700,000.00		700	\$1,000.00			\$40,000.00			\$90,173.67
7/21/2011													
12/29/2009	FBHC Holding Company, Boulder, CO <sup>1,17</sup>	\$3,035,000.00	\$804,592.16	\$650,000.00		3,035,000	\$0.21	(\$2,385,000.00)					\$154,592.16
3/9/2011					(\$188,746.74)								
6/26/2009													
2/20/2013	FC Holdings, Inc., Houston, TX <sup>3,18</sup>	\$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 <sup>14,16</sup>	\$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 <sup>14</sup>	\$7,289,000.00	\$8,441,836.26	\$879,424.60		974	\$902.90	(\$94,575.40)					\$1,567,862.34
11/30/2012						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 <sup>11,16,18</sup>	\$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./WestBanco, Inc., Pittsburgh, PA <sup>17</sup>	\$7,000,000.00	\$10,634,864.33	\$7,000,000.00		7,000	\$1,000.00			\$2,246,531.00			
11/30/2012													
5/6/2015													
11/13/2009					(\$70,490.97)								
7/19/2013	Fidelity Federal Bancorp, Evansville, IN <sup>17</sup>	\$6,657,000.00	\$7,220,908.83	\$439,000.00		439	\$1,058.90	\$25,857.10					
7/22/2013						6,218	\$1,058.90	\$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 <sup>14</sup>	\$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	\$82,715,982.47	\$43,408,920.00		48,200	\$900.60	(\$4,791,080.00)		\$16.04			\$8,528,882.89
7/3/2012					(\$651,133.80)								
5/28/2015										\$31,429,313.38			
12/31/2008													
2/2/2011	Fifth Third Bancorp, Cincinnati, OH <sup>1</sup>	\$3,408,000,000.00	\$4,043,972,602.67	\$3,408,000,000.00		136,320	\$25,000.00			\$16.69			\$355,946,666.67
3/16/2011													
12/23/2008													
2/23/2011	Financial Institutions, Inc., Warsaw, NY <sup>1</sup>	\$37,515,000.00	\$43,787,611.61	\$12,505,000.00		2,501	\$5,000.00			\$29.07			\$4,192,649.11
3/30/2011						5,002	\$5,000.00						
5/11/2011										\$2,079,962.50			
2/13/2009	Financial Security Corporation, Basin, WY <sup>8,14,15</sup>	\$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 Wifac, Inc., Winger, MN <sup>9,11,14</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
5/22/2009													
12/10/2012	First Advantage Bancshares Inc., Coon Rapids, MN <sup>1,4</sup>	\$1,177,000.00	\$1,289,436.37	\$690,723.49		769	\$988.21	(\$78,276.51)		\$2,979.49			\$227,944.91
12/11/2012				\$366,469.68		408	\$988.21	(\$41,530.32)		\$26,318.80			
1/11/2013					(\$10,571.93)								
3/26/2013					(\$14,428.07)								
6/26/2009													
12/20/2012	First Alliance Bancshares Inc., Cordova, TN <sup>1,4</sup>	\$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					(\$23,957.42)								
3/26/2013					(\$1,042.58)								
7/24/2009	First American Bank Corporation, Elk Grove Village, IL <sup>1,14,15</sup>	\$50,000,000.00	\$65,558,530.56	\$15,000,000.00		15,000,000	\$1.00						\$13,058,530.56
12/21/2011						35,000,000	\$1.00			\$2,500,000.00			
3/13/2009	First American International Corp., Brooklyn, NY <sup>1,1,16</sup>	\$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	First Bancorp, Troy, NC <sup>5</sup>	\$65,000,000.00	\$74,518,906.44	\$65,000,000.00		65,000	\$1,000.00			\$924,462.00	\$18.85	616,308	\$8,594,444.44
9/1/2011													
11/23/2011													
1/16/2009													
8/16/2013	First Banc Corp, San Juan, PR <sup>1,18,121</sup>	\$400,000,000.00	\$174,125,772.24	\$81,000,000.00		12,000,000	\$6.75	(\$64,711,540.92)					
9/13/2013				\$8,514,153.00		1,261,356	\$6.75	(\$6,802,024.20)			\$2.92	389,484	\$32,999,386.32
12/5/2014				\$22,063,492.11	(\$74,611.09)	4,388,888	\$5.03	(\$31,229,144.01)					
3/6/2015				\$29,708,351.90	(\$85,000.00)	5,000,000	\$5.94	(\$31,004,790.15)					
2/20/2009	First Banc Trust Corporation, Paris, IL <sup>2,11,14</sup>	\$7,350,000.00	\$9,050,516.50	\$3,675,000.00		3,675	\$1,000.00				\$17.10		\$1,332,516.50
1/18/2012						3,675	\$1,000.00			\$368,000.00			
10/24/2012													
2/6/2009	First Bank of Charleston, Inc., Charleston, WV <sup>1,4,6</sup>	\$3,345,000.00	\$3,960,105.00	\$3,345,000.00		3,345	\$1,000.00			\$167,000.00			\$448,105.00
7/21/2011													
1/16/2009	First Bankers Trustshares, Inc., Quincy, IL <sup>1,4,6</sup>	\$10,000,000.00	\$11,941,222.22	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$24.50		\$1,441,222.22
9/8/2011													
12/31/2008													
8/8/2013				\$105,000.00		300	\$350.00	(\$195,000.00)					
8/9/2013				\$12,171,950.00		34,777	\$350.00	(\$22,605,050.00)		\$2,430,181.71			
8/12/2013				\$87,028,900.00		246,654	\$350.00	(\$161,625,100.00)		\$5,919,151.59			\$6,037,237.50
9/12/2013	First Banks, Inc., Clayton, MO <sup>8</sup>	\$295,400,000.00	\$119,071,500.97	\$993,058.50									
9/24/2013				\$3,209,702.21		5,819	\$551.59	(\$2,609,297.79)					
9/25/2013				\$3,226,801.50		5,850	\$551.59	(\$2,623,198.50)					
10/29/2013					(\$64,365.04)								
3/6/2009	First Bussey Corporation, Urbana, IL <sup>4</sup>	\$100,000,000.00	\$112,410,898.89	\$100,000,000.00		100,000	\$1,000.00			\$63,677.00	\$20.48		\$12,347,221.89
8/25/2011													
11/23/2011													
4/10/2009													
12/11/2009	First Business Bank, National Association/ Bank of Southern California, N.A. San Diego, CA <sup>3,14,18</sup>	\$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	First California Financial Group, Inc., Westlake Village, CA <sup>5</sup>	\$25,000,000.00	\$28,810,847.55	\$25,000,000.00		25,000	\$1,000.00			\$99,042.00	\$37.15		\$3,211,805.55
7/14/2011													
8/24/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>1</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss/ (Write-off))	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/3/2009	First Capital Bancorp, Inc., Glen Allen, VA	\$10,958,000.00	\$11,956,712.44	\$10,062,566.38	(\$151,238.48)	10,968	\$920.11	(\$875,434.62)		\$266,041.78	\$6.67	250,947	\$1,759,343.76
2/6/2013													
2/13/2009	First Choice Bank Cerritos, CA <sup>10,14,18,36</sup>	\$2,200,000.00	\$5,446,642.94	\$5,036,000.00		5,036	\$1,000.00			\$110,000.00			\$300,642.94
12/22/2009													
9/24/2010													
1/23/2009													
7/3/2012	First Citizens Banc Corp, Sandusky, OH	\$23,184,000.00	\$25,245,684.71	\$21,004,704.00	(\$315,070.56)	23,184	\$906.00	(\$2,179,296.00)		\$563,174.00	\$10.31	469,312	\$3,992,877.27
9/6/2012													
3/20/2009	First Colebrook Bancorp, Inc., Colebrook, NH <sup>8,14,44</sup>	\$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	First Community Bancshares, Inc., Bluffield, VA <sup>12</sup>	\$41,500,000.00	\$42,839,002.78	\$41,500,000.00		41,500	\$1,000.00			\$30,600.00	\$19.84		\$1,308,402.78
7/8/2009													
11/22/2011													
5/15/2009	First Community Bancshares, Inc./ Equity Bancshares, Inc., Wichita, KS <sup>7,2</sup>	\$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, Pinellas 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	First Community Corporation, Lexington, SC	\$11,350,000.00	\$13,425,979.36	\$11,155,120.50	(\$167,326.81)	11,350	\$982.83	(\$194,879.50)		\$297,500.00	\$14.42		\$2,140,685.67
8/29/2012													
11/1/2012													
12/11/2009													
8/8/2012													
8/9/2012													
8/10/2012													
9/19/2012	First Community Financial Partners, Inc., Joliet, IL <sup>3</sup>	\$22,000,000.00	\$18,252,479.06	\$326,250.00		500	\$652.50	(\$173,750.00)		\$209,563.20			\$3,320,655.56
9/20/2012													
9/21/2012													
11/16/2012					(\$143,550.00)								
12/5/2008													
6/19/2012	First Defence Financial Corp., Defence, 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	\$38.41		\$6,546,862.22
3/1/2015													
9/11/2009	First Eagle Bancshares, Inc., Hanover Park, IL <sup>11,15,36</sup>	\$7,500,000.00	\$8,514,738.21	\$7,500,000.00		7,500,000	\$1.00			\$375,000.00			\$639,738.21
9/17/2010													
2/6/2009	First Express of Nebraska, Inc., Genie, NE <sup>1,14</sup>	\$5,000,000.00	\$6,074,313.00	\$5,000,000.00		5,000	\$1,000.00			\$250,000.00			\$824,313.00
2/15/2012													
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)			\$9.27		\$570,625.00
5/9/2011													
12/23/2008	First Financial Bancorp, Cincinnati, OH <sup>12,14</sup>	\$80,000,000.00	\$87,644,066.10	\$80,000,000.00		80,000	\$1,000.00			\$2,966,288.32	\$18.18		\$4,677,777.78
2/24/2010													
6/8/2010													
6/12/2009	First Financial Bancshares, Inc., Lawrence, KS <sup>5,17,44</sup>	\$3,756,000.00	\$4,563,280.34	\$3,756,000.00		3,756,000	\$1.00			\$113,000.00			\$694,280.34
9/22/2011													
12/5/2008													
4/3/2012	First Financial Holdings Inc., Charleston, SC	\$65,000,000.00	\$68,141,972.19	\$56,778,150.00	(\$851,672.25)	65,000	\$873.51	(\$8,221,850.00)					\$10,815,494.44
5/22/2013										\$1,400,000.00			

Continued on next page

**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>1,5</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009													
4/29/2013	First Financial Service Corporation, Elizabethtown, KY	\$20,000,000.00	\$12,336,276.00	\$10,842,200.00	(\$108,422.00)	20,000	\$542.11	(\$9,157,800.00)			\$31.32		\$1,600,000.00
5/31/2013													
7/1/2015										\$2,500.00			
12/22/2009	First Freedom Bancshares, Inc., Lebanon, TN <sup>9,17</sup>	\$8,700,000.00	\$9,522,346.17	\$8,025,750.00	(\$80,257.50)	8,700	\$922.50	(\$674,250.00)		\$256,118.75			\$1,320,734.92
11/9/2012													
10/29/2012	First Gothenburg Bancshares, Inc., Gothenburg, NE <sup>3,14</sup>	\$7,570,000.00	\$8,702,021.25	\$26,398.99		29	\$910.31	(\$2,601.01)					\$1,517,766.09
10/31/2012										\$362,118.92			
1/11/2013					(\$68,910.46)	7,541	\$910.31	(\$676,352.29)					
1/11/2013													
8/28/2009	First Guaranty Bancshares, Inc., Hammond, LA <sup>1,4,44</sup>	\$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 <sup>1</sup>	\$866,540,000.00	\$1,037,467,405.56	\$866,540,000.00		866,540	\$1,000.00			\$79,700,000.00	\$13.10		\$91,227,405.56
12/22/2010													
3/9/2011													
8/28/2009													
12/20/2012	First Independence Corporation, Detroit, MI <sup>9</sup>	\$3,223,000.00	\$2,820,256.96	\$2,336,675.00	(\$23,366.75)	3,223	\$725.00	(\$886,325.00)					\$533,581.96
1/11/2013					(\$26,633.25)								
3/26/2013													
3/13/2009													
8/12/2013	First Intercontinental Bank, Doraville, GA <sup>8</sup>	\$6,398,000.00	\$4,118,886.85	\$3,247,112.96	(\$25,000.00)	6,398	\$507.52	(\$3,150,887.04)		\$139,320.00			\$757,463.89
9/12/2013													
12/12/2008	First Litchfield Financial Corporation, Litchfield, CT <sup>11</sup>	\$10,000,000.00	\$12,147,768.63	\$10,000,000.00		10,000	\$1,000.00			\$1,488,046.41			\$659,722.22
4/7/2010													
2/27/2009	First M&F Corporation, Kosciusko, MS <sup>11,36</sup>	\$30,000,000.00	\$36,472,843.94	\$30,000,000.00		30,000	\$1,000.00			\$4,089,510.61	\$32.91		\$2,383,333.33
9/29/2010													
8/30/2013													
1/16/2009	First Manitowoc Bancorp, Inc., Manitowoc, WI <sup>9,11,14</sup>	\$12,000,000.00	\$12,857,983.33	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00			\$237,983.33
5/27/2009													
2/6/2009	First Market Bank, FSB/ Union First Market Bankshares Corporation, Richmond, VA <sup>1,2,5</sup>	\$33,900,000.00	\$40,854,859.35	\$33,900,000.00		35,595	\$1,000.00		\$1,695,000.00				
12/7/2011													
2/13/2009	First Merasha Bancshares, Inc., Neenah, WI <sup>1,4,44</sup>	\$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													
9/22/2011	First Merchants Corporation, Muncie, IN <sup>3,4,5</sup>	\$116,000,000.00	\$131,383,055.11	\$116,000,000.00		116,000	\$1,000.00			\$367,500.00	\$23.57		\$15,015,555.11
11/23/2011													
12/5/2008	First Midwest Bancorp, Inc., Itasca, IL <sup>11</sup>	\$193,000,000.00	\$222,528,333.33	\$193,000,000.00		193,000	\$1,000.00			\$900,000.00	\$18.02		\$28,628,333.33
11/23/2011													
12/21/2011													
3/13/2009	First National Corporation, Strasburg, VA <sup>8,14</sup>	\$13,900,000.00	\$15,329,326.44	\$12,266,750.00	(\$184,001.25)	13,900	\$882.50	(\$1,633,250.00)		\$624,674.69	\$8.91		\$2,621,903.00
8/29/2012													
3/20/2009	First NBC Bank Holding Company, New Orleans, LA <sup>1,4,44</sup>	\$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 <sup>2,15</sup>	\$184,011,000.00	\$191,464,618.00	\$184,011,000.00		184,011	\$1,000.00			\$2,700,000.00	\$9.68		\$4,763,618.00
5/27/2009													
6/24/2009													

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/13/2009	First Northern Bancshares, Inc., Dixon, CA <sup>4</sup>	\$17,390,000.00	\$19,943,580.33	\$17,390,000.00		17,390	\$1,000.00			\$375,000.00	\$7.72		\$2,178,580.33
11/16/2011													
11/21/2008	First Pacific Bancorp, Inc., Chula Vista, CA <sup>11</sup>	\$19,300,000.00	\$22,297,560.34	\$19,300,000.00		19,300	\$1,000.00			\$1,003,227.00	\$17.50		\$1,994,333.34
1/5/2011													
3/13/2009	First Place Financial Co., Warren, OH <sup>13,9</sup>	\$72,927,000.00	\$7,009,094.50					(\$72,927,000.00)			\$18.09		\$7,009,094.50
2/20/2009		\$4,579,000.00											
12/18/2009	First Priority Financial Corp., Malvern, PA <sup>14,18</sup>	\$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				\$1,410,831.60		1,600	\$881.77	(\$189,168.40)		\$176,633.62			
3/26/2013					(\$80,930.24)								
3/6/2009	First Reliance Bancshares, Inc., Florence, SC <sup>9,14</sup>	\$15,349,000.00	\$12,994,059.00	\$10,431,333.89		15,349	\$679.61	(\$4,917,666.11)		\$624,632.45	\$4.40		\$2,042,406.00
3/11/2013					(\$104,313.34)								
4/9/2013													
1/30/2009	First Resource Bank, Exton, PA <sup>8,13,18,44,45</sup>	\$2,600,000.00	\$5,731,793.60	\$5,017,000.00		5,017	\$1,000.00			\$130,000.00			\$584,793.60
12/11/2009		\$2,417,000.00											
9/15/2011													
1/9/2009	First Security Group, Inc., Chattanooga, TN <sup>7</sup>	\$33,000,000.00	\$16,315,362.00	\$14,912,862.00		9,941,908	\$1.50	(\$18,087,138.00)			\$13.94		\$1,402,500.00
4/11/2013													
12/23/2008	First Sound Bank, Seattle, WA <sup>9</sup>	\$7,400,000.00	\$4,030,944.44	\$3,700,000.00		7,400	\$500.00	(\$3,700,000.00)			\$0.06	114,080	\$330,944.44
2/20/2013													
7/17/2009													
9/28/2011	First South Bancorp, Inc., Lexington, TN <sup>11,14,15</sup>	\$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
11/28/2012				\$36,875,000.00		36,875,000	\$1.00						
1/30/2009	First Southern Bancorp, Inc., Boca Raton, FL <sup>8,11,14</sup>	\$10,900,000.00	\$12,263,466.31	\$10,900,000.00		10,900	\$1,000.00			\$545,000.00			\$818,468.31
6/16/2010													
3/6/2009													
3/26/2013				\$315,007.00		350	\$900.02	(\$34,993.00)					
3/27/2013	First Southwest Bancorporation, Inc., Alamosa, CO <sup>9,14</sup>	\$5,500,000.00	\$5,359,772.59	\$2,835,063.00		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 <sup>8,14,44</sup>	\$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													
2/20/2013	First Trust Corporation, New Orleans, LA <sup>4,15</sup>	\$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
3/26/2013					(\$137,500.58)								
1/23/2009	First U/B Corp., Oakland, CA <sup>8,11,14</sup>	\$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													
12/3/2014				\$7,800,000.00		7,800	\$1,002.01		\$15,678.00				
12/4/2014	First United Corporation, Oakland, MD	\$30,000,000.00	\$40,183,721.33	\$22,200,000.00		22,200	\$1,002.01	\$44,622.00			\$10.95	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 <sup>8,11,14,36</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/6/2009		\$8,559,000.00											
12/11/2009		\$11,881,000.00											
8/9/2012	First Western Financial, Inc., Denver, CO <sup>3,14,18</sup>		\$21,142,314.80	\$6,138,000.00		7,920	\$775.00	(\$1,782,000.00)		\$311,681.70			\$3,768,965.19
8/10/2012				\$62,000.00		80	\$775.00	(\$18,000.00)		\$39,370.32			
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)								
1/30/2009	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	\$22.42		\$5,651,360.00
7/3/2012													
7/18/2012													
1/9/2009	FirstWest Corporation, Akron, OH <sup>11</sup>	\$125,000,000.00	\$131,813,194.44	\$125,000,000.00		125,000	\$1,000.00				\$21.05	2,408,203	\$71,033,631.08
4/22/2009										\$5,025,000.00			
5/27/2009													
1/30/2009													
3/26/2013				\$1,439,258.50		1,579	\$911.50	(\$139,741.50)					
3/27/2013	Flagstar Bancorp, Inc., Troy, MI	\$266,657,000.00	\$277,861,053.94	\$228,401,847.00		250,578	\$911.50	(\$22,176,153.00)			\$21.46		\$37,220,872.00
3/28/2013				\$13,216,750.00		14,500	\$911.50	(\$1,283,250.00)					
4/9/2013					(\$2,430,578.56)								
6/12/2013										\$12,905.00			
7/24/2009	Florida Bank Group, Inc., Tampa, FL <sup>16</sup>	\$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 Bancorp., Inc., Tampa, FL <sup>14,16</sup>	\$9,495,000.00	\$11,309,750.50	\$9,495,000.00		9,495	\$1,000.00			\$475,000.00			\$1,338,750.50
9/22/2011													
12/19/2008	Flushing Financial Corporation, Lake Success, NY <sup>2,15</sup>	\$70,000,000.00	\$73,904,166.66	\$70,000,000.00		70,000	\$1,000.00				\$21.62		\$3,004,166.66
10/28/2009										\$900,000.00			
12/30/2009													
2/27/2009	FNB Bancorp, South San Francisco, CA <sup>3,14,45</sup>	\$12,000,000.00	\$14,267,700.00	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00	\$29.01		\$1,667,700.00
9/15/2011													
5/15/2009	Foresight Financial Group, Inc., Rockford, IL <sup>8,11,14</sup>	\$15,000,000.00	\$18,670,291.67	\$15,000,000.00		15,000	\$1,000.00			\$750,000.00	\$24.74		\$2,920,291.67
12/11/2012													
5/22/2009	Fort Lee Federal Savings Bank, Fort Lee, NJ <sup>6,9,17</sup>	\$1,300,000.00	\$87,184.85										\$87,184.85
4/20/2012													
4/3/2009	Fortune Financial Corporation, Arnold, MO <sup>1,14,45</sup>	\$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., Port St. Lucie, FL <sup>9,17</sup>	\$5,800,000.00	\$273,888.89										\$273,888.89
7/15/2011													
1/23/2009	FPB Financial Corp., Hammond, LA <sup>11,14</sup>	\$3,240,000.00	\$3,623,721.50	\$1,000,000.00		1,000	\$1,000.00						\$221,721.50
12/16/2009				\$2,240,000.00		2,240	\$1,000.00			\$162,000.00			
6/16/2010													
5/22/2009	Franklin Bancorp, Inc., Washington, MO <sup>1,4</sup>	\$5,097,000.00	\$4,336,183.67	\$594,550.00		940	\$632.50	(\$345,450.00)		\$126,798.62			\$965,343.67
11/9/2012				\$2,629,302.50		4,157	\$632.50	(\$1,527,697.50)		\$45,188.88			
11/13/2012					(\$25,000.00)								
1/11/2013													
5/8/2009													
4/11/2014	Freeport Bancshares, Inc., Freeport, IL <sup>15</sup>	\$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				\$200,000.00		200,000	\$1.01	\$1,302.00		\$42,257.17			
7/18/2014					(\$25,000.00)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
6/26/2009	Fremont Bancorporation, Fremont, CA <sup>14,15</sup>	\$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
1/23/2009	Fresno First Bank, Fresno, CA <sup>14,16</sup>	\$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 <sup>11,14,15</sup>	\$3,000,000.00	\$3,408,191.65	\$1,600,000.00		1,600,000	\$1.00			\$150,000.00			\$258,191.65
10/6/2010	Fulton Financial Corporation, Lancaster, PA <sup>1</sup>	\$376,500,000.00	\$416,635,625.00	\$376,500,000.00		376,500	\$1,000.00			\$10,800,000.00	\$13.38		\$29,335,625.00
5/8/2009	Gateway Bancshares, Inc., Ringgold, GA <sup>14</sup>	\$6,000,000.00	\$7,260,794.87	\$6,000,000.00		6,000	\$1,000.00			\$300,000.00			\$960,794.87
2/6/2009	Georgia Commerce Bancshares, Inc., Atlanta, GA <sup>11,14</sup>	\$8,700,000.00	\$10,096,470.83	\$8,700,000.00		8,700	\$1,000.00			\$435,000.00			\$961,470.83
5/1/2009	Georgia Primary Bank, Atlanta, GA <sup>8</sup>	\$4,500,000.00	\$1,576,457.50	\$1,556,145.00	(\$25,000.00)	4,500	\$345.81	(\$2,943,855.00)		\$45,312.50			
3/19/2014													
3/6/2009	Germantown Capital Corporation, Inc., Germantown, TN <sup>14</sup>	\$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 <sup>17,19,20</sup>	\$1,607,000.00	\$53,859.52					(\$1,607,000.00)					\$53,859.52
10/28/2008	Goldmans Sachs Group, Inc. New York, NY <sup>11</sup>	\$10,000,000.00	\$11,418,055,555.44	\$10,000,000.00		10,000,000	\$1,000.00			\$1,100,000,000.00	\$156.98		\$318,055,555.44
6/17/2009													
7/22/2009													
1/30/2009	Goldwater Bank, N.A., Scottsdale, AZ <sup>17</sup>	\$2,568,000.00	\$1,493,750.00	\$1,348,000.00		2,568	\$524.92	(\$1,220,000.00)					\$145,750.00
9/21/2015													
4/24/2009	Grand Capital Corporation, Tulsa, OK <sup>14,14</sup>	\$4,000,000.00	\$4,717,144.78	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00			\$517,144.78
9/8/2011													
9/25/2009	Grand Financial Corporation, Hattiesburg, MS <sup>15</sup>	\$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 <sup>9</sup>	\$3,076,000.00	\$0.00										
1/9/2009	GrandSouth Bancorporation, Greenville, SC <sup>14,18,14</sup>	\$9,000,000.00	\$17,625,917.08	\$15,319,000.00		15,319	\$1,000.00			\$450,000.00	\$12.63		\$1,856,917.08
12/11/2009													
9/8/2011													
7/17/2009	Great River Holding Company, Baxter, MN <sup>15</sup>	\$8,400,000.00	\$11,306,571.15	\$4,800,000.00		4,800,000	\$1.19	\$926,400.00		\$626,007.69			\$759,575.46
4/1/2014				\$3,600,000.00		3,600,000	\$1.19	\$694,800.00					
4/14/2014					(\$100,212.00)								
7/18/2014													
12/5/2008	Great Southern Bancorp, Springfield, MO <sup>15</sup>	\$58,000,000.00	\$72,274,419.56	\$58,000,000.00		58,000	\$1,000.00			\$6,436,364.00	\$37.13		\$7,838,055.56
8/18/2011													
9/21/2011													
12/23/2008	Green Bancshares, Inc., Greenville, 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
9/7/2011													

Continued on next page

**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/27/2009													
1/17/4/2012	Green Circle Investments, Inc., Chicago, IL <sup>11,14</sup>	\$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 Bancshares, Inc., Green City, MO <sup>2,11,14</sup>	\$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 <sup>5</sup>	\$9,993,000.00	\$13,693,111.07	\$3,150,000.00		3,150	\$1,000.00				\$10.45		\$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	Gregg Bancshares, Inc., Ozark, MO <sup>8,68,97</sup>	\$825,000.00	\$45,190.00					(\$825,000.00)					\$45,190.00
7/13/2012													
2/20/2009	Guaranty Bancorp, Inc., Woodsville, NH <sup>1,1,4,6</sup>	\$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 <sup>13,16</sup>	\$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													
6/13/2012				\$5,000,000.00		5,000	\$1,000.00						
4/26/2013	Guaranty Federal Bancshares, Inc., Springfield, MO <sup>1,7</sup>	\$17,000,000.00	\$21,887,871.44	\$96,750.00		100	\$967.50	(\$3,250.00)			\$14.97		\$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 <sup>12&amp;8,20,97</sup>	\$7,500,000.00	\$757,380.08					(\$7,500,000.00)					\$757,380.08
10/19/2012													
6/26/2009	Gullstream Bancshares, Inc., Stuart, FL <sup>8,14,6</sup>	\$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	Hanilton State Bancshare Corp., Houston, GA <sup>11,14</sup>	\$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 <sup>8</sup>	\$80,347,000.00	\$5,790,608.79	\$3,279,764.54		2,089,022	\$1.57	(\$77,067,235.46)			\$1.77	757,633	\$2,510,844.25
4/14/2014													
7/17/2009	Harbor Bankshares Corporation, Baltimore, MD <sup>6,9</sup>	\$6,800,000.00	\$282,744.47										\$282,744.47
3/13/2009	Hawland Bancshares, Inc., Hawland, KS <sup>11,14</sup>	\$425,000.00	\$487,524.22	\$425,000.00		425	\$1,000.00			\$21,000.00			\$41,524.22
12/29/2010													
12/19/2008													
5/9/2012	Hawthorne Bancshares, Inc., Lee's Summit, MO <sup>11</sup>	\$30,255,000.00	\$36,849,504.67	\$12,000,000.00		12,000	\$1,000.00				\$14.75		\$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 <sup>11</sup>	\$12,895,000.00	\$1,219,652.00	\$128,950.00		12,895	\$10.00	(\$12,766,050.00)			\$0.16		\$1,090,702.00
4/11/2016													
9/11/2009	Heartland Bancshares, Inc., Franklin, IN <sup>1,7</sup>	\$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 <sup>6</sup>	\$81,698,000.00	\$94,686,087.22	\$81,698,000.00		81,698	\$1,000.00				\$30.79		\$11,188,087.22
9/15/2011													
9/28/2011										\$1,800,000.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
9/25/2009	Heritage Bankshares, Inc., Norfolk, VA <sup>17,16</sup>	\$10,103,000.00	\$11,353,284.46	\$2,606,000.00		2,606	\$1,000.00				\$21.00		\$947,284.46
8/11/2011				\$7,497,000.00		7,497	\$1,000.00			\$303,000.00			
11/21/2008	Heritage Commerce Corp., San Jose, CA <sup>11</sup>	\$40,000,000.00	\$46,901,266.80	\$40,000,000.00		40,000	\$1,000.00			\$140,000.00	\$10.01		\$6,761,266.80
6/10/2013													
11/21/2008	Heritage Financial Corporation, Olympia, WA <sup>11,16</sup>	\$24,000,000.00	\$26,953,333.33	\$24,000,000.00		24,000	\$1,000.00			\$450,000.00	\$17.57		\$2,503,333.33
8/17/2011													
3/20/2009	Heritage Oaks Bancorp, Paso Robles, CA <sup>11</sup>	\$21,000,000.00	\$27,241,335.26	\$21,000,000.00		21,000	\$1,000.00			\$1,575,000.00	\$7.79		\$4,666,335.26
7/17/2013													
8/7/2013													
11/21/2008	HF Financial Corp., Sioux Falls, SD <sup>11</sup>	\$25,000,000.00	\$26,316,666.67	\$25,000,000.00		25,000	\$1,000.00			\$650,000.00	\$18.00		\$666,666.67
6/30/2009													
5/8/2009	Highlands Bancorp, Inc. (Highlands State Bank), Vernon, NJ <sup>18,21,14</sup>	\$3,091,000.00	\$6,211,926.79	\$2,359,000.00		5,450	\$1,000.00			\$155,000.00	\$7.24		\$606,926.79
12/22/2009													
9/22/2011													
3/6/2009	Highlands Independent Bancshares, Inc., Sebring, FL <sup>21,11</sup>	\$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	Hiltop Community Bancorp, Inc., Summit, NJ <sup>21,14</sup>	\$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	\$26,197,675.00	\$16,197,675.00	(\$187,590.00)	22,450	\$721.50	(\$6,252,325.00)			\$11.26		\$2,462,777.78
3/26/2013													
5/26/2015										\$1,843,194.00			
5/28/2015										\$3,686,388.00			
1/16/2009	Home Bancshares, Inc., Conway, AR <sup>1</sup>	\$50,000,000.00	\$57,480,555.56	\$50,000,000.00		50,000	\$1,000.00			\$1,300,000.00	\$40.95		\$6,180,555.56
7/6/2011													
7/27/2011													
2/20/2009	Hometown Bancorp of Alabama, Inc., Oneonta, AL <sup>8</sup>	\$3,250,000.00	\$4,214,202.31	\$3,250,000.00		3,250	\$1,000.00			\$163,000.00			\$801,202.31
8/28/2013													
2/13/2009													
11/28/2012	Hometown Bancshares, Inc., Corbin, KY <sup>21,14</sup>	\$1,900,000.00	\$2,229,801.03	\$608,170.50		645	\$942.90	(\$36,829.50)					\$393,196.03
11/30/2012				\$1,183,339.50		1,255	\$942.90	(\$71,660.50)					
1/11/2013													
3/26/2013													
9/18/2009	Hometown Bankshares Corporation, Roanoke, VA <sup>8,17</sup>	\$10,000,000.00	\$11,111,011.94	\$9,185,000.00	(\$7,084.89)	10,000	\$918.50	(\$815,000.00)		\$315,461.52	\$9.30		\$1,702,400.42
10/31/2012													
1/11/2013													
12/12/2008	HopFed Bancorp, Hopkinsville, KY <sup>11</sup>	\$18,400,000.00	\$22,354,145.89	\$18,400,000.00		18,400	\$1,000.00			\$256,257.00	\$11.45	253,666	\$3,697,888.89
12/19/2012													
1/16/2013													
12/19/2008													
11/10/2010	Horizon Bancorp, Michigan City, IN <sup>14,5</sup>	\$25,000,000.00	\$29,857,321.83	\$6,250,000.00		6,250	\$1,000.00				\$24.72	3,106,771	\$3,106,770.83
8/25/2011				\$18,750,000.00		18,750	\$1,000.00						
11/23/2011										\$1,750,551.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/27/2009	Howard Bancorp, Inc., Ellicott City, MD <sup>8,14,44</sup>	\$5,983,000.00	\$7,119,793.05			5,983	\$1,000.00			\$299,000.00	\$12.03		\$837,793.05
9/22/2011	HPK Financial Corporation, Chicago, IL <sup>1,14,16</sup>	\$4,000,000.00	\$10,940,554.65	\$5,983,000.00									\$1,596,554.65
11/13/2009		\$5,000,000.00								\$344,000.00	\$9.54		\$147,185,808.56
12/11/2012	Huntington Bancshares, Columbus, OH <sup>11</sup>	\$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			
1/19/2011													
2/6/2009	Hyperion Bank, Philadelphia, PA <sup>14</sup>	\$1,552,000.00	\$1,337,166.22			1,552	\$650.00	(\$543,200.00)					\$327,666.22
12/20/2012				\$1,008,800.00	(\$10,088.00)					\$25,700.00			
1/11/2013					(\$14,912.00)								
3/26/2013													
9/18/2009	IA Bancorp, Inc./ Indus American Bank, Eselin, NJ <sup>17</sup>	\$5,976,000.00	\$6,907,223.22			2,770	\$981.11	(\$52,325.30)					\$916,227.47
3/14/2014				\$2,717,674.70		3,206	\$981.11	(\$60,561.34)		\$186,513.52			
3/17/2014				\$3,145,438.66	(\$58,631.13)								
4/25/2014													
5/15/2009	IBC Bancorp, Inc., Chicago, IL <sup>13,35</sup>	\$4,205,000.00	\$4,652,216.32	\$4,205,000.00		4,205,000	\$1.00						\$427,216.32
9/10/2010													
12/5/2008	Iberiabank Corporation, Lafayette, LA <sup>12,16</sup>	\$90,000,000.00	\$92,650,000.00			90,000	\$1,000.00			\$1,200,000.00	\$51.27		\$1,450,000.00
3/31/2009				\$90,000,000.00									
5/20/2009													
3/27/2009	IBT Bancorp, Inc., Irving, TX <sup>14</sup>	\$2,295,000.00	\$2,936,462.50			2,295	\$1,000.00			\$115,000.00			\$526,462.50
6/12/2013				\$2,295,000.00									
3/13/2009	IBM Financial Corporation, Washington, DC <sup>9,10,11</sup>	\$6,000,000.00	\$6,453,067.00			6,000	\$1,000.00				\$17.15		\$463,067.00
9/3/2010				\$6,000,000.00									
3/6/2009	ICB Financial, Ontario, CA <sup>1,44</sup>	\$6,000,000.00	\$7,494,458.33			6,000	\$1,000.00			\$300,000.00			\$1,194,458.33
11/1/2012				\$6,000,000.00									
1/16/2009	Idaho Bancorp, Boise, ID <sup>8,108</sup>	\$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 <sup>8,14,18,44</sup>	\$6,272,000.00	\$11,836,113.40										\$1,158,113.40
12/29/2009				\$4,000,000.00									
9/22/2011				\$10,272,000.00		10,272	\$1,000.00			\$406,000.00			
1/9/2009	Independence Bank, East Greenwich, RI <sup>8</sup>	\$1,065,000.00	\$1,394,723.17			1,065	\$1,000.00			\$53,000.00			\$276,723.17
10/16/2013				\$1,065,000.00									
1/9/2009	Independent Bank Corp., Rockland, MA <sup>1</sup>	\$78,158,000.00	\$81,476,093.61			78,158	\$1,000.00				\$45.96		\$1,118,093.61
4/22/2009				\$78,158,000.00									
5/27/2009										\$2,200,000.00			
12/12/2008	Independent Bank Corporation, Ionia, MI <sup>9</sup>	\$72,000,000.00	\$83,430,000.00			72,000	\$1,000.00	\$2,426,000.00			\$14.55		\$9,004,000.00
8/30/2013				\$72,000,000.00									
4/24/2009	Indiana Bank Corp., Dana, IN <sup>9,22,32,37</sup>	\$1,312,000.00	\$1,651,139.00					(\$1,312,000.00)					\$165,139.00
4/9/2013													
12/12/2008	Indiana Community Bancorp, Columbus, IN <sup>1</sup>	\$21,500,000.00	\$27,331,250.00			21,500	\$1,000.00			\$1,800,000.00	\$12.19		\$4,031,250.00
9/12/2012				\$21,500,000.00									
2/27/2009	Integra Bank Corporation, Evansville, IN <sup>2,32,37</sup>	\$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 <sup>15</sup>	\$27,000,000.00	\$33,955,519.23			27,000	\$1,000.00				\$29.92		\$6,944,884.23
11/20/2013				\$27,000,000.00									
10/31/2014										\$10,635.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008													
7/11/2012	International Bancshares Corporation, Laredo, TX <sup>1</sup>	\$216,000,000.00	\$261,538,649.89	\$40,000,000.00		40,000	\$1,000.00				\$24.66		\$41,520,138.89
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	Investment Bancshares Corporation, New York, NY	\$25,000,000.00	\$32,927,621.56	\$24,250,000.00	(\$242,500.00)	25,000	\$970.00	(\$750,000.00)			\$41.97		\$6,028,055.56
7/26/2013										\$2,892,066.00			
9/3/2014													
5/8/2009	Investors Financial Corporation of Pettis County, Inc., Sedalia, MO <sup>3,7,9</sup>	\$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 <sup>11</sup>	\$25,000,000.00	\$26,731,202,358.00	\$25,000,000.00		2,500,000	\$10,000.00			\$936,063,469.11	\$59.22		\$795,138,888.89
12/16/2009													
1/30/2009	Katahdin Bankshares Corp., Houston, ME <sup>3,14</sup>	\$10,449,000.00	\$12,423,046.75	\$10,449,000.00		10,449	\$1,000.00			\$922,000.00	\$11.25		\$1,452,046.75
8/18/2011													
11/14/2008	KeyCorp, Cleveland, OH <sup>1</sup>	\$2,500,000.00	\$2,867,222,222.22	\$2,500,000.00		25,000	\$1,000.00			\$70,000,000.00	\$11.04		\$297,222,222.22
3/30/2011													
4/20/2011													
3/20/2009	Kirkville Bancorp, Inc., Kirksville, MO <sup>2</sup>	\$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 <sup>3,14</sup>	\$4,000,000.00	\$4,137,336.64	\$3,308,000.00	(\$25,000.00)	4,000	\$827.00	(\$692,000.00)		\$140,400.00	\$11.81		\$713,936.64
11/30/2012													
1/11/2013													
2/20/2009	Lafayette Bancorp, Inc., Oxford, MS <sup>3,11,14,18,28</sup>	\$1,998,000.00	\$4,818,134.50	\$2,453,000.00		4,451	\$1,000.00			\$100,000.00			\$267,134.50
12/29/2009													
9/29/2010													
2/6/2009													
8/4/2010				\$20,000,000.00		20,000	\$1,000.00						
3/16/2011	Lakeland Bancorp, Inc., Oak Ridge, NJ <sup>1</sup>	\$59,000,000.00	\$68,260,833.33	\$20,000,000.00		20,000	\$1,000.00				\$10.15		\$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 <sup>2</sup>	\$56,044,000.00	\$60,517,713.33	\$56,044,000.00		56,044	\$1,000.00			\$877,557.00	\$45.78		\$3,596,156.33
6/9/2010													
11/22/2011													
12/18/2009													
11/29/2012	Layton Park Financial Group, Milwaukee, WI <sup>3,14</sup>	\$3,000,000.00	\$2,932,162.50	\$2,370,930.00	(\$23,709.29)	3,000	\$790.31	(\$629,070.00)		\$104,375.00			\$481,857.50
1/11/2013					(\$1,290.71)								
3/26/2013													
1/9/2009	LCNB Corp., Lebanon, OH <sup>1</sup>	\$13,400,000.00	\$14,527,390.33	\$13,400,000.00		13,400	\$1,000.00			\$602,557.00	\$16.07		\$524,833.33
10/21/2009													
11/22/2011													
12/23/2008	Leader Bancorp, Inc., Arlington, MA <sup>3,11,14</sup>	\$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 <sup>3,14,37</sup>	\$5,498,000.00	\$355,079.00					(\$5,498,000.00)					\$355,079.00
3/11/2011													
1/23/2009	Liberty Bancshares, Inc., Jonesboro, AR <sup>3,14,45</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Dispositor / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009	Liberty Bancshares, Inc., Springfield, MO <sup>1,4,5</sup>	\$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
12/4/2009	Liberty Bancshares, Inc., Fort Worth, TX <sup>17</sup>	\$6,500,000.00	\$8,447,271.11	\$6,500,000.00		6,500	\$1,000.00			\$196,000.00			\$1,751,271.11
2/6/2009	Liberty Financial Services, Inc., New Orleans, LA <sup>11,26</sup>	\$5,645,000.00	\$6,106,008.58	\$5,645,000.00		5,645	\$1,000.00						\$461,008.58
9/24/2010	Liberty Shares, Inc., Hinesville, GA <sup>133</sup>	\$17,280,000.00	\$4,999,560.00	\$3,600,000.00		480,000	\$7.50	(\$13,680,000.00)					\$1,399,560.00
7/10/2009	Lincoln National Corporation, Radnor, PA <sup>11</sup>	\$950,000,000.00	\$1,209,851,873.70	\$950,000,000.00		950,000	\$1,000.00			\$213,671,319.20	\$39.20		\$46,180,554.50
9/22/2010													
12/12/2008	LSB Bancorp Inc., Lorain, OH	\$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	\$13.51		\$4,438,491.81
7/18/2012													
2/6/2009													
12/3/2014	Lone Star Bank, Houston, TX <sup>8</sup>	\$3,072,000.00	\$1,950,881.54	\$1,195,906.25		1,925	\$621.25	(\$729,093.75)					
12/4/2014													
1/9/2015					(\$25,000.00)	1,147	\$621.25	(\$434,426.25)					
12/12/2008	LSB Bancorp, Inc., North Andover, MA <sup>11</sup>	\$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
11/18/2009													
12/16/2009	M&F Bancorp, Inc., Durham, NC <sup>8,17</sup>	\$11,735,000.00	\$12,409,762.50	\$11,735,000.00		11,735	\$1,000.00						\$674,762.50
6/26/2009													
8/20/2010													
12/23/2008	M&T Bank Corporation, Buffalo, NY <sup>11</sup>	\$600,000,000.00	\$718,392,161.34	\$370,000,000.00		370,000	\$1,000.00				\$111.00		\$155,027,270.00
5/18/2011													
8/21/2012						230,000	\$1,000.00						
12/17/2012										\$31,838,761.34			
4/24/2009	Mackinac Financial Corporation, Manistique, MI	\$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	\$10.25		\$1,840,923.00
8/29/2012													
12/19/2012													
3/13/2009	Madison Financial Corporation, Richmond, KY <sup>8</sup>	\$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
11/19/2013					(\$25,000.00)								
1/6/2014													
12/23/2008													
11/24/2009	Maersk Bank, Memphis, TN <sup>11,14</sup>	\$13,795,000.00	\$16,146,467.87	\$3,455,000.00		3,455	\$1,000.00						\$1,661,467.87
6/8/2011													
8/18/2011						6,885	\$1,000.00			\$690,000.00			
12/29/2009	Mainline Bancorp, Inc., Ebensburg, PA <sup>14</sup>	\$4,500,000.00	\$5,263,187.50	\$4,500,000.00		4,500	\$1,000.00			\$225,000.00	\$10.25		\$538,187.50
3/9/2012													
1/16/2009	MainSource Financial Group, Inc., Greensburg, IN	\$57,000,000.00	\$62,949,121.28	\$63,073,270.00	(\$796,099.05)	57,000	\$931.11	(\$3,926,730.00)		\$1,512,177.00	\$21.09		\$9,159,773.33
4/3/2012													
6/11/2013													
12/5/2008	Manhattan Bancorp, El Segundo, CA <sup>11</sup>	\$1,700,000.00	\$1,829,711.12	\$1,700,000.00		1,700	\$1,000.00			\$63,363.90			\$66,347.22
9/16/2009													
10/14/2009													
6/19/2009													
12/10/2012	Manhattan Bancshares, Inc., Manhattan, IL <sup>11,15</sup>	\$2,639,000.00	\$3,438,793.11	\$2,586,404.73		2,639,000	\$0.98	(\$52,595.27)		\$11,385.02			\$770,043.86
12/11/2012										\$95,959.50			
1/11/2013					(\$25,000.00)								

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
3/6/2009													
7/1/2014	Marine Bank & Trust Company, Vero Beach, FL <sup>8</sup>	\$3,000,000.00	\$2,296,213.00	\$1,504,820.00		2,246	\$670.00	(\$741,180.00)		\$55,870.00			\$235,713.00
7/2/2014				\$483,740.00		722	\$670.00	(\$238,260.00)		\$19,126.67			
7/3/2014				\$21,440.00		32	\$670.00	(\$10,560.00)		\$503.33			
9/26/2014					(\$25,000.00)								
2/20/2009	Market Bancorporation, Inc., New Market, MN <sup>9</sup>	\$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
7/2/2014					(\$25,000.00)								
5/15/2009													
8/9/2012	Market Street Bancshares, Inc., Mt. Vernon, IL <sup>14,15</sup>	\$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 <sup>13</sup>	\$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	\$91.00		
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 & Isley Corporation <sup>16</sup>	\$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
7/6/2011													
3/27/2009													
7/2/2014	Mayland Financial Bank, Towson, MD <sup>8</sup>	\$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 <sup>11</sup>	\$196,000,000.00	\$229,613,072.00	\$196,000,000.00		196,000	\$1,000.00			\$32.45			\$32,095,000.00
5/2/2012										\$1,518,072.00			
11/20/2009	McLeod Bancshares, Inc., Shorewood, MN <sup>14,15</sup>	\$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													
12/22/2009	Mercantile Bank, Salt Lake City, UT <sup>14,15,16,17</sup>	\$9,698,000.00	\$24,460,674.81	\$21,498,000.00		21,498	\$1,000.00			\$645,000.00			\$2,317,674.81
7/21/2011													
5/15/2009													
4/4/2012	Mercantile Bank Corporation, Grand Rapids, MI <sup>11</sup>	\$21,000,000.00	\$31,631,120.56	\$10,500,000.00		10,500	\$1,000.00			\$22.42			\$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 <sup>14,17</sup>	\$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., Boone, TN <sup>14,15,16</sup>	\$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 <sup>8,14,17</sup>	\$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													
2/13/2009		\$6,200,000.00											
12/11/2009	Meridian Bank, Devon, PA <sup>18</sup>	\$6,335,000.00	\$13,582,165.84										\$3,094,895.51
3/17/2014				\$10,328,152.35		12,535	\$823.95	(\$2,206,847.65)		\$262,399.50			
4/25/2014					(\$103,281.52)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/30/2009													
10/29/2012	Metro City Bank, Doraville, GA <sup>14</sup>	\$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	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)		\$32.48			\$7,828,900.00
6/11/2013										\$2,087,368.00			
6/26/2009	Metropolitan Bank Group, Inc., Chicago, IL <sup>16</sup>	\$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 <sup>15</sup>	\$2,348,000.00											
6/29/2015			\$5,663,197.28	\$4,135,655.24		4,388	\$942.49	(\$252,344.76)		\$84,445.94			\$1,476,429.44
8/6/2015					(\$33,333.34)								
12/19/2008													
12/28/2012	Mid Penn Bancorp, Inc., Millersburg, PA <sup>11</sup>	\$10,000,000.00	\$12,070,979.20	\$10,000,000.00		10,000	\$1,000.00			\$58,479.20		73,099	\$2,012,500.00
1/23/2013													
1/30/2009	Middleburg Financial Corporation, Middleburg, VA <sup>12</sup>	\$22,000,000.00	\$23,287,945.11	\$22,000,000.00		22,000	\$1,000.00						\$986,944.11
12/23/2009										\$301,001.00			
11/18/2011													
1/23/2009	Midland States Bancorp, Inc., Effingham, IL <sup>11,14</sup>	\$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			\$206,557.00			\$2,627,777.78
8/25/2011	MidSouth Bancorp, Inc., Lafayette, LA <sup>14</sup>												
11/22/2011													
2/27/2009	Midtown Bank & Trust Company, Atlanta, GA <sup>9</sup>	\$5,222,000.00	\$3,520,137.55	\$3,133,200.00		5,222	\$600.00	(\$2,088,800.00)		\$136,833.05			\$275,104.50
11/19/2013													
1/6/2014					(\$25,000.00)								
12/5/2008	Midwest Banc Holdings, Inc., Melrose Park, IL <sup>2,27,29</sup>	\$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 <sup>11,14</sup>	\$700,000.00	\$763,294.14	\$700,000.00		700	\$1,000.00			\$35,000.00			\$28,294.14
11/10/2009													
2/6/2009	MidWestOne Financial Group, Inc., Iowa City, IA <sup>11</sup>	\$16,000,000.00	\$18,933,333.33	\$16,000,000.00		16,000	\$1,000.00			\$1,000,000.00			\$1,933,333.33
7/27/2011													
2/20/2009	MidWisconsin Financial Services, Inc., Medford, WI <sup>11,14</sup>	\$10,000,000.00	\$12,844,226.31	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00			\$2,344,226.31
4/26/2013													
4/3/2009	Millennium Bancorp, Inc., Edwards, CO <sup>8</sup>	\$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													
1/9/2009	Mission Community Bancorp, San Luis Obispo, CA <sup>11</sup>	\$5,116,000.00	\$5,875,583.89	\$5,116,000.00		5,116	\$1,000.00				\$7.79		\$759,583.89
12/28/2011													
12/23/2008	Mission Valley Bancorp, Sun Valley, CA <sup>11,26</sup>	\$5,500,000.00	\$5,956,041.66	\$5,500,000.00		5,500	\$1,000.00						\$456,041.66
8/20/2010													
12/19/2008	Monadnock Bancorp, Inc., Peterborough, NH <sup>11,14</sup>	\$1,834,000.00	\$2,339,348.60	\$1,834,000.00		1,834	\$1,000.00			\$92,000.00			\$413,348.60
12/28/2012													
2/6/2009	Monarch Community Bancorp, Inc., Coldwater, MI <sup>8</sup>	\$6,785,000.00	\$4,808,121.00	\$4,545,202.00		2,272,601	\$2.00	(\$2,239,798.00)					\$262,919.00
11/15/2013													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/19/2008	Monarch Financial Holdings, Inc., Chesapeake, VA <sup>1,16</sup>	\$14,700,000.00	\$15,703,166.66	\$14,700,000.00		14,700	\$1,000.00			\$26,000.00	\$16.61		\$743,166.66
3/13/2009	Moneytree Corporation, Lenoir Co, TN <sup>1,16</sup>	\$9,516,000.00	\$11,291,481.00	\$9,516,000.00		9,516	\$1,000.00			\$476,000.00			\$1,299,481.00
1/30/2009	Mountant Bank, Bethesda, MD <sup>1,14,44</sup>	\$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 <sup>11</sup>	\$10,000,000,000.00	\$11,268,055,555.11	\$10,000,000,000.00		10,000,000	\$1,000.00			\$950,000,000.00	\$25.01		\$318,055,555.11
8/12/2009	Morrill Bancshares, Inc., Merriam, KS <sup>1,13,14</sup>	\$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 <sup>1,14</sup>	\$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 <sup>1,14</sup>	\$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 <sup>14</sup>					5,116	\$1,000.00						
9/25/2009	MS Financial, Inc., Kingwood, TX <sup>1,13,14</sup>	\$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	MutualFirst Financial, Inc., Muncie, IN <sup>45</sup>	\$32,382,000.00	\$37,608,789.00	\$32,382,000.00		32,382	\$1,000.00			\$900,194.00	\$25.20		\$4,326,595.00
12/23/2008	Naples Bancorp, Inc., Naples, FL <sup>8</sup>	\$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 <sup>1,59</sup>	\$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	National Bancshares, Inc., Bettendorf, IA <sup>1,14</sup>	\$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	National Bancshares, Inc., Bettendorf, IA <sup>1,14</sup>			\$16,064,996.94		21,414	\$750.21	(\$5,349,003.06)		\$502,606.30			
3/26/2013					(\$185,031.79)								
12/12/2008	National Penn Bancshares, Inc., Boyertown, PA <sup>1,16</sup>	\$150,000,000.00	\$167,958,333.33	\$150,000,000.00		150,000	\$1,000.00			\$1,000,000.00	\$10.64		\$16,958,333.33
4/13/2011	Nationwide Bankshares, Inc., West Point, NE <sup>1,14,15</sup>	\$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	NC Bancorp, Inc./Metropolitan Bank Group, Inc., Chicago, IL <sup>8,42</sup>	\$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 <sup>1,19</sup>	\$10,000,000.00	\$5,211,027.78	\$3,900,000.00		10,000	\$390.00	(\$6,100,000.00)			\$0.72		\$1,311,027.78
12/10/2014	NEMO Bancshares Inc., Madison, MO <sup>1,14,15</sup>	\$2,330,000.00	\$3,199,347.39	\$2,330,000.00		2,330,000	\$1.00			\$117,000.00			\$752,347.39
6/19/2009	New Hampshire Thrift Bancshares, Inc., Newport, NH <sup>44</sup>	\$10,000,000.00	\$12,041,266.67	\$10,000,000.00		10,000	\$1,000.00			\$737,100.00	\$13.98		\$1,304,166.67
8/25/2011													
2/15/2012													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009	New York Private Bank & Trust Corporation, New York, NY <sup>81,12,14</sup>	\$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
12/12/2008													
4/26/2013	NewBridge Bancorp, Greensboro, NC	\$52,709,121.50		\$2,709,121.50		2,763	\$980.50	(\$53,878.50)					
4/29/2013		\$62,372,000.00	\$70,087,060.35	\$48,641,624.50		49,609	\$980.50	(\$967,375.50)			\$10.93		\$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 <sup>14,44</sup>	\$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 <sup>11</sup>	\$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	Northeast Bancorp, Lewiston, ME <sup>11</sup>	\$4,227,000.00	\$5,159,181.33	\$4,227,000.00		4,227	\$1,000.00			\$95,000.00	\$10.61		\$837,181.33
11/28/2012													
12/28/2012													
5/15/2009	Northern State Bank/First Commerce Bank, Closter, NJ <sup>11,14,14</sup>	\$1,341,000.00	\$2,987,782.33	\$2,571,000.00		2,571	\$1,000.00			\$67,000.00			\$349,782.33
12/18/2009		\$1,230,000.00											
3/28/2012													
2/20/2009	Northern States Financial Corporation, Waukegan, IL <sup>109</sup>	\$17,211,000.00	\$6,442,172.50	\$6,023,850.00		20,079,500	\$0.30	(\$11,187,150.00)			\$0.61	584,084	\$418,322.50
4/30/2014													
11/14/2008	Northern Trust Corporation, Chicago, IL <sup>11</sup>	\$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	\$65.17		\$46,623,333.35
6/17/2009													
8/26/2009													
1/30/2009	Northway Financial, Inc., Berlin, NH <sup>81,14,44</sup>	\$10,000,000.00	\$11,950,624.67	\$10,000,000.00		10,000	\$1,000.00			\$500,000.00	\$20.40		\$1,430,624.67
9/15/2011													
2/13/2009	Northwest Bancorporation, Inc., Spokane, WA <sup>14,4</sup>	\$10,500,000.00	\$11,891,847.50	\$2,000,000.00		2,000	\$1,032.11	\$64,220.00					\$575,429.50
3/8/2013				\$8,500,000.00		8,500	\$1,032.11	\$272,935.00					
3/11/2013													
4/9/2013					(\$108,371.55)								
2/13/2009	Northwest Commercial Bank, Lakewood, WA <sup>81,14,4</sup>	\$1,992,000.00	\$2,360,393.00	\$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)			\$9.80	163,850	\$1,444,854.00
10/31/2012					(\$70,955.50)								
1/11/2013													
2/6/2013										\$122,887.50			
12/5/2008	Oak Valley Bancorp, Oakdale, CA <sup>5</sup>	\$13,500,000.00	\$15,871,250.00	\$13,500,000.00		13,500	\$1,000.00			\$560,000.00	\$9.27		\$1,811,250.00
8/11/2011													
9/28/2011													
1/16/2009	OceanFirst Financial Corp., Toms River, NJ <sup>14,14</sup>	\$38,263,000.00	\$40,521,918.61	\$38,263,000.00		38,263	\$1,000.00			\$430,797.00	\$17.68		\$1,828,121.61
12/30/2009													
2/3/2010													
1/30/2009	Ojai Community Bank, Ojai, CA <sup>8</sup>	\$2,080,000.00	\$2,654,755.89	\$2,080,000.00		2,080	\$1,000.00			\$104,000.00	\$6.00		\$470,758.89
9/25/2013													
12/5/2008	Old Line Bancshares, Inc., Bowie, MD <sup>11</sup>	\$7,000,000.00	\$7,438,868.89	\$7,000,000.00		7,000	\$1,000.00			\$225,000.00	\$18.03		\$213,868.89
7/15/2009													
9/2/2009													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008	Old National Bancorp, Evansville, IN <sup>1</sup>	\$100,000,000.00	\$102,713,888.89	\$100,000,000.00		100,000	\$1,000.00			\$1,200,000.00	\$12.19		\$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	Old Second Bancorp, Inc., Aurora, IL	\$73,000,000.00	\$31,423,238.49	\$452,424.00		1,200	\$377.02	(\$747,576.00)			\$7.17		\$5,769,027.78
3/27/2013				\$668,079.44		1,772	\$377.02	(\$1,103,920.56)					
4/9/2013					(\$258,053.73)								
6/11/2013										\$106,891.00			
4/17/2009													
7/19/2013	Omega Capital Corp., Lakewood, CO <sup>14</sup>	\$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		\$159,866.25			
9/12/2013					(\$25,000.00)								
5/8/2009	One Georgia Bank, Atlanta, GA <sup>5,13,17</sup>	\$5,500,000.00	\$0.00					(\$5,500,000.00)					
7/15/2011													
12/19/2008	One United Bank, Boston, MA <sup>9</sup>	\$12,063,000.00	\$93,823.33										\$93,823.33
6/5/2009	OneFinancial Corporation, Little Rock, AR <sup>5,17,20,34</sup>	\$17,300,000.00	\$7,662,990.59										\$3,782,990.59
4/24/2009													
10/18/2013	Oregon Bancorp, Inc., Salem, OR <sup>8</sup>	\$3,216,000.00	\$4,116,801.92	\$100,000.00		100	\$1,000.00			\$9,459.13	\$11.25		\$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 <sup>1,14,15</sup>	\$6,100,000.00	\$7,662,314.53			6,100,000	\$1.00			\$305,000.00			\$1,257,314.53
10/5/2011													
11/21/2008	Pacific Capital Bancorp, Santa Barbara, CA <sup>11,35</sup>	\$180,634,000.00	\$168,483,804.20	\$14.75		1	\$29.50	(\$10.28)					\$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	Pacific City Financial Corporation, Los Angeles, CA <sup>8</sup>	\$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 <sup>13,14,5</sup>	\$11,600,000.00	\$13,821,963.89			11,600	\$1,000.00			\$580,000.00			\$1,641,963.89
7/28/2011				\$11,600,000.00									
1/16/2009	Pacific Coast National Bancorp, San Clemente, CA <sup>8,35</sup>	\$4,120,000.00	\$18,087.94					(\$4,120,000.00)					\$18,087.94
2/11/2010													
12/23/2008	Pacific Commerce Bank, Los Angeles, CA <sup>8</sup>	\$4,060,000.00	\$2,991,670.80	\$2,519,960.80		4,060	\$620.68	(\$1,540,039.20)		\$109,487.50	\$9.99		\$387,222.50
2/10/2014					(\$25,000.00)								
3/19/2014													
12/12/2008	Pacific International Bancorp/PBCN Bancorp, Inc., Seattle, WA <sup>5</sup>	\$6,500,000.00	\$7,937,744.97	\$6,500,000.00		6,500	\$1,000.00				\$15.19	19,552	
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 <sup>14</sup>	\$23,200,000.00	\$22,020,064.10	\$4,048,506.00		5,544	\$730.25	(\$1,495,494.00)		\$482,779.69	\$90.00		\$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)								

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/23/2008	Park National Corporation, Newark, OH <sup>1</sup>	\$100,000,000.00	\$119,556,844.44	\$100,000,000.00		100,000	\$1,000.00			\$2,842,400.00			\$16,694,444.44
1/30/2009													
1/28/2012	Parke Bancorp, Inc., Sewell, NJ	\$16,288,000.00	\$16,365,554.76	\$394,072.28		548	\$719.11	(\$153,927.72)			\$13.25	438,906	\$3,119,531.72
1/29/2012				\$11,318,791.40		15,740	\$719.11	(\$4,421,208.60)					
1/11/2013					(\$117,128.64)								
6/12/2013										\$1,650,288.00			
12/23/2008	Perkvale Financial Corp/af/N.B. Corporation	\$31,762,000.00	\$42,596,063.59	\$31,762,000.00		31,762	\$1,000.00			\$6,025,649.70	\$13.01	342,564	
1/3/2012													
5/27/2015	Monroeville, PA <sup>6</sup>												
2/6/2009	Pascack Bancorp, Inc. (Pascack Community Bank), Westwood, NJ <sup>8,11,21</sup>	\$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													
12/19/2008	Patapasco Bancorp, Inc., Dundak, MD <sup>1,36</sup>	\$6,000,000.00	\$9,260,824.26	\$6,000,000.00		6,000	\$1,000.00			\$300,000.00	\$12.03		\$2,960,824.26
8/28/2015													
9/11/2009	Pathfinder Bancorp, Inc., Oswego, NY <sup>4</sup>	\$6,771,000.00	\$7,976,328.84	\$6,771,000.00		6,771	\$1,000.00			\$537,633.00	\$11.02		\$667,695.84
2/1/2012													
3/27/2009	Pathway Bancorp, Corp., NE <sup>3,4</sup>	\$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			\$77,891.50
6/24/2013													
7/26/2013													
12/19/2008													
4/11/2014	Patriot Bancshares, Inc., Houston, TX <sup>8</sup>	\$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., Patterson, LA <sup>11,14</sup>	\$3,690,000.00	\$4,692,022.77	\$250,000.00		250	\$1,000.00						\$817,022.77
12/5/2012				\$250,000.00		250	\$1,000.00						
5/8/2013				\$500,000.00		500	\$1,000.00			\$185,000.00			
6/5/2013				\$2,440,000.00		2,440	\$1,000.00						
1/9/2009													
1/6/2010	Peapack-Gladstone Financial Corporation, Gladstone, NJ <sup>11</sup>	\$28,685,000.00	\$32,075,739.67	\$7,172,000.00		7,172	\$1,000.00			\$16.90			\$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			\$110,000.00			
4/4/2012													
4/17/2009	Penn Liberty Financial Corp., Wayne, PA <sup>3,4,4</sup>	\$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 <sup>11</sup>	\$39,000,000.00	\$44,926,557.48	\$21,000,000.00		21,000	\$1,000.00			\$19.54			\$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 <sup>8,14,55</sup>	\$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	Peoples Bancorp of North Carolina, Inc., Newton, NC	\$25,054,000.00	\$27,877,966.16	\$23,384,401.44	(\$350,766.02)	25,064	\$933.36	(\$1,669,598.56)		\$18.60			\$4,419,330.74
7/3/2012													
8/8/2012										\$425,000.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/24/2009	Peoples Bancorporation, Inc., Eastly, SC <sup>14</sup>	\$12,660,000.00	\$15,362,909.75	\$12,660,000.00		12,660	\$1,000.00			\$633,000.00			\$2,069,909.75
3/20/2009	Peoples Bancshares of TN, Inc., Madisonville, TN <sup>14</sup>	\$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	PeoplesSouth Bancshares, Inc., Colquitt, GA <sup>8</sup>	\$12,325,000.00	\$15,985,994.66	\$12,325,000.00		12,325	\$1,000.00			\$616,000.00			\$3,044,994.66
9/11/2009	PF SB Bancorporation, Inc., Pigeon Falls, WI <sup>1245</sup>	\$1,500,000.00	\$1,750,162.66	\$1,500,000.00		1,500	\$1,000.00			\$71,000.00			\$199,162.66
8/25/2011	PGB Holdings, Inc., Chicago, IL <sup>11235</sup>	\$3,000,000.00	\$3,227,916.67	\$3,000,000.00		3,000	\$1,000.00						\$227,916.67
2/6/2009	Pierce County Bancorp, Tacoma, WA <sup>6455</sup>	\$6,800,000.00	\$207,947.78					(\$6,800,000.00)				267,455	\$207,947.78
1/23/2009	Pinnacle Bank Holding Company, Inc., Orange City, FL <sup>8,39</sup>	\$4,389,000.00	\$284,999.00										\$284,999.00
12/12/2008	Pinnacle Financial Partners, Inc., Nashville, TN <sup>1</sup>	\$95,000,000.00	\$111,918,194.45	\$23,750,000.00		23,750	\$1,000.00				\$49.06		\$16,163,194.45
6/20/2012	Pinnacle Financial Partners, Inc., Nashville, TN <sup>1</sup>	\$71,250,000.00		\$71,250,000.00		71,250	\$1,000.00						
7/18/2012	Pinnacle Financial Partners, Inc., Nashville, TN <sup>1</sup>	\$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
12/19/2008	Plains Capital Corporation, Dallas, TX <sup>10,14</sup>	\$2,500,000.00	\$3,103,618.40	\$2,500,000.00		120,000	\$1.00		\$180.00				\$534,285.93
4/26/2013	Plato Holdings Inc., Saint Paul, MN <sup>1317</sup>	\$2,380,000.00		\$2,380,000.00		2,380,000	\$1.00		\$3,570.00				
4/29/2013	Plato Holdings Inc., Saint Paul, MN <sup>1317</sup>	\$2,380,000.00		\$2,380,000.00		2,380,000	\$1.00		\$3,570.00				
5/31/2013	Plato Holdings Inc., Saint Paul, MN <sup>1317</sup>	\$2,380,000.00		\$2,380,000.00		2,380,000	\$1.00		\$3,570.00				
1/30/2009	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	\$8.81		\$622,343.75
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	\$8.81		\$622,343.75
5/22/2013	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	\$8.81		\$622,343.75
5/31/2013	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	\$8.81		\$622,343.75
12/5/2008	Popular Inc., San Juan, PR <sup>20</sup>	\$935,000,000.00	\$1,220,280,000.00	\$935,000,000.00		935,000	\$1,000.00			\$3,000,000.00	\$28.61		\$269,280,000.00
7/2/2014	Popular Inc., San Juan, PR <sup>20</sup>	\$935,000,000.00	\$1,220,280,000.00	\$935,000,000.00		935,000	\$1,000.00			\$3,000,000.00	\$28.61		\$269,280,000.00
7/23/2014	Popular Inc., San Juan, PR <sup>20</sup>	\$935,000,000.00	\$1,220,280,000.00	\$935,000,000.00		935,000	\$1,000.00			\$3,000,000.00	\$28.61		\$269,280,000.00
11/21/2008	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)			\$1.21	330,561	\$4,783,333.33
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)			\$1.21	330,561	\$4,783,333.33
12/4/2014	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)			\$1.21	330,561	\$4,783,333.33
1/9/2015	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)			\$1.21	330,561	\$4,783,333.33
4/3/2009	Prairie Star Bancshares, Inc., Olathe, KS <sup>9</sup>	\$2,800,000.00	\$3,596,579.20	\$2,800,000.00		2,800	\$1,187.61		\$525,308.00	\$164,018.20			\$132,253.00
6/29/2015	Prairie Star Bancshares, Inc., Olathe, KS <sup>9</sup>	\$2,800,000.00	\$3,596,579.20	\$2,800,000.00		2,800	\$1,187.61		\$525,308.00	\$164,018.20			\$132,253.00
8/6/2015	Prairie Star Bancshares, Inc., Olathe, KS <sup>9</sup>	\$2,800,000.00	\$3,596,579.20	\$2,800,000.00		2,800	\$1,187.61		\$525,308.00	\$164,018.20			\$132,253.00
5/8/2009	Premier Bancorp, Inc., Wilmette, IL <sup>115,36</sup>	\$6,784,000.00	\$7,444,215.12	\$6,784,000.00		6,784,000	\$1.00						\$660,215.12
8/13/2010	Premier Bancorp, Inc., Wilmette, IL <sup>115,36</sup>	\$6,784,000.00	\$7,444,215.12	\$6,784,000.00		6,784,000	\$1.00						\$660,215.12
3/20/2009	Premier Bank Holding Company, Tallahassee, FL <sup>8,22,97</sup>	\$9,500,000.00	\$467,412.50					(\$9,500,000.00)					\$467,412.50
8/14/2012	Premier Bank Holding Company, Tallahassee, FL <sup>8,22,97</sup>	\$9,500,000.00	\$467,412.50					(\$9,500,000.00)					\$467,412.50

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss/ (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	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)			\$15.76		\$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	Premier Financial Corp, Dubuque, IA <sup>13,14</sup>	\$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
7/22/2013					(\$78,563.80)								
9/12/2013													
2/20/2009	Premier Service Bank, Riverside, CA <sup>6</sup>	\$4,000,000.00	\$4,300,522.22	\$4,000,000.00		4,000	\$1,000.00			\$200,000.00	\$21.37		\$100,522.22
1/31/2014													
2/13/2009	PremierWest Bancorp, Medford, OR <sup>8</sup>	\$41,400,000.00	\$42,446,500.00	\$41,400,000.00		41,400	\$1,000.00						\$1,046,500.00
4/9/2013													
11/20/2009													
12/10/2012	Presidio Bank, San Francisco, CA <sup>17</sup>	\$10,800,000.00	\$11,077,694.89	\$262,635.10		310	\$847.21	(\$47,364.90)		\$83,086.12	\$13.50		\$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 <sup>7, 9, 97</sup>	\$25,083,000.00	\$2,271,405.00					(\$25,083,000.00)					\$2,271,405.00
11/2/2012													
2/27/2009	Private Bancorporation, Inc., Minneapolis, MN <sup>18</sup>	\$4,960,000.00											
12/29/2009				\$3,262,000.00									
6/25/2014						8,222	\$1,000.00			\$248,000.00			\$2,366,280.71
1/30/2009													
10/24/2012	PrivateBancorp, Inc., Chicago, IL <sup>2</sup>	\$243,815,000.00	\$290,552,132.92	\$243,815,000.00		243,815	\$1,000.00			\$38.60			\$45,512,132.92
11/14/2012										\$1,225,000.00			
10/2/2009	Providence Bank, Rocky Mount, NC <sup>31, 34</sup>	\$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 <sup>88</sup>	\$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 <sup>107</sup>	\$9,266,000.00	\$5,639,391.00	\$5,096,300.00		9,266	\$550.00	(\$4,169,700.00)			\$6.67	178,880	\$543,091.00
4/30/2014													
2/27/2009	PSB Financial Corporation, Many, LA <sup>113, 14</sup>	\$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 <sup>144</sup>	\$4,500,000.00	\$5,355,156.75	\$4,500,000.00		4,500	\$1,000.00			\$225,000.00	\$18.45		\$630,156.75
8/11/2011													
1/16/2009	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)			\$16.15		\$5,635,509.29
7/3/2012													
8/8/2012										\$1,100,000.00			
2/13/2009													
9/15/2011	QCR Holdings, Inc., Moline, IL <sup>14</sup>	\$38,237,000.00	\$44,286,567.33	\$38,237,000.00		38,237	\$1,000.00			\$1,100,000.00	\$23.85		\$4,949,567.33
11/16/2011													
10/30/2009	Randolph Bank & Trust Company, Asheville, NC <sup>5</sup>	\$6,229,000.00	\$7,190,593.33	\$6,229,000.00		6,229	\$1,000.00			\$311,000.00			\$650,593.33
9/30/2013													
6/19/2009	RCB Financial Corporation, Rome, GA <sup>117</sup>	\$8,900,000.00	\$9,139,863.61	\$8,073,279.00		8,900	\$907.11	(\$826,721.00)		\$253,383.25			\$893,934.15
9/25/2013					(\$80,732.79)								
10/29/2013													

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/16/2009	Redwood Capital Bancorp, Etrelka, CA <sup>1,14,44</sup>	\$3,800,000.00	\$4,510,626.39	\$3,800,000.00		3,800	\$1,000.00			\$190,000.00	\$11.15		\$520,626.39
7/21/2011	Redwood Financial Inc., Redwood Falls, MN <sup>1,14,44</sup>	\$2,995,000.00	\$3,570,810.92	\$2,995,000.00		2,995	\$1,000.00			\$150,000.00	\$35.34		\$425,810.92
3/6/2009	Regent Bancorp, Inc., Dawe, FL <sup>1,14</sup>	\$9,982,000.00	\$8,755,019.00	\$7,970,737.50		1,449,225	\$5.50	(\$2,011,262.50)					\$784,281.50
10/17/2014	Regent Capital Corporation/Regent Bank, Nowata, OK <sup>1,14,44</sup>	\$2,655,000.00	\$3,135,328.00	\$2,655,000.00		2,655	\$1,000.00			\$133,000.00			\$347,328.00
10/23/2009	Regents Bancshares, Inc., Vancouver, WA <sup>1,1,22</sup>	\$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				\$246,975.00		267	\$925.00	(\$20,025.00)					
11/9/2012	Regional Bankshares, Inc., Hartsville, SC <sup>1,14</sup>	\$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					(\$13,875.00)								
3/26/2013					(\$11,125.00)								
11/14/2008	Regions Financial Corporation, Birmingham, AL <sup>11</sup>	\$3,500,000,000.00	\$4,138,055,555.55	\$3,500,000,000.00		3,500,000	\$1,000.00			\$45,000,000.00	\$7.85		\$593,055,555.55
4/4/2012													
5/2/2012													
2/13/2009	Reliance Bancshares, Inc., Frontenac, MO <sup>9</sup>	\$40,000,000.00	\$45,820,950.80	\$40,000,000.00		40,000	\$1,004.90		\$196,000.00	\$2,199,799.80	\$1.59		\$3,827,111.00
10/29/2013					(\$401,960.00)								
2/27/2009	Ridgestone Financial Services, Inc., Brookfield, WI <sup>14</sup>	\$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					(\$89,663.40)								
1/9/2009	Rising Sun Bancorp, Rising Sun, MD <sup>1,15</sup>	\$5,983,000.00	\$1,195,637.00					(\$5,983,000.00)					\$195,637.00
10/17/2014													
6/12/2009	River Valley Bancorporation, Inc., Wausau, WI <sup>1,14,15</sup>	\$15,000,000.00	\$19,928,275.00	\$10,500,000.00		10,500,000	\$1.00			\$750,000.00	\$34.32		\$4,178,275.00
6/6/2012													
5/15/2013						4,500,000	\$1.00						
5/15/2009	Riverside Bancshares, Inc., Little Rock, AR <sup>11</sup>	\$1,100,000.00	\$1,622,708.57	\$1,100,000.00		1,100,000	\$1.00			\$55,000.00			\$467,708.57
5/4/2014													
1/30/2009	Rogers Bancshares, Inc., Little Rock, AR <sup>9,95,97</sup>	\$25,000,000.00	\$738,021.00					(\$25,000,000.00)					\$738,021.00
7/5/2013													
2/20/2009	Royal Bancshares of Pennsylvania, Inc., Narberth, PA	\$30,407,000.00	\$36,696,518.83	\$9,000,000.00		9,000	\$1,207.11	\$1,863,990.00			\$2.13	1,368,041	\$358,971.00
7/1/2014				\$21,407,000.00		21,407	\$1,207.11	\$4,433,603.77					
9/26/2014					(\$367,045.94)								
1/16/2009	S&T Bancorp, Indiana, PA <sup>1</sup>	\$108,676,000.00	\$124,916,099.34	\$108,676,000.00		108,676	\$1,000.00			\$827,361.00	\$25.76		\$15,712,738.34
12/7/2011													
6/11/2013													
12/23/2008	Saigon National Bank, Westminster, CA <sup>9</sup>	\$1,549,000.00	\$0.00								\$0.14		
3/13/2009													
8/25/2011	Salisbury Bancorp, Inc., Lakeville, CT <sup>14</sup>	\$8,816,000.00	\$10,100,960.44	\$8,816,000.00		8,816	\$1,000.00			\$205,000.00	\$31.79		\$1,079,960.44
11/2/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss/ (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008	Sandy Spring Bancorp, Inc., Onney, MD <sup>1,14,4</sup>	\$83,094,000.00	\$95,137,868.33	\$41,547,000.00		41,547	\$1,000.00				\$27.83		\$7,593,868.33
7/21/2010				\$41,547,000.00		41,547	\$1,000.00						
12/15/2010													
2/23/2011					(\$25,000.00)					\$4,450,000.00			
2/13/2009	Santa Clara Valley Bank, N.A., Santa Paula, CA <sup>14</sup>	\$2,900,000.00	\$2,697,208.51	\$2,465,029.00		2,900	\$850.01	(\$434,971.00)		\$98,251.45	\$18.15		\$1,586,928.06
3/8/2013													
4/9/2013													
12/19/2008	Santa Lucia Bancorp, Alascadero, CA	\$4,000,000.00	\$3,131,111.11	\$2,800,000.00		4,000	\$700.00	(\$1,200,000.00)			\$7.79		\$331,111.11
10/21/2011													
3/27/2009	SBT Bancorp, Inc., Simsbury, CT <sup>14,44</sup>	\$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 <sup>1</sup>	\$64,779,000.00	\$67,294,638.84	\$64,779,000.00		64,779	\$1,000.00						\$1,115,638.84
5/20/2009													
6/24/2009										\$1,400,000.00			
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)			\$15.79		\$8,585,770.38
4/3/2012													
5/30/2012										\$55,000.00			
12/23/2008	Seacoast Commerce Bank, Chula Vista, CA <sup>13,44</sup>	\$1,800,000.00	\$2,153,780.00	\$1,800,000.00		1,800	\$1,000.00			\$90,000.00	\$16.25		\$263,780.00
9/1/2011													
2/13/2009	Security Bancshares of Pulaski County, Inc., Waynesville, MO <sup>1,4</sup>	\$2,152,000.00	\$1,983,756.24	\$174,537.72		262	\$692.61	(\$77,462.28)					\$449,072.72
12/10/2012													
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 <sup>13,44</sup>	\$5,803,000.00	\$6,888,017.86	\$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 <sup>13,44</sup>	\$6,815,000.00	\$8,152,698.33	\$6,815,000.00		6,815	\$1,000.00			\$341,000.00	\$19.50		\$996,698.33
9/15/2011													
6/26/2009	Security Capital Corporation, Batesville, MS <sup>13,14,36,11</sup>	\$17,388,000.00	\$19,063,111.00	\$17,388,000.00		17,388	\$1,000.00			\$522,000.00			\$1,153,111.00
9/29/2010													
12/19/2008	Security Federal Corporation, Aiken, SC <sup>1,15,16</sup>	\$18,000,000.00	\$19,650,000.00	\$18,000,000.00		18,000	\$1,000.00				\$20.50		\$1,600,000.00
9/29/2010													
7/31/2013													
2/20/2009	Security State Bancshares, Inc., Charleston, MD <sup>13,14,44</sup>	\$12,500,000.00	\$14,888,679.86	\$12,500,000.00		12,500	\$1,000.00			\$625,000.00			\$1,763,679.86
9/22/2011													
5/1/2009	Security State Bank Holding Company, Jamestown, ND <sup>14,15</sup>	\$10,750,000.00	\$14,543,635.13	\$10,750,000.00		10,750,000	\$1.17		\$1,784,607.50	\$720,368.55			\$1,414,005.16
6/24/2013													
7/26/2013					(\$125,346.08)								
11/21/2008	Severn Bancorp, Inc., Annapolis, MD	\$23,393,000.00	\$26,915,463.85	\$23,367,267.70		23,393	\$998.90	(\$25,732.30)			\$5.05	556,976	\$3,781,868.83
9/25/2013													
10/29/2013					(\$233,672.68)								
1/9/2009	Shore Bancshares, Inc., Easton, MD <sup>1</sup>	\$25,000,000.00	\$25,358,333.33	\$25,000,000.00		25,000	\$1,000.00				\$11.98	172,970	\$333,333.33
4/15/2009													
11/16/2011										\$25,000.00			
6/26/2009	Signature Bancshares, Inc., Dallas, TX <sup>13,14,15</sup>	\$1,700,000.00	\$1,994,587.59	\$1,700,000.00		1,700,000	\$1.00			\$85,000.00	\$136.12		\$209,587.59
12/15/2010													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/12/2008	Signature Bank, New York, NY <sup>11</sup>	\$120,000,000.00	\$132,967,606.41	\$120,000,000.00		120,000	\$1,000.00			\$11,150,939.74			\$1,816,666.67
3/31/2009													
3/16/2010													
1/16/2009	SomerSet Hills Bancorp, Bernardsville, NJ <sup>11</sup>	\$7,414,000.00	\$7,816,685.55	\$7,414,000.00		7,414	\$1,000.00			\$275,000.00	\$10.15		\$127,685.55
6/24/2009													
2/20/2009	Sonoma Valley Bancorp, Sonoma, CA <sup>13,27,32</sup>	\$8,653,000.00	\$497,164.00					(\$8,653,000.00)					\$347,164.00
8/20/2010													
1/9/2009	Sound Banking Company, Morehead City, NC <sup>14</sup>	\$3,070,000.00	\$3,575,224.44	\$2,852,412.70	(\$25,000.00)	3,070	\$922.61	(\$237,587.30)		\$124,412.34	\$7.85		\$643,399.40
11/13/2012													
1/11/2013													
12/5/2008	South Financial Group, Inc./Carolina First Bank, Greenville, SC	\$347,000,000.00	\$146,965,329.86	\$130,179,218.75		130,179	\$1,000.00	(\$216,820,781.25)		\$400,000.00			\$16,386,111.11
9/30/2010													
7/17/2009													
3/8/2013	SouthCrest Financial Group, Inc., Fayetteville, GA <sup>14</sup>	\$12,900,000.00	\$13,109,014.25	\$1,814,620.00		2,000	\$907.31	(\$185,380.00)		\$588,264.19	\$6.45		\$933,494.05
3/11/2013													
4/9/2013					(\$117,042.99)								
1/16/2009	Southern Bancorp, Inc., Arkadelphia, AR <sup>11,36</sup>	\$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				\$30.85		\$8,338,046.14
10/1/2012													
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)			\$24.41		\$2,897,640.33
7/25/2012										\$1,100,000.00			
5/15/2009	Southern Heritage Bancshares, Inc., Cleveland, TN <sup>14,45</sup>	\$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 <sup>14,44</sup>	\$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													
12/5/2008	Southern Missouri Bancorp, Inc., Poplar Bluff, MO <sup>44</sup>	\$9,550,000.00	\$13,504,763.89	\$9,550,000.00		9,550	\$1,000.00				\$24.02		\$1,254,763.89
5/13/2015										\$2,700,000.00			
6/12/2009	SouthFirst Bancshares, Inc., Sycauga, AL <sup>3</sup>	\$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	\$3.30		\$364,796.34
6/29/2015													
8/6/2015													
12/5/2008	Southwest Bancorp, Inc., Stillwater, OK <sup>11</sup>	\$70,000,000.00	\$85,247,569.91	\$70,000,000.00		70,000	\$1,000.00				\$15.05		\$12,960,372.91
8/8/2012													
5/29/2013													
3/13/2009	Sovereign Bancshares, Inc., Dallas, TX <sup>14,44</sup>	\$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., Bristow, OK <sup>8</sup>	\$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 <sup>9</sup>	\$3,000,000.00	\$1,412,658.00										\$1,412,658.00
4/24/2009													
2/22/2013	Standard Bancshares, Inc., Hickory Hills, IL <sup>14,24</sup>	\$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

Continued on next page

**CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)**

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
12/5/2008	State Bancorp.												
12/14/2011	Inc./Valley National Bancorp., Jericho, NY <sup>11,61</sup>	\$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 <sup>13,17,24</sup>	\$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	State Bankshares, Inc., Fargo, ND <sup>11</sup>	\$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, IN <sup>13,16</sup>	\$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	State Street Corporation, Boston, MA <sup>12,16</sup>	\$2,000,000,000.00	\$2,123,611,111.12	\$2,000,000,000.00		20,000	\$1,000,000.00		\$60,000,000.00		\$58.52		\$63,611,111.12
6/17/2009													
7/8/2009													
6/26/2009	Stearns Financial Services, Inc., St. Cloud, MN <sup>13,15</sup>	\$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													
9/25/2009	Steele Street Bank Corporation, Denver, CO <sup>15,17,25</sup>	\$11,019,000.00	\$13,078,672.60	\$11,019,000.00		11,019,000	\$1.00		\$331,000.00				\$1,728,672.60
9/1/2011													
12/19/2008													
4/13/2011	StellarOne Corporation, Charlottesville, VA <sup>11</sup>	\$30,000,000.00	\$37,191,875.00	\$7,500,000.00		7,500	\$1,000.00		\$24,630,000.00		\$24.63		\$4,271,875.00
12/28/2011													
12/18/2013													
12/23/2008	Sterling Bancorp., New York, NY <sup>11</sup>	\$42,000,000.00	\$47,869,108.33	\$42,000,000.00		42,000	\$1,000.00		\$945,775.00		\$15.93		\$4,923,333.33
4/27/2011													
5/18/2011													
5/5/2009	Sterling Bancshares, Inc., Houston, TX <sup>11</sup>	\$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	Sterling Financial Corporation, Spokane, WA <sup>13</sup>	\$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		\$15.86		\$7,594,128.88
8/20/2012													
9/19/2012													
1/30/2009	Stewardship Financial Corporation, Midland Park, NJ <sup>14</sup>	\$10,000,000.00	\$11,400,453.22	\$10,000,000.00		10,000	\$1,000.00		\$107,398.00		\$5.78		\$1,293,055.22
9/1/2011													
10/26/2011													
2/6/2009	Stockmens Financial Corporation, Rapid City, SD <sup>13,14</sup>	\$15,568,000.00	\$18,101,553.84	\$4,000,000.00		4,000	\$1,000.00		\$778,000.00				\$1,755,553.84
1/12/2011													
3/16/2011													
1/23/2009	Stonebridge Financial Corp., West Chester, PA <sup>14</sup>	\$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
3/26/2013				\$107,935.66		622	\$173.53	(\$514,064.34)	\$8,358.99				
3/27/2013													
4/9/2013					(\$25,000.00)								
6/19/2009	Suburban Illinois Bancorp, Inc., Elmhurst, IL <sup>15,23</sup>	\$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	Summit State Bank, Santa Rosa, CA <sup>14</sup>	\$8,500,000.00	\$9,930,625.00	\$8,500,000.00		8,500	\$1,000.00		\$315,000.00		\$13.25		\$1,115,625.00
8/4/2011													
9/14/2011													
1/9/2009	Sun Bancorp, Inc., Vineland, NJ <sup>11</sup>	\$89,310,000.00	\$92,513,970.83	\$89,310,000.00		89,310	\$1,000.00		\$210,000.00		\$20.71		\$1,103,970.83
4/8/2009													
5/27/2009													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
11/14/2008		\$3,500,000,000.00											
12/31/2008	SunTrust Banks, Inc., Atlanta, GA <sup>1</sup>	\$1,350,000,000.00	\$5,448,052,772.51	\$4,850,000,000.00		48,500	\$1,000,000.00			\$36.08			\$567,986,111.11
3/30/2011										\$30,066,661.40			
9/28/2011													
12/5/2008	Superior Bancorp Inc., Birmingham, AL <sup>24,49,97</sup>	\$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 <sup>8,11,14</sup>	\$2,000,000.00	\$2,314,972.22	\$2,000,000.00		2,000	\$1,000.00			\$100,000.00	\$11.70		\$214,972.22
12/29/2010													
12/12/2008													
4/21/2010	Sequehana Bancshares, Inc., Linz, PA <sup>1</sup>	\$300,000,000.00	\$328,991,401.58	\$200,000,000.00		200,000	\$1,000.00				\$33.27		\$23,722,222.22
12/22/2010				\$100,000,000.00		100,000	\$1,000.00						
1/19/2011										\$5,269,179.36			
4/10/2009	SV Financial, Inc., Sterling, IL <sup>3,11,14</sup>	\$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 <sup>12,16</sup>	\$235,000,000.00	\$253,929,027.78	\$235,000,000.00		235,000	\$1,000.00				\$102.05		\$12,109,027.78
6/16/2010										\$6,820,000.00			
5/8/2009	Sword Financial Corporation, Horicon, WI <sup>13,24</sup>	\$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 <sup>1</sup>	\$967,870,000.00	\$1,190,614,526.39	\$967,870,000.00		967,870	\$1,000.00				\$28.91	2,215,820	\$222,744,526.39
7/26/2013													
1/16/2009	Svinga Bancorp, Boise, ID <sup>8,10,9</sup>	\$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	\$893.50	(\$11,163,649.50)		\$9,839,273.00			\$18,751,437.56
7/18/2012													
8/28/2009	TCB Corporation/Country Bank, Greenwood, SC <sup>15,17,45</sup>	\$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 <sup>9,10</sup>	\$11,730,000.00	\$690,832.08					(\$11,730,000.00)					\$690,832.08
12/13/2013													
11/14/2008	TFC Financial Corporation, Wayzata, MN <sup>1</sup>	\$361,172,000.00	\$378,547,699.45	\$361,172,000.00		361,172	\$1,000.00				\$12.26		\$7,925,718.89
4/22/2009										\$9,449,980.56			
12/21/2009													
12/23/2008	TFCB Financial Corp., Dayton, OH <sup>11,14</sup>	\$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 <sup>3,97</sup>	\$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 <sup>14</sup>	\$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	Texas Capital Bancshares, Inc., Dallas, TX <sup>1</sup>	\$75,000,000.00	\$82,777,816.21	\$75,000,000.00		75,000	\$1,000.00			\$6,559,066.21	\$38.38		\$1,218,750.00
5/13/2009													
3/17/2010													
1/9/2009	Texas National Bancorporation, Jacksonville, TX <sup>8,11,14</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss/ (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
8/7/2009	The ANB Corporation, Terrell, TX <sup>13,14,44</sup>	\$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
12/12/2008													
3/10/2010	The Bancorp, Inc., <sup>7</sup> Wilmington, DE <sup>12,16</sup>	\$45,220,000.00	\$52,787,673.44	\$45,220,000.00		45,220	\$1,000.00			\$5.72			\$2,813,688.89
9/8/2010													
2/6/2009	The Bank of Connecticut, Mbock, NC <sup>5</sup>	\$4,021,000.00	\$1,912,684.00	\$1,742,850.00		4,021	\$433.44	(\$2,278,150.00)		\$4,753,984.55			\$169,834.00
12/3/2010													
2/13/2009													
12/22/2010	The Bank of Kentucky Financial Corporation, Crestview Hills, KY <sup>11</sup>	\$34,000,000.00	\$40,091,342.55	\$17,000,000.00		17,000	\$1,000.00			\$33.27	276,078		\$3,940,694.00
11/23/2011													
5/29/2013													
1/16/2009													
12/10/2012	The Baraboo Bancorporation, Inc., Baraboo, WI <sup>8,12</sup>	\$20,749,000.00	\$18,023,831.85	\$1,956,900.00		3,000	\$652.30	(\$1,043,100.00)		\$403,161.92			\$3,766,126.61
12/11/2012													
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			\$662,083.33
4/19/2012													
12/19/2008	The Elmira Savings Bank, FSB, Elmira, NY <sup>4</sup>	\$9,090,000.00	\$11,795,867.07	\$9,090,000.00		9,090	\$1,000.00			\$18.01			\$1,219,575.00
8/25/2011													
5/6/2015										\$1,486,292.07			
1/9/2009													
8/24/2011	The First Bancorp, Inc., Damanscotta, ME <sup>11</sup>	\$25,000,000.00	\$29,722,063.78	\$2,500,000.00		2,500	\$1,000.00			\$19.51			\$4,332,986.11
3/27/2013													
5/8/2013													
5/28/2015										\$389,077.67			
2/6/2009													
9/29/2010	The First Bancshares, Inc., Hattiesburg, MS <sup>11,36</sup>	\$5,000,000.00	\$5,714,215.56	\$5,000,000.00		5,000	\$1,000.00			\$302,410.00			\$411,805.56
5/13/2015													
2/27/2009	The First State Bank of Mobeete, TX <sup>11,14</sup>	\$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 <sup>11,14</sup>	\$301,000.00	\$379,458.89	\$301,000.00		301	\$1,000.00			\$15,000.00			\$63,468.89
12/19/2012													
6/26/2009	The Hartford Financial Services Group, Inc., Hartford CT <sup>1</sup>	\$3,400,000,000.00	\$4,236,125,671.00	\$3,400,000,000.00		3,400,000	\$1,000.00			\$706,264,559.89			\$129,861,111.11
3/31/2010													
9/27/2010													
5/22/2009	The Landrum Company, Columbia, MO <sup>1,44</sup>	\$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	The Little Bank, Incorporated, Kinston, NC <sup>14</sup>	\$7,500,000.00	\$9,232,652.17	\$7,359,000.00		7,500	\$981.20	(\$141,000.00)		\$371,250.00			\$1,575,992.17
10/31/2012													
1/11/2013					(\$73,590.00)								
12/31/2008													
2/10/2010	The PNC Financial Services Group Inc., Pittsburgh, PA <sup>1</sup>	\$7,579,200,000.00	\$8,320,638,950.83	\$7,579,200,000.00		75,792	\$100,000.00			\$84.57			\$421,066,666.67
5/5/2010													
2/20/2009	The Private Bank of California, Los Angeles, CA <sup>1,44</sup>	\$5,450,000.00	\$6,474,752.14	\$5,450,000.00		5,450	\$1,000.00			\$273,000.00			\$751,752.14
9/1/2011													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/9/2009													
3/8/2013	The Queensborough Company, Louisville, GA <sup>1,4</sup>	\$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., Limerick, PA <sup>1,2,3,4</sup>	\$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 Bancorporation, Inc. (Seaside National Bank & Trust), Orlando, FL <sup>2,4</sup>	\$5,677,000.00	\$6,449,130.64	\$1,165,528.32		1,312	\$888.36	(\$146,471.68)		\$282,284.64			\$1,174,058.48
11/9/2012				\$3,877,691.40		4,365	\$888.36	(\$487,308.60)					
1/11/2013					(\$50,432.20)								
12/5/2008	TIB Financial Corp, Naples, FL	\$37,000,000.00	\$13,444,359.59			12,120	\$1,000.00	(\$24,880,362.63)		\$40,000.00	\$30.85		\$1,284,722.22
9/30/2010				\$12,119,637.37									
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 <sup>1,10</sup>	\$3,800,000.00	\$223,208.00					(\$3,800,000.00)					\$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	Timberland Bancorp, Inc., Hoquiam, WA	\$16,641,000.00	\$18,857,818.52	\$1,580,962.50		1,833	\$862.50	(\$252,037.50)			\$12.64		\$3,346,628.65
11/13/2012				\$9,481,462.50		10,993	\$862.50	(\$1,511,537.50)					
1/11/2013					(\$143,528.63)								
6/11/2013										\$1,301,856.00			
4/3/2009	Titonka Bancshares, Inc., Titonka, IA <sup>8,11,14</sup>	\$2,117,000.00	\$2,569,490.36			2,117	\$1,000.00			\$106,000.00			\$346,490.36
4/4/2012				\$2,117,000.00									
2/6/2009	Toid Bancshares, Inc., Hopkinsville, KY <sup>8</sup>	\$4,000,000.00	\$5,210,672.22			4,000	\$1,000.00			\$200,000.00			\$1,010,672.22
9/25/2013				\$4,000,000.00									
12/12/2008	TowneBank, Portsmouth, VA <sup>6</sup>	\$76,458,000.00	\$88,577,166.67	\$76,458,000.00		76,468	\$1,000.00			\$1,500,000.00	\$19.19		\$10,619,166.67
9/22/2011													
5/15/2013													
1/16/2009													
2/15/2011	Treesh Oak Bancorp, Inc., Austin, TX <sup>8</sup>	\$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, MD <sup>9,14,44</sup>	\$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	Tri-County Financial Corporation, Waldorf, MD <sup>8,14,44</sup>	\$15,540,000.00	\$18,663,115.75	\$15,540,000.00		15,540	\$1,000.00			\$777,000.00			\$2,336,115.75
9/22/2011													
3/27/2009													
8/7/2012	Trinity Capital Corporation, Los Alamitos, NM <sup>8,14</sup>	\$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					(\$266,631.35)								
4/3/2009	Tri-State Bank of Memphis, Memphis, TN <sup>9,11</sup>	\$2,795,000.00	\$2,985,215.11			2,795	\$1,000.00						\$190,215.11
8/13/2010				\$2,795,000.00									
2/27/2009	TriState Capital Holdings, Inc., Pittsburgh, PA <sup>11</sup>	\$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													

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment/ Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
4/3/2009		\$2,765,000.00											
12/22/2009	TriSummit Bank, Kingsport, TN <sup>13,14,18</sup>	\$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	Trustmark Corporation, Jackson, MS <sup>11</sup>	\$215,000,000.00	\$236,287,500.00	\$215,000,000.00		215,000	\$1,000.00			\$23,030			\$11,287,500.00
12/30/2009										\$10,000,000.00			
5/29/2009	Two Rivers Financial Group, Burlington, IA <sup>14,16</sup>	\$12,000,000.00	\$14,075,133.27	\$12,000,000.00		12,000	\$1,000.00			\$600,000.00	\$23.50		\$1,475,133.27
11/14/2008													
6/17/2009	U.S. Bancorp, Minneapolis, MN <sup>11</sup>	\$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	\$40.59		\$195,220,416.67
7/15/2009													
8/7/2009	U.S. Century Bank, Miami, FL <sup>8,12</sup>	\$50,236,000.00	\$13,070,409.40	\$11,738,143.76		50,236	\$233.66	(\$38,497,856.24)		\$586,953.92			\$746,311.72
3/17/2015	UBT Bancshares, Inc., Manassasville, VA <sup>14,16</sup>	\$8,950,000.00	\$10,634,911.78	\$8,950,000.00		8,950	\$1,000.00			\$450,000.00	\$15.86		\$1,234,911.78
1/30/2009													
8/11/2011	UCBH Holdings, Inc., San Francisco, CA <sup>2,7</sup>	\$298,737,000.00	\$7,509,920.07					(\$298,737,000.00)					\$7,509,920.07
11/14/2008													
11/14/2008	Umqua Holdings Corp., Portland, OR <sup>2,15</sup>	\$214,181,000.00	\$232,156,554.58	\$214,181,000.00		214,181	\$1,000.00			\$4,500,000.00	\$15.86		\$13,475,554.58
2/17/2010													
3/31/2010													
5/1/2009	Union Bank & Trust Company, Oxford, NC <sup>3,13,18,14,15</sup>	\$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													
9/22/2011													
12/29/2009	Union Financial Corporation, Albuquerque, NM <sup>2,11,17</sup>	\$2,179,000.00	\$2,639,873.33	\$600,000.00		600	\$1,000.00			\$65,000.00			\$396,873.33
7/25/2012													
10/2/2013													
10/2/2013	Union First Market Bankshares Corporation, Bowling Green, WA <sup>15,16</sup>	\$59,000,000.00	\$62,145,972.22	\$59,000,000.00		59,000	\$1,000.00			\$450,000.00	\$24.63		\$7,935,831.57
12/19/2008													
11/18/2009													
12/23/2009	United American Bank, San Mateo, CA <sup>8</sup>	\$8,700,000.00	\$3,432,657.85	\$3,319,050.00		8,700	\$381.50	(\$5,380,950.00)		\$138,607.85			
2/20/2009					(\$25,000.00)								
7/2/2014													
9/26/2014													
1/16/2009	United Bancorp, Inc., Tucumseh, 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	\$9.07		\$3,527,704.22
6/19/2012													
7/18/2012													
12/23/2008	United Bancorporation of Alabama, Inc., Atmore, AL <sup>1,3,8</sup>	\$10,300,000.00	\$11,182,763.89	\$10,300,000.00		10,300	\$1,000.00			\$10,125.00			\$872,638.89
9/3/2010													
5/13/2015													
5/22/2009	United Bank Corporation, Barnesville, GA <sup>11,14,15</sup>	\$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													
3/27/2013	United Community Banks, Inc., Blairsville, GA	\$180,000,000.00	\$210,367,527.00	\$159,145,525.00		1,576	\$962.50	(\$59,100.00)					\$38,843,350.00
3/28/2013						13,078	\$962.50	(\$490,425.00)			\$18.47		
4/9/2013						165,346	\$962.50	(\$6,200,475.00)					
6/10/2013					(\$1,732,500.00)					\$6,677.00			

Continued on next page



## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>6</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Number of Shares Disposed	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
1/16/2009	United Financial Banking Companies, Inc., Vienna, VA <sup>1,14</sup>	\$5,658,000.00	\$6,649,963.92	\$3,000,000.00		3,000	\$1,000.00				\$283,000.00	\$20.35		\$708,963.92
9/15/2011				\$2,658,000.00		2,658	\$1,000.00							
12/5/2008														
5/15/2013	Unity Bancorp, Inc., Clinton, NJ <sup>1</sup>	\$20,649,000.00	\$28,013,814.50	\$10,324,000.00		10,324	\$1,000.00					\$11.37		\$4,657,500.50
7/3/2013				\$10,325,000.00		10,325	\$1,000.00				\$2,707,314.00			
8/28/2013														
5/22/2009														
8/8/2013	Universal Bancorp, Bloomfield, IN <sup>6</sup>	\$9,900,000.00	\$12,066,668.65	\$237,527.50		250	\$950.11	(\$12,472.50)						\$2,278,066.92
8/12/2013				\$9,168,961.50		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 <sup>2,13,15</sup>	\$11,926,000.00	\$12,948,866.40	\$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 <sup>8</sup>	\$2,861,000.00	\$3,465,216.00	\$2,861,000.00		2,861	\$1,000.00				\$143,000.00	\$1.76		\$461,216.00
3/23/2016														
12/23/2008	Uwharrie Capital Corp, Albemarle, NC <sup>3,1</sup>	\$10,000,000.00	\$12,916,040.83	\$7,742,000.00		7,742	\$1,000.00					\$4.36		\$2,416,040.83
4/3/2013				\$2,258,000.00		2,258	\$1,000.00				\$500,000.00			
10/16/2013														
1/30/2009	Valley Commerce Banc, Visalia, CA <sup>11,12</sup>	\$7,700,000.00	\$9,403,400.50	\$7,700,000.00		7,700	\$1,000.00				\$385,000.00	\$15.70		\$1,318,400.50
3/21/2012														
1/9/2009	Valley Community Bank, Pleasanton, CA <sup>8</sup>	\$5,500,000.00	\$2,947,090.75	\$2,296,800.00		5,500	\$417.60	(\$3,203,200.00)			\$45,815.25	\$12.00		\$629,475.50
10/21/2013					(\$25,000.00)									
1/6/2014														
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							
2/20/2013	Valley Financial Corporation, Roanoke, VA <sup>11</sup>	\$16,019,000.00	\$21,311,670.48	\$1,600,000.00		1,600	\$1,000.00							\$3,744,778.90
5/15/2013				\$1,600,000.00		1,600	\$1,000.00							
8/14/2013				\$1,600,000.00		1,600	\$1,000.00							
10/16/2013				\$9,619,000.00		9,619	\$1,000.00				\$1,547,891.58			
11/13/2013														
12/18/2009	Valley Financial Corp, Ltd., 1st State Bank, Sagnaw, MI <sup>13,14</sup>	\$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	Valley National Bancorp, Wayne, NJ <sup>1</sup>	\$300,000,000.00	\$318,400,781.94	\$75,000,000.00		75,000	\$1,000.00							
9/23/2009				\$125,000,000.00		125,000	\$1,000.00					\$9.54		\$18,551,519.17
12/23/2009				\$100,000,000.00		100,000	\$1,000.00							
5/24/2010											\$5,421,615.27			
6/26/2009	Veritex Holdings, Inc. (Fidelity Resources Company), Dallas, TX <sup>3,14,14</sup>	\$3,000,000.00	\$3,503,795.81	\$3,000,000.00		3,000	\$1,000.00				\$150,000.00			\$363,795.81
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		14,738	\$384.88	(\$9,065,638.56)				\$18.91	31,189	\$1,318,232.22
11/19/2013					(\$56,723.61)									
1/6/2014														
12/12/2008	Virginia Commerce Bancorp, Arlington, VA <sup>1</sup>	\$71,000,000.00	\$118,453,138.89	\$71,000,000.00		71,000	\$1,000.00				\$36,700			\$14,190,138.89
12/11/2012														
1/31/2014											\$33,263,000.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price Of Shares Disposed	(Realized) Loss / (Write-off)	Gain <sup>5</sup>	Warrant Sales	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
6/12/2009	Virginia Company Bank, Newport News, VA <sup>17</sup>	\$4,700,000.00	\$3,694,442.50	\$325,353.86		533	\$610.42	(\$207,646.14)					\$786,987.25
8/8/2013				\$2,543,620.14		4,167	\$610.42	(\$1,623,379.86)		\$63,481.25			
8/12/2013					(\$25,000.00)								
9/12/2013													
4/24/2009	Vision Bank - Texas, Richardson, TX <sup>11,14</sup>	\$1,500,000.00	\$1,898,258.59	\$787,500.00		788	\$1,000.00						\$323,288.59
12/28/2012													
7/10/2013				\$712,500.00		713	\$1,000.00			\$75,000.00	\$64.00		\$4,520,833.33
12/19/2008	WST Financial Corp., Wyomissing, PA	\$25,000,000.00	\$30,710,646.33	\$25,000,000.00		25,000	\$1,000.00			\$1,189,813.00			\$15,736,874.33
8/1/2012													
1/30/2009	W.T.B. Financial Corporation, Spokane, WA <sup>14,46</sup>	\$110,000,000.00	\$131,236,874.33	\$110,000,000.00		110,000	\$1,000.00			\$5,500,000.00			\$2,263,826.23
9/15/2011													
12/11/2009	Wachusett Financial Services, MA <sup>11,17</sup>	\$12,000,000.00	\$14,751,826.23	\$3,000,000.00		3,000	\$1,000.00						
4/4/2012				\$4,000,000.00		4,000	\$1,000.00						
1/30/2013				\$5,000,000.00		5,000	\$1,000.00			\$478,000.00			
4/23/2014													
12/19/2008	Wanwright Bank & Trust Company, Boston, MA <sup>11</sup>	\$22,000,000.00	\$23,592,311.11	\$22,000,000.00		22,000	\$1,000.00			\$568,700.00			\$1,023,611.11
11/24/2009													
12/16/2009													
1/16/2009	Washington Banking Company, Oak Harbor, WA <sup>11,16</sup>	\$26,380,000.00	\$30,628,344.45	\$26,380,000.00		26,380	\$1,000.00			\$17.57			\$2,623,344.45
1/12/2011													
3/2/2011													
11/14/2008	Washington Federal, Inc., Seattle, WA <sup>11</sup>	\$200,000,000.00	\$220,749,985.18	\$200,000,000.00		200,000	\$1,000.00			\$1,625,000.00			\$5,361,111.11
5/27/2009													
3/15/2010													
1/30/2009	Washington First Bankshares, Inc., Reston, VA <sup>18,21,44</sup>	\$6,633,000.00	\$15,317,317.86	\$6,633,000.00									\$1,510,317.86
10/30/2009													
8/4/2011				\$13,475,000.00		13,475	\$1,000.00			\$332,000.00			
6/26/2009	Waukesha Bankshares, Inc., Waukesha, WI <sup>17</sup>	\$5,625,000.00	\$6,398,893.44	\$4,831,002.80		5,212	\$926.90	(\$380,997.20)		\$18,644.66			\$1,071,379.72
2/6/2013				\$92,690.00		100	\$926.90	(\$7,310.00)		\$147,194.69			
2/7/2013				\$290,119.70		313	\$926.90	(\$22,880.30)					
2/8/2013					(\$52,138.13)								
3/26/2013													
11/21/2008	Webster Financial Corporation, Waterbury, CT <sup>11</sup>	\$400,000,000.00	\$457,333,286.51	\$100,000,000.00		100,000	\$1,000.00				\$35.90		\$36,944,444.45
3/3/2010				\$100,000,000.00		100,000	\$1,000.00						
10/13/2010				\$100,000,000.00		100,000	\$1,000.00						
12/29/2010				\$200,000,000.00		200,000	\$1,000.00						
6/8/2011										\$20,388,842.06			
10/28/2008	Wells Fargo & Co., Minneapolis, MN <sup>11</sup>	\$25,000,000,000.00	\$27,281,347,113.95	\$25,000,000,000.00		25,000	\$1,000,000.00			\$48.36			\$1,440,972,222.22
12/23/2009													
5/26/2010										\$840,374,891.73			
12/5/2008	WestBanco, Inc., Wheeling, WV <sup>11</sup>	\$75,000,000.00	\$78,804,166.67	\$75,000,000.00		75,000	\$1,000.00				\$29.71		\$4,242,500.00
9/9/2009													
12/23/2009										\$950,000.00			
12/31/2008	West Bancorporation, Inc., West Des Moines, IA <sup>11</sup>	\$36,000,000.00	\$41,195,000.00	\$36,000,000.00		36,000	\$1,000.00			\$18.23			\$4,495,000.00
6/29/2011													
8/31/2011										\$700,000.00			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Transactions Date	Institution	Investment Amount	Total Cash Back <sup>2</sup>	Capital Repayment / Disposition / Auction <sup>15</sup>	Auction Fee <sup>4</sup>	Number of Shares Disposed	Average Price of Shares Disposed	(Realized Loss) / (Write-off)	Gain <sup>5</sup>	Warrant Sales 6/30/2016	Stock Price as of 6/30/2016	Current Outstanding Warrants	Dividend/Interest Paid to Treasury
2/13/2009													
9/2/2009	Westamerica Bancorporation, San Rafael, CA <sup>11</sup>	\$83,726,000.00	\$87,360,236.61	\$41,863,000.00		41,863	\$1,000.00			\$48.71		246,698	\$2,755,980.61
11/18/2009				\$41,863,000.00		41,863	\$1,000.00						
11/21/2011										\$878,256.00			
11/21/2008	Western Alliance Bancorporation, Las Vegas, NV <sup>14</sup>	\$140,000,000.00	\$160,365,000.00	\$140,000,000.00		140,000	\$1,000.00			\$33.38			\$19,950,000.00
9/27/2011													
11/23/2011										\$415,000.00			
12/23/2008	Western Community Bancshares, Inc., Palm Desert, CA <sup>117</sup>	\$7,290,000.00	\$554,083.00					(\$7,290,000.00)					\$554,083.00
12/23/2008		\$6,855,000.00											
12/29/2009		\$4,567,000.00											
11/8/2012	Western Illinois Bancshares Inc., Mornmouth, IL <sup>3,14,18</sup>	\$13,053,910.87	\$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		10,395	\$938.67	(\$631,984.63)		\$335,417.06			
1/11/2013					(\$107,235.41)								
5/15/2009	Western Reserve Bancorp, Inc., Medina, OH <sup>31,78</sup>	\$4,700,000.00	\$5,842,197.92	\$4,700,000.00		4,700	\$1,000.00			\$8.43			\$907,197.92
11/30/2012										\$235,000.00			
2/20/2009	White River Bancshares Company, Fayetteville, AR <sup>8</sup>	\$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	Whiney 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	Wilmington Trust Corporation/M&T Bank Corporation, Wilmington, DE <sup>11</sup>	\$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	Wilsire Bancorp, Inc., Los Angeles, CA	\$62,158,000.00	\$68,809,170.52	\$68,646,694.58		62,158	\$943.51	(\$3,511,305.42)		\$10.30			\$10,282,176.36
4/3/2012										\$760,000.00			
6/20/2012													
12/19/2008	Wittrust Financial Corporation, Lake Forest, IL <sup>11</sup>	\$250,000,000.00	\$300,704,730.81	\$250,000,000.00		250,000	\$1,000.00			\$44.34			\$25,104,166.66
12/22/2010										\$25,600,564.15			
2/14/2011													
5/15/2009	Worthington Financial Holdings, Inc., Huntsville, AL <sup>3,14</sup>	\$2,720,000.00	\$2,780,391.21	\$2,343,851.20		2,720	\$861.71	(\$376,148.80)					\$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		52,625	\$915.11	(\$4,467,336.25)		\$32.52			\$8,405,557.85
4/3/2012										\$1,800,000.00			
9/12/2012													
1/16/2009		\$36,000,000.00										128,663	
7/24/2009	Yedkin Valley Financial Corporation, Elkh, NC	\$13,312,000.00	\$52,363,419.85	\$44,149,056.00		49,312	\$895.30	(\$5,162,944.00)		\$23.67			\$8,820,922.69
9/18/2012										\$55,677.00			
6/10/2013										\$20,000.00			
6/11/2013													
4/24/2009	York Traditions Bank, York, PA <sup>15,16</sup>	\$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 <sup>11</sup>	\$1,400,000,000.00	\$1,661,027,529.62	\$700,000,000.00		700,000	\$1,000.00			\$24.21			\$253,361,111.11
9/26/2012				\$700,000,000.00		700,000	\$1,000.00						
12/5/2012										\$7,666,418.51			
<b>Total</b>		<b>\$204,894,726,320.00</b>	<b>\$226,656,475,578.43</b>	<b>\$199,574,679,284.37</b>	<b>(\$38,027,858.19)</b>			<b>(\$5,095,943,531.92)</b>	<b>\$6,906,966,060.44</b>	<b>\$8,065,534,497.60</b>			

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numeric notes were taken verbatim from Treasury's 7/5/2016, Transactions Report. All amounts and totals reflect cumulative receipts from inception through 6/30/2016.

Sources: Treasury, Transactions Report, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016.

Investment Status Definition Key

Full Investment outstanding - Treasury's full investment is still outstanding

Redeemed - institution has repaid Treasury's investment

Exit - 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

Warrants outstanding - Treasury's warrant is no longer held by Treasury, but some remains

Warrants not 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.

All pricing is at par.

Total Cash back includes: net capital repayments, interest and dividends, warrant proceeds, and other income (less expenses).

Capital includes Treasury's gross capital repayments, gross auction proceeds, exchanges into CDO, and SBLF fundings.

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.

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.

This transaction was included in previous Transactions 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.

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 3/9/2010 was \$305,913,040, consisting of \$183,547,824 and \$122,365,216.

Proceeds from the disposition of TIP warrants on 3/9/2010 appear on a following page of this report.

Warrant-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.

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.

Treasury cancelled the warrants received from this institution due to its designation as a CDFI.

Repayment pursuant to Title VII, Section 7001(g) of the American Recovery and Reinvestment Act of 2009.

Redemption pursuant to a qualified equity offering.

This amount does not include accrued and unpaid dividends, which must be paid at the time of capital repayment.

The proceeds associated with the disposition of this investment do not include accrued and unpaid dividends.

Subchapter S corporation: Treasury received a warrant to purchase additional subordinated debentures (unless the institution is a CDFI), which it exercised immediately.

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.

This institution participated in an additional investment through the expansion of CPP for small banks.

Treasury did not repurchase shares in Chigroup, Inc. (Chigroup) under the CPP, targeted investment program (TIP), and Asset Guarantee Program (AGP) for a total of \$4.9 billion. On 6/9/2009, Treasury entered into an agreement with Chigroup to exchange up to \$25 billion of Treasury's investment in Fixed Rate

Cumulative Preferred Stock, Series H (CPP-Share) for Chigroup'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, indirectly converted to 7,692,307,692 shares of common stock and the associated warrant terminated on receipt of cash. Share repurchase program terminated on 9/11/2009.

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 held by Popular Capital Trust II, administrative trustee for Popular, Inc. Popular, Inc. paid a \$13.3 million exchange fee in connection with this transaction.

All of the proceeds from this sale, less the institution's bankruptcy procedure and Treasury's preferred stock, were used to pay the principal and interest on the debt of Popular Capital Trust II, administrative trustee for Popular, Inc. Popular, Inc. paid a \$13.3 million exchange fee in connection with this transaction.

As of the date of this report, this institution is in bankruptcy proceedings.

On 12/10/2009, the market for 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.

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 Capital Trust II, administrative trustee for Superior Bancorp.

On 12/11/2009, Treasury acquired First Market Bank First Market Bank (First Market) by Superior Bancorp, Inc. for a like amount of non-tax-deductible Trust Preferred Securities issued by First Market on 2/6/2009 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.

On 9/21/2010, Pacific Coast National Bancorp dismissed its bankruptcy proceedings with no recovery to any creditors or investors, including Treasury, and the investment was extinguished.

On 8/26/2010, Treasury exchanged its \$64,784,000 of preferred stock in Midwest Banc Holdings, Inc. (MBHI) for \$89,388,000 of mandatory convertible preferred stock (MCP), which is equivalent to the initial investment amount of \$84,784,000, plus \$4,604,000 of capitalized previously accrued and unpaid dividends.

Subject to the fulfillment by MBHI of the conditions related to its capital plan, the MCP may be converted to common stock.

On 8/16/2010, Treasury exchanged its \$7,500,000 of subordinated debentures in GulfSouth Private Bank, Corporation (Independent) for \$74,426,000 of mandatory convertible preferred stock (MCP), which is equivalent to the initial investment amount of \$72,000,000, plus \$2,426,000 of capitalized previously accrued and unpaid dividends. On 7/26/2013, Treasury entered into a securities purchase agreement with Independent pursuant to which Treasury agreed to sell to Independent the MCP and the warrant issued by Independent, subject to the conditions specified in such agreement. On 8/30/2013, Treasury completed the sale of the MCP and warrant to Independent pursuant to the terms of such agreement.

On 9/21/2010, Treasury completed the exchange of its \$400,000,000 of preferred stock in First BancCorp for \$424,74,000 of mandatory convertible preferred stock (MCP), which is equivalent to the initial investment amount of \$400,000,000, plus \$24,74,000 of capitalized previously accrued and unpaid dividends. On 10/7/2011, Treasury completed the completion of the conversion conditions set forth in the Certificate of Designations for the MCP, all of Treasury's MCP was converted into 32,941,797 shares of common stock of First BancCorp. Treasury received all accrued and previously unpaid dividends on the MCP at the time of the conversion. First BancCorp has agreed to have a Treasury observer attend board of directors meetings.

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 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.

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.

On 6/30/2010, Treasury exchanged its \$46,400,000 of its Series A preferred stock in First Merchants Corporation for a like amount of non-tax-deductible Trust Preferred Securities issued by First Merchants Capital Trust III.

On 7/20/2010, Treasury completed the exchange of its \$400,000,000 of preferred stock in First BancCorp for \$424,74,000 of mandatory convertible preferred stock (MCP), which is equivalent to the initial investment amount of \$400,000,000, plus \$24,74,000 of capitalized previously accrued and unpaid dividends. On 10/7/2011, Treasury completed the completion of the conversion conditions set forth in the Certificate of Designations for the MCP, all of Treasury's MCP was converted into 32,941,797 shares of common stock of First BancCorp. Treasury received all accrued and previously unpaid dividends on the MCP at the time of the conversion. First BancCorp has agreed to have a Treasury observer attend board of directors meetings.

On 8/31/2010, following the completion of the conditions related to Pacific Capital Bancorp's Pacific Capital plan, Treasury exchanged 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 12/28/10, Treasury held 3,608,332 shares of Pacific Capital common stock. Effective 11/30/2012, Pacific Capital merged with and into UnionBanCal 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.

This institution qualified to participate in the Community Development Capital Initiative (CDCI), and has completed an exchange of its Capital Purchase Program investment for Treasury's CDCI investment. Therefore this disposition amount does not represent cash proceeds to Treasury.

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 also 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.

Treasury 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.

On 1/18/2011, 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.

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.

As a result of the acquisition of NC Bancorp, Inc. (the acquired company) by Metropolitan Bank Group, Inc. for \$81,892,000 of a new series of preferred stock in Metropolitan Bank Group, Inc., which is equivalent to the initial investment amount 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.

On 7/5/2011, Treasury completed a transaction with Harris Financial Corp., a wholly-owned subsidiary of Bank of Montreal ("BMO"), for the sale of (i) all Marshall & Isley Corporation ("M&I") Preferred Stock held by Treasury for a purchase price of \$1,715,000,000 plus accrued dividends and (ii) the Treasury-held M&I

Warrant for an amount equal to \$3,250,000, pursuant to the terms of the agreement between Treasury and BMO entered into on 5/16/2011.

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

44. Repayment pursuant to Title VII, Section 7001(g) of the American Recovery and Reinvestment Act of 2009, part of proceeds received in connection with the institution's participation in the Small Business Lending Fund.
45. Repayment pursuant to Title VII, Section 7001(g) of the American Recovery and Reinvestment Act of 2009, part of proceeds received in connection with the institution's participation in the Small Business Lending Fund. Treasury was named Receiver.
46. On 11/15/2010, Pierce Commercial Bank, Tacoma, WA, was banking subsidiary of Pierce County Bank & Finance, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
47. On 11/12/2010, Tifton Banking Company, Tifton, GA, was banking subsidiary of Georgia Department of Banking & Finance, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
48. On 3/11/2011, Legacy Bank, Milwaukee, WI, the banking subsidiary of Superior Bancorp, Inc., was closed by the Office of Thrift Supervision, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
49. On 4/15/2011, Superior Bank, Birmingham, AL, the banking subsidiary of Superior Bancorp, Inc., was closed by the Office of Thrift Supervision, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
50. On 7/15/2011, First Peoples Bank, Port Saint Lucie, Florida, the banking subsidiary of FPB Bancorp, Inc., was closed by the Florida Office of Financial Regulation, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
51. On 7/15/2011, One Georgia Bank, Atlanta, GA, was closed by the Georgia Department of Banking & Finance, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
52. On 10/29/2011, Integra Bank, National Association, Evansville, Indiana, the banking subsidiary of Integra Bank Corporation, was closed by the Office of the Comptroller of the Currency, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
53. On 11/21/2011, Treasury completed the exchange of all FNB United Corp. ("FNB United") preferred stock and warrants held by Treasury for 108,555,303 shares of FNB United common stock and an amended and restated warrant, pursuant to the terms of the agreement between Treasury and FNB United entered into on 8/12/2011.
54. As a result of the acquisition of Berkshire Bancorp, Inc. (the acquired company) by Customer Bancorp, Inc. (the acquirer), the preferred stock and exercised warrants issued by the acquirer plus accrued and previously unpaid dividends, pursuant to the terms of an agreement among Treasury, the acquired company and the acquirer entered into on 9/16/2011.
55. On 9/23/2011, Citizens Bank of Northern California, Nevada City, California, the banking subsidiary of Citizens Bancorp, was closed by the California Department of Financial Institutions, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
56. Repayment pursuant to Title VII, Section 7001(g) of the American Recovery and Reinvestment Act of 2009 in connection with the institution's participation in the Small Business Lending Fund, which occurred at a later date.
57. On 10/14/2011, Country Bank, Alton, Illinois, the banking subsidiary of CB Holding Corp., was closed by the Illinois Department of Financial and Professional Regulation - Division of Banking, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
58. As a result of a reincorporation transaction whereby Crescent Financial Corporation (CFC) was merged into Crescent Financial Bancshares, Inc. (CFB), the preferred stock and warrant issued by CFC on 1/9/2009 were exchanged for a like amount of securities of CFB, pursuant to the terms of an agreement among Treasury, CFB and CFC entered into on 11/15/2011.
59. As a result of the acquisition of Center Financial Corporation by BBON Bancorp, Inc. (formerly Nara Bancorp, Inc.), the preferred stock and warrant issued by Center Financial Corporation were exchanged for a like amount of securities of BBON Bancorp, Inc., pursuant to the terms of an agreement among Treasury, Center Financial Corporation, and BBON Bancorp, Inc. entered into on 11/30/2011.
60. On 1/3/2012, Treasury completed (i) the sale to F.N.B. Corporation ("F.N.B.") of all of the preferred stock that had been issued to Treasury by Parkvale and F.N.B. effective 1/1/2012.
61. F.N.B. warrant, pursuant to the terms of the agreement between Treasury and F.N.B. entered into on 12/29/2011 in connection with the merger of Parkvale and F.N.B. effective 1/1/2012.
62. As a result of the acquisition of State Bancorp, Inc. (the acquired company) by Valley National Bancorp (the acquirer), the warrant issued by the acquired company on 12/5/2008 was exchanged for a like security of the acquirer, pursuant to the terms of an agreement among Treasury, the acquired company and the acquirer entered into on 1/1/2012.
63. On 1/27/2012, pursuant to the terms of the merger of Regents Bancshares, Inc. ("Regents") with Grandpoint Capital, Inc., Treasury received \$13,214,858.00 (representing the par amount together with accrued and unpaid dividends thereon) in respect of the preferred stock (including that received from the exercise of warrants) that had been issued to Treasury by Regents.
64. On 1/27/2012, Tennessee Commerce Bank, Franklin, TN, the banking subsidiary of Tennessee Commerce Bancorp, Inc., was closed by the Tennessee Department of Financial Institutions, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
65. On 2/10/2012, SCB Bank, Shelbyville, Indiana, the banking subsidiary of Blue River Bancshares, Inc., was closed by the Office of the Comptroller of the Currency, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
66. On 2/10/2012, Treasury entered into an agreement with Broadway Financial Corporation to exchange Treasury's \$15,000,000 of preferred stock for common stock. The exchange is subject to the fulfillment by Broadway Financial Corporation of certain conditions, including the satisfactory completion of a capital plan.
67. On 4/20/2012, Fort Lee Federal Savings Bank, Fort Lee, New Jersey, was closed by the Office of the Comptroller of the Currency, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
68. As a result of the acquisition of Community Holding Company of Florida, Inc. (the acquired company) by Community Bancshares of Mississippi, Inc. (the acquirer), the preferred stock and exercised warrants issued by the acquirer pursuant to the terms of an agreement among Treasury, the acquirer company and the acquirer entered into on 7/19/2012.
69. On 7/13/2012, Glasgow Savings Bank, Glasgow, MO, the banking subsidiary of Gregg Bancshares, Inc., was closed by the Missouri Division of Finance, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
70. On 7/27/2012, Treasury entered into an agreement with Pinacle Bank Holding Company, Inc. ("Pinacle") pursuant to which Treasury agreed to sell its CPP preferred stock back to Pinacle at a discount subject to the satisfaction of the conditions specified in the agreement.
71. On 10/19/2012, GulfSouth Private Bank, Destin, Florida, was closed by the Florida Office of Financial Regulation, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
72. On 10/19/2012, Excel Bank, Sedalia, Missouri, the banking subsidiary of Investors Financial Corporation of Pettis County, Inc., was closed by the Missouri Division of Finance, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
73. On 10/25/2012, pursuant to the terms of the merger of First Community Bancshares, Inc. ("First Community") and Equity Bancshares, Inc. ("Equity"), Treasury received a like amount of preferred stock and exercised warrants from Equity in exchange for Treasury's original investment in First Community, plus accrued and unpaid dividends, pursuant to a placement agency agreement executed on 10/23/2012.
74. On 10/29/2012, First Place Financial Corp. filed for Chapter 11 protection in the U.S. Bankruptcy Court for the District of Delaware.
75. On 2/22/2013, Treasury completed the exchange of its Standard Bancshares, Inc. preferred stock for common stock, pursuant to an exchange agreement, dated as of 11/5/2012, with Standard Bancshares, Inc., and immediately sold the resulting Standard Bancshares, Inc. common stock, pursuant to securities purchase agreements, each dated as of 11/5/2012, with W Capital Partners II, L.P., Trident SBI Holdings, LLC, PEPI Capital, L.P., LCB Investment, LLC, Cohesive Capital Partners, L.P., and Athena Select Private Investment Fund LLC.
76. On 11/2/2012, Citizens First National Bank, Princeton, IL, the banking subsidiary of Princeton National Bancorp, was closed by the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
77. On 11/3/2012, Treasury entered into an agreement with Community Financial Shares, Inc. ("CFS") pursuant to which Treasury agreed to sell CFS at a discount subject to the satisfaction of the conditions specified in the agreement.
78. In connection with the merger of Fidelity Bancorp, Inc. ("Fidelity") and WesBanco, Inc. ("WesBanco") effective 1/1/2012, Treasury (i) sold to WesBanco all of the preferred stock that had been issued by Fidelity warrant held by Treasury for a like WesBanco warrant, pursuant to the terms of an agreement among Treasury and WesBanco entered into on 11/28/2012.
79. On 11/30/2012, Western Reserve Bancorp, Inc. was acquired by an affiliate of Westfield Bancorp, Inc. Pursuant to the terms of the merger, each outstanding share of Series A and Series B preferred stock issued to Treasury was redeemed for the respective principal amount together with accrued and unpaid dividends thereon.
80. On 2/20/2013, Treasury sold its CPP preferred stock and warrant issued by First Sound Bank ("First Sound") back to First Sound for an aggregate purchase price of \$3,700,000, pursuant to the terms of the agreement between Treasury and First Sound entered into on 11/30/2012.
81. On 4/9/2013, Treasury sold its CPP preferred stock and warrant issued by PremierWest Bancorp ("PremierWest") back to PremierWest for an aggregate purchase price of \$3,000,000, pursuant to the terms of the agreement between Treasury and PremierWest entered into on 12/11/2012.
82. In connection with the merger of Community Financial Corporation ("Community Financial") and City Holding Company ("City Holding") effective 1/9/2013, Treasury (i) sold to City Holding all of the preferred stock that had been issued by Community Financial to Treasury for a purchase price of \$12,643,000 plus accrued dividends and (ii) exchanged the Community Financial warrant held by Treasury for a like City Holding warrant, pursuant to the terms of an agreement among Treasury and City Holding entered into on 1/9/2013.
83. On 1/29/2013, Treasury executed a placement agency agreement pursuant to which Treasury agreed to sell 9,950 shares of Coastal Banking Company, Inc. Preferred stock at \$815.00 per share (less a placement agent fee for net proceeds of \$8,028,157.50). On 2/6/2013, the placement agent notified Coastal Banking Company, Inc. that, pursuant to the placement agency agreement, it was terminating the transaction and, therefore, Treasury did not receive any proceeds or pay any fees in connection with the transaction.
84. On 2/15/2013, Treasury sold its CPP preferred stock and warrant issued by BancTrust Financial Group, Inc. ("BancTrust") pursuant to an agreement with BancTrust and Trustmark Corporation ("Trustmark") entered into on 2/11/2013.
85. On 8/14/2013, Treasury sold its CPP preferred stock issued by Florida Bank Group, Inc. ("FBG") back to FBG for an aggregate purchase price of \$8,000,000, pursuant to the terms of the agreement between Treasury and FBG entered into on 2/12/2013.
86. On 2/15/2013, pursuant to the terms of the merger of Pacific International Bancorp, Inc. ("Pacific International") with BBON Bancorp, Inc. ("BBON"), Treasury received \$7,474,619.97 (representing the par amount together with accrued and unpaid dividends thereon) in respect of the preferred stock that had been issued to Treasury by Pacific International. Treasury exchanged its Pacific International warrant for an equivalent warrant issued by BBON.
87. On 4/12/2013, Treasury completed (i) the sale of its CPP preferred in Citizens Republic Bank, Inc. (Citizens Republic) to FirstMerit Corporation (FirstMerit) and (ii) the exchange of its warrant in Citizens Republic for a warrant issued by FirstMerit, pursuant to a securities purchase agreement, dated as of 2/19/2013, among Treasury, FirstMerit and Citizens Republic.
88. On 4/11/2013, Treasury completed the exchange of its First Security Group, Inc. (FSG) preferred stock for common stock, pursuant to an exchange agreement, dated as of 2/25/2013, between Treasury and FSG, and sold the resulting FSG common stock, pursuant to securities purchase agreements, each dated as of 4/9/2013, between Treasury and the purchasers party thereto.
89. On 3/19/2013, Treasury exercised its warrant on a cashless basis and received (i) 186,589 shares of common stock and (ii) \$71.62 in cash in lieu of fractional shares. Treasury sold such shares of common stock on 3/19/2013.
90. As a result of the acquisition of ECB Bancorp, Inc. by Crescent Financial Bancshares, Inc., the preferred stock and warrant issued by ECB Bancorp, Inc. were exchanged for a like amount of securities of Crescent Financial Bancshares, Inc., pursuant to the terms of an agreement among Treasury, ECB Bancorp, Inc., and Crescent Financial Bancshares, Inc. entered into on 4/1/2013.
91. As a result of the merger of Annapolis Bancorp, Inc. into F.N.B. Corporation, the warrant issued by Annapolis Bancorp, Inc. was exchanged for a like warrant issued by F.N.B. Corporation, pursuant to the terms of an agreement among Treasury, Annapolis Bancorp, Inc., and F.N.B. Corporation entered into on 4/6/2013.
92. On 4/5/2013, Gold Canyon Bank, Gold Canyon, Arizona was closed by the Arizona Department of Financial Institutions, and the Federal Deposit Insurance Corporation (FDIC) was named Receiver.
93. On 9/19/2013, Indiana Bank Corp. filed for Chapter 11 protection in the U.S. Bankruptcy Court for the Southern District of Indiana.
94. On 7/17/2013, Treasury entered into a securities purchase agreement with Central Virginia Bancshares, Inc. (CVBI) and C&F Financial Corporation (C&F) pursuant to which Treasury agreed to sell to C&F the CPP preferred stock and warrant issued by CVBI, subject to the conditions specified in such agreement. The sale was completed on 10/1/2013.
95. On 8/12/2013, Anchor Bancorp Wisconsin Inc. ("Anchor") filed a voluntary petition for Chapter 11 protection in the U.S. Bankruptcy Court for the Western District of Wisconsin in order to facilitate the restructuring of Anchor. On 9/27/2013, the Plan of Reorganization became effective in accordance with its terms, pursuant to which (i) Treasury's preferred stock was exchanged for 60,000,000 shares of common stock (the "Common Stock") and (ii) Treasury sold the Common Stock to purchasers pursuant to securities purchase agreements entered into on 9/19/2013.
96. On 7/5/2013, Rogers Bancshares, Inc. filed for Chapter 11 protection in the U.S. Bankruptcy Court for the Eastern District of Arkansas.
97. On 8/22/2013, Treasury exchanged its preferred stock in Broadway Financial Corporation for 10,146 shares of common stock equivalent representing (i) 50% of the liquidation preference of the preferred stock, plus (ii) 100% of previously accrued and unpaid dividends on the preferred stock (\$2,646,000). The common stock equivalent will be converted to common stock upon the receipt of certain shareholder approvals.
98. This institution has entered into bankruptcy or receivership. For a full list of institutions that have entered bankruptcy or receivership and Treasury's remaining investments, reference appendices B and C in the section titled "Capital Purchase Program Institutions" in the most recent report to congress found on Treasury's website: <http://www.treasury.gov/initiatives/financial-stability/reports/Pages/MonthlyReport-to-Congress.aspx>.
99. On 10/30/2013, Treasury entered into an agreement with Monarch Community Bancorp, Inc. ("Monarch") pursuant to which Treasury agreed to sell to Monarch Treasury's remaining investments, reference appendices B and C in the section titled "Capital Purchase Program Institutions" in the most recent report to congress found on Treasury's capital plan. On 11/15/2013, the exchange of the CPP warrant and preferred stock for common stock was completed and Treasury sold such common stock to purchasers pursuant to securities purchase agreements dated as of 11/15/2013.
100. On 12/5/2013, Treasury's 10,146 shares of common stock equivalent in Broadway Financial Corporation converted to 10,146,000 shares of common stock.
101. On 12/13/2013, Texas Community Bank, National Association, The Woodlands, Texas, the banking subsidiary of TCB Holding Company, was closed by the Office of the Comptroller of the Currency, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
102. 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.

Continued on next page

## CPP TRANSACTIONS DETAIL, AS OF 6/30/2016 (CONTINUED)

- 108 On 10/15/2013, Treasury entered into a securities purchase agreement with First-Citizens Bank & Trust Company (FCBT) and 1st Financial Services Corporation (FFSC) pursuant to which Treasury agreed to sell to FCBT the CPP preferred stock and warrant issued by FFSC, subject to the conditions specified in such agreement. The sale was completed on 12/31/2013.
- 109 On 1/31/2014, Syringa Bank, Boise, Idaho, the banking subsidiary of Syringa Bancorp, was closed by the Idaho Department of Finance, which appointed the Federal Deposit Insurance Corporation (FDIC) as receiver.
- 110 On 4/17/2014, pursuant to the terms of the merger of Alaska Pacific Bancshares, Inc. with Northern Bancorp, Inc., Treasury received \$2,370,908.28 for the warrants that had been issued to Treasury by Alaska Pacific Bancshares, Inc.
- 111 On 4/18/2014, Treasury entered into an agreement with Bank of the Carolinas Corporation (BOCR) pursuant to which Treasury agreed to sell its CPP preferred stock and warrant back to BOCR at a discount subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 7/16/2014.
- 112 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.
- 113 On 4/25/2014, 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.
- 114 On 4/28/2014, 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 \$53,222.87, respectively, from Idaho Bancorp (after payment to the Department of Justice of a 3% litigation fee).
- 115 On 4/30/2014, 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, ELP Sidercup Fund, Series LLC, Endeavour Regional Bank Opportunities Fund II LP, Hot Creek Investors, L.P., JSD Partners, LP, and RB Investors, LP.
- 116 On 5/23/2014, Treasury completed the sale of its CommunityOne Bancorp common stock in an underwritten public offering.
- 117 On 5/30/2014, Treasury entered into a securities purchase agreement with Highland Independent Bancshares, Inc. ("Highland") 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.
- 118 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.
- 119 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.
- 120 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.
- 121 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 Intermarket Community Bancorp to Columbia subject to the satisfaction of the conditions specified in the agreement. The sale was completed on 10/31/2014.
- 122 The subsidiary bank of Rising Sun Bancorp, NGRS Financial, was closed by the Maryland Office of the Commissioner of Financial Regulation, and the FDIC was named Receiver on Friday, 10/17/2014.
- 123 On 8/29/2014, 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 November 25, 2014.
- 124 On 12/10/2014, Treasury sold all of its preferred stock issued by RQAL Bancorp purchasers for total proceeds of \$3.9 million, pursuant to a securities purchase agreement dated as of November 25, 2014.
- 125 As a result of the merger of Farmers & Merchants Bancshares, Inc. into Allegiance Bancshares, Inc., the outstanding preferred 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 set forth in the merger agreement.
- 126 On 2/11/2015, 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.
- 127 On 3/17/2015, Treasury sold all of its preferred stock to purchasers for total proceeds of \$12.3 million, pursuant to securities purchase agreements dated as of March 17, 2015.
- 128 On 7/15/2015, Treasury entered into an agreement with Suburban Hills Bancorp, a Suburban, pursuant to which Treasury agreed to sell its CPP preferred stock to Suburban for total proceeds of \$15,750,000, plus (ii) all accrued and unpaid dividends through 4/1/2015 subject to the conditions specified in such agreement.
- 129 On 8/4/2015, this transaction was completed with a merger between Suburban and Wintrust Financial Corporation. The sale was completed on 7/16/2015.
- 130 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.
- 131 On 3/4/2011, 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.
- 132 On 6/27/2015, Treasury entered into an agreement with Padasco Bancorp, Inc. and Howard Bancorp, Inc., in connection with a merger, pursuant to which Treasury agreed to sell its Padasco 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.
- 133 On 9/18/2015, Treasury entered into an agreement with Goldwater Bank, N.A. and Kent Weichert, pursuant to which Treasury agreed to sell all of its CPP preferred stock issued by Goldwater Bank, N.A. to Weichert 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.
- 134 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.
- 135 On 11/13/2015, Treasury received \$3.88 million from the Department of Justice as a payment related to the United States' \$4.00 million Fales Claims Act action against the estate and trusts of the late Larrion P. Stuart, former owner, president, and Chief Executive Officer of One Financial Corporation.
- 136 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.
- 137 On 2/29/2016, Treasury entered into an agreement with HCSB (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 4/11/2016.
- 138 Sonoma Valley Bancorp was liquidated and dissolved pursuant to the provision of the California Corporations Code. As part of that liquidation and dissolution, UST received a distribution of \$150,000 from Sonoma Valley Bancorp on 6/15/2016.
- 139 On 6/30/2016, Treasury completed the exchange of its Liberty Shares, Inc. preferred stock and warrant preferred stock for common stock pursuant to an exchange agreement of the same date with Liberty Shares, Inc. As part of that transaction, Treasury immediately sold the resulting Liberty Shares, Inc. common stock to purchasers pursuant to securities purchase agreements, each dated as of 6/30/2016, with the purchaser parties thereto.
- 140 On 6/28/2016, the United States completed a settlement of several lawsuits related to Treasury's investment in One Financial Corporation (OFC). As a result of that settlement, it received 344,227 shares of OFC common stock on 6/23/2016.

Sources: Treasury, Transactions Report, 7/5/2016; Dividends and Interest Report, 7/11/2016; Treasury, response SIGTARP data call, 7/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 7/1/2016.

TABLE C.2

Note	Date	Pricing Mechanism <sup>6</sup>	Number of Shares	Proceeds <sup>7</sup>
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
			<b>Total Proceeds:</b>	<b>\$31,852,354,471</b>

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes taken verbatim from 7/5/2016, 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, 7/5/2016.

TABLE C.3

### CDCI PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016

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		\$252,070	
	9/17/2010	American Bancorp of Illinois, Inc., Oak Brook, IL	Oak Brook	IL	Subordinated Debentures	\$0	\$0	\$5,457,000	Par		\$957,673	
6	9/24/2010	Atlantic City Federal Credit Union, Lander, WY	Lander	WY	Subordinated Debentures	\$0	\$0	\$2,500,000	Par	9/26/2012 <sup>6</sup>	\$2,500,000	\$0
										9/10/2014 <sup>6</sup>	\$2,372,000	\$0
										1/7/2015 <sup>6</sup>	\$1,000,000	\$0
6	9/24/2010	Banbridge Bancshares, Inc., Bainbridge, GA	Bainbridge	GA	Preferred Stock	\$0	\$0	\$3,372,000	Par		\$1,000,000	\$273,637
										3/13/2013 <sup>6</sup>	\$3,297,000	\$0
8	9/29/2010	Bancorp of Okolona, Inc., Okolona, MS	Okolona	MS	Subordinated Debentures	\$0	\$0	\$3,297,000	Par		\$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	\$9,107,320
6, 12	9/29/2010	BankMsiana, Palisades Park, NJ	Palisades Park	NJ	Preferred Stock	\$0	\$0	\$5,250,000	Par	10/1/2013 <sup>6</sup>	\$5,250,000	\$0
6	9/29/2010	Bethex Federal Credit Union, Bronx, NY	Bronx	NY	Subordinated Debentures	\$0	\$0	\$502,000	Par	11/18/2015 <sup>6</sup>	\$502,000	\$51,567
										10/15/2014	\$3,260,000	\$0
6	9/24/2010	Brewery Credit Union, Milwaukee, WI	Milwaukee	WI	Subordinated Debentures	\$0	\$0	\$1,096,000	Par	10/3/2012 <sup>6</sup>	\$1,096,000	\$0
											\$33,750	\$44,388
											\$114,000	\$16,361
6, 11	9/24/2010	Buffalo Cooperative Federal Credit Union, Buffalo, NY	Buffalo	NY	Subordinated Debentures	\$0	\$0	\$1,145,000	Par		\$1,000,000	\$85,389
6	9/29/2010	Butte Federal Credit Union/Self-Help Federal Credit Union, Biggs, CA	Biggs	CA	Subordinated Debentures	\$0	\$0	\$6,300,000	Par	12/31/2014 <sup>6</sup>	\$1,000,000	\$0
										2/6/2013 <sup>6</sup>	\$2,500,000	\$545,350
1, 3	8/27/2010	Carver Bancorp, Inc., New York, NY	New York	NY	Common Stock	\$18,980,000	\$0	\$18,980,000	Par		\$3,800,000	\$446,507
											\$5,781,000	\$654,538
											\$0	\$0
1	8/13/2010	Citizens Bancshares Corporation, Atlanta, GA	Atlanta	GA	Preferred Stock	\$7,462,000	\$0	\$0	Par		\$0	\$1,354,759
2a	9/17/2010	Community Bancshares of Mississippi, Inc., Brandon, MS	Brandon	MS	Preferred Stock	\$54,600,000	\$0	\$54,600,000	Par		\$0	\$6,145,533

Continued on next page

**CDCI PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Note	Purchase Date	Name of Institution	City	State	Investment Description	Amount from CPP	Purchase Details		Pricing Mechanism	Date	Disposition Details	
							Additional Investment	Investment Amount			Amount	Remaining Investment Amount
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		\$4,060,000	\$436,676
	9/24/2010	Community First Guam Federal Credit Union, Hagatna, GU	Hagatna	GU	Subordinated Debentures	\$0	\$0	\$2,650,000	Par		\$2,650,000	\$299,008
	9/29/2010	Community Plus Federal Credit Union, Rantoul, IL	Rantoul	IL	Subordinated Debentures	\$0	\$0	\$450,000	Par		\$450,000	\$50,650
	9/24/2010	Cooperative Center Federal Credit Union, Berkeley, CA	Berkeley	CA	Subordinated Debentures	\$0	\$0	\$2,799,000	Par		\$2,799,000	\$315,821
	9/29/2010	D.C. Federal Credit Union, Washington, DC	Washington	DC	Subordinated Debentures	\$0	\$0	\$1,522,000	Par		\$1,522,000	\$171,310
	9/29/2010	East End Baptist Tabernacle Federal Credit Union, Bridgeport, CT	Bridgeport	CT	Subordinated Debentures	\$0	\$0	\$7,000	Par		\$7,000	\$788
	9/29/2010	Episcopal Community Federal Credit Union, Los Angeles, CA	Los Angeles	CA	Subordinated Debentures	\$0	\$0	\$100,000	Par		\$100,000	\$11,256
	9/24/2010	Fairfax County Federal Credit Union, Fairfax, VA	Fairfax	VA	Subordinated Debentures	\$0	\$0	\$8,044,000	Par		\$8,044,000	\$907,631
6	9/29/2010	Faith Based Federal Credit Union, OceanSide, CA	OceanSide	CA	Subordinated Debentures	\$0	\$0	\$30,000	Par	8/19/2015*	\$30,000	\$2,933
6	9/29/2010	Fidelis Federal Credit Union, New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$14,000	Par	10/14/2015*	\$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		\$17,000,000	\$1,972,976
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*	\$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	3/25/2016*	\$7,875,000	\$267,878
6	9/29/2010	First Legacy Community Credit Union, Charlotte, NC	Charlotte	NC	Subordinated Debentures	\$0	\$0	\$1,000,000	Par	4/2/2014*	\$1,000,000	\$1,348,113
1, 7	9/29/2010	First M&F Corporation, Kosciusko, MS	Kosciusko	MS	Preferred Stock	\$30,000,000	\$0	\$30,000,000	Par	8/30/2013*	\$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		\$6,245,000	\$557,014
6	9/29/2010	Freedom First Federal Credit Union, Roanoke, VA	Roanoke	VA	Subordinated Debentures	\$0	\$0	\$9,278,000	Par	6/12/2013*	\$9,278,000	\$501,527
6	9/24/2010	Gateway Community Federal Credit Union, Missoula, MT	Missoula	MT	Subordinated Debentures	\$0	\$0	\$1,657,000	Par	10/17/2012*	\$1,657,000	\$68,397
9/17/2010	Genesee Co-op Federal Credit Union, Rochester, NY	Rochester	NY	Subordinated Debentures	\$0	\$0	\$300,000	Par		\$300,000	\$33,967	
6	9/29/2010	Greater Kinston Credit Union, Kinston, NC	Kinston	NC	Subordinated Debentures	\$0	\$0	\$350,000	Par	4/10/2012*	\$350,000	\$10,714
1	7/30/2010	Guaranty Capital Corporation, Belzoni, MS	Belzoni	MS	Subordinated Debentures	\$14,000,000	\$0	\$14,000,000	Par		\$14,000,000	\$2,513,583
9/29/2010	Hill District Federal Credit Union, Pittsburgh, PA	Pittsburgh	PA	Subordinated Debentures	\$0	\$0	\$100,000	Par		\$100,000	\$11,256	
9/17/2010	Hope Federal Credit Union, Jackson, MS	Jackson	MS	Subordinated Debentures	\$0	\$0	\$4,520,000	Par		\$4,520,000	\$511,764	
1, 2	9/10/2010	IBC Bancorp, Inc., Chicago, IL	Chicago	IL	Subordinated Debentures	\$4,205,000	\$3,881,000	\$8,086,000	Par		\$8,086,000	\$1,423,922
1	9/3/2010	IBW Financial Corporation, Washington, DC	Washington	DC	Preferred Stock	\$6,000,000	\$0	\$6,000,000	Par		\$6,000,000	\$684,000
6	9/29/2010	Independent Employers Group Federal Credit Union, Hilo, HI	Hilo	HI	Subordinated Debentures	\$0	\$0	\$698,000	Par	11/18/2015*	\$698,000	\$70,701
9/3/2010	Kimichael Bancorp, Inc., Kimichael, MS	Kimichael	MS	Subordinated Debentures	\$0	\$0	\$3,154,000	Par		\$3,154,000	\$557,312	
1	9/29/2010	Lafayette Bancorp, Inc., Oxford, MS	Oxford	MS	Preferred Stock	\$4,551,000	\$0	\$4,551,000	Par	1/27/2016*	\$4,551,000	\$484,934
6	9/24/2010	Liberty County Teachers Federal Credit Union, Liberty, TX	Liberty	TX	Subordinated Debentures	\$0	\$0	\$435,000	Par	4/2/2014*	\$87,000	\$348,000
								\$435,000	Par	12/31/2014*	\$87,000	\$261,000
								\$0	Par	12/16/2015*	\$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		\$11,334,000	\$1,278,853
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		\$898,000	\$134,545	
1	8/20/2010	M&F Bancorp, Inc., Durham, NC	Durham	NC	Preferred Stock	\$11,735,000	\$0	\$11,735,000	Par		\$11,735,000	\$1,346,265
1	8/20/2010	Mission Valley Bancorp, Sun Valley, CA	Sun Valley	CA	Preferred Stock	\$5,500,000	\$0	\$5,500,000	Par		\$5,500,000	\$1,176,634
2a	9/24/2010	Mission Valley Bancorp, Sun Valley, CA	Sun Valley	CA	Preferred Stock	\$0	\$4,836,000	\$10,336,000	Par		\$10,336,000	\$0
9/24/2010	Neighborhood Trust Federal Credit Union, New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$283,000	Par		\$283,000	\$31,933	
9/29/2010	North Side Community Federal Credit Union, Chicago, IL	Chicago	IL	Subordinated Debentures	\$0	\$0	\$325,000	Par		\$325,000	\$36,581	
9/24/2010	NorthEast Community Federal Credit Union, San Francisco, CA	San Francisco	CA	Subordinated Debentures	\$0	\$0	\$350,000	Par		\$350,000	\$39,492	
9/29/2010	Opportunities Credit Union, Burlington, VT	Burlington	VT	Subordinated Debentures	\$0	\$0	\$1,091,000	Par		\$1,091,000	\$122,798	
1	8/13/2010	PSB Holdings, Inc., Chicago, IL	Chicago	IL	Preferred Stock	\$3,000,000	\$0	\$3,000,000	Par		\$3,000,000	\$351,292
9/24/2010	Phenix Pride Federal Credit Union, Phenix City, AL	Phenix City	AL	Subordinated Debentures	\$0	\$0	\$153,000	Par		\$153,000	\$17,264	
1, 7, 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*	\$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	\$27,073	
1, 7	9/29/2010	PSB Financial Corporation, Many, LA	Many	LA	Preferred Stock	\$9,734,000	\$0	\$9,734,000	Par	12/28/2012*	\$9,734,000	\$437,489
9/24/2010	Pyramid Federal Credit Union, Tucson, AZ	Tucson	AZ	Subordinated Debentures	\$0	\$0	\$2,500,000	Par	3/9/2016*	\$1,500,000	\$276,583	
9/29/2010	Renaissance Community Development Credit Union, Somerset, NJ	Somerset	NJ	Subordinated Debentures	\$0	\$0	\$31,000	Par		\$31,000	\$3,489	
9/24/2010	Santa Cruz Community Credit Union, Santa Cruz, CA	Santa Cruz	CA	Subordinated Debentures	\$0	\$0	\$2,828,000	Par		\$2,828,000	\$319,093	

Continued on next page



## CDCI PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016 (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	Dividend/Interest Paid to Treasury	
1,7	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	\$1,884,560	
1,2	9/29/2010	Security Federal Corporation, Aiken, SC	Aiken	SC	Preferred Stock	\$18,000,000	\$4,000,000	\$22,000,000	Par	5/27/2016	\$5,660,000	\$0	\$2,476,222	
9/29/2010	Shreveport Federal Credit Union, Shreveport, LA	Shreveport	LA	Subordinated Debentures	\$0	\$2,646,000	Par	\$2,646,000	Par				\$297,822	
8/6/2010	Southern Bancorp, Inc., Arkadelphia, AR	Arkadelphia	AR	Preferred Stock	\$11,000,000	\$22,800,000	Par	\$33,800,000	Par				\$3,903,900	
9/29/2010	Southern Chautauqua Federal Credit Union, Lakewood, NY	Lakewood	NY	Subordinated Debentures	\$0	\$1,709,000	Par	\$1,709,000	Par				\$192,357	
9/29/2010	Southside Credit Union, San Antonio, TX	San Antonio	TX	Subordinated Debentures	\$0	\$1,100,000	Par	\$1,100,000	Par	10/30/2013 <sup>6</sup>	\$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				\$1,772,750	
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				\$1,927,289	
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 <sup>4</sup>	\$3,700,000	\$4,222,000	\$1,220,226	
9/24/2010	Thurston Union of Low-Income People (TULIP) Cooperative Credit Union, Olympia, WA	Olympia	WA	Subordinated Debentures	\$0	\$0	\$75,000	Par					\$8,463	
9/24/2010	Tongass Federal Credit Union, Ketchikan, AK	Ketchikan	AK	Subordinated Debentures	\$0	\$1,600,000	Par	\$1,600,000	Par				\$180,533	
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					\$47,841	
9/24/2010	Union Baptist Church Federal Credit Union, Fort Wayne, IN	Fort Wayne	IN	Subordinated Debentures	\$0	\$0	\$10,000	Par					\$1,128	
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				\$11,742,200	
6	9/29/2010	UNITHERE Federal Credit Union, (Workers United Federal Credit Union), New York, NY	New York	NY	Subordinated Debentures	\$0	\$0	\$57,000	Par	3/20/2013 <sup>6</sup>	\$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 <sup>2</sup>	\$22,115,000	\$0	\$1,596,843	
6	9/24/2010	UNO Federal Credit Union, New Orleans, LA	New Orleans	LA	Subordinated Debentures	\$0	\$0	\$743,000	Par	9/4/2013 <sup>6</sup>	\$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 <sup>6</sup>	\$491,600	\$737,400	\$124,375	
6	9/24/2010	Virginia Community Capital, Inc., Christiansburg, VA	Christiansburg	VA	Subordinated Debentures	\$0	\$0	\$245,800	Par	12/23/2015 <sup>6</sup>	\$245,800	\$0	\$0	
<b>Total Purchase Amount</b>							<b>\$570,073,000</b>	<b>\$570,073,000</b>		<b>Total Capital Repayment Amount</b>	<b>\$143,501,300</b>	<b>\$419,867,600</b>		
<b>TOTAL TREASURY COMMUNITY DEVELOPMENT INITIATIVE (CDCI) INVESTMENT AMOUNT</b>														

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes are taken verbatim from Treasury's 7/5/2016, *Transactions Report*.

<sup>1</sup> 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.

<sup>2</sup> Treasury made an additional investment in this institution at the time it entered the CDCI program.

<sup>3</sup> Treasury made an additional investment in this institution after the time it entered the CDCI program.

<sup>4</sup> 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.

<sup>5</sup> 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 \$79,900 representing the total amount of distributions paid to creditors as a result of the liquidation of Premier Bancorp, Inc.

<sup>6</sup> Repayment pursuant to Section 5 of the CDCI Certificate of Designation.

<sup>7</sup> Repayment pursuant to Section 6.10 of the CDCI Securities Purchase Agreement.

<sup>8</sup> Repayment pursuant to Section 5 of the CDCI Exchange Agreement.

<sup>9</sup> Repayment pursuant to Section 6.11 of the CDCI Securities Purchase Agreement.

<sup>10</sup> 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.

<sup>11</sup> On 12/23/2014, in connection with the merger of Butte Federal Credit Union (Butte) with Self-Help Federal 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.

<sup>12</sup> On 10/17/2013, Treasury completed the sale to Wilshire Bancorp, Inc. ("Wilshire") of all of the preferred stock that had been issued by BankAsia ("BankAsia") to Treasury for a purchase price of \$5,250,000 plus accrued dividends, pursuant to the terms of the agreement between Treasury, Wilshire and BankAsia entered into on 9/25/2013 in connection with the merger of Wilshire and BankAsia.

Sources: Treasury, *Transactions Report*, 7/5/2016; Treasury, *Dividends and Interest Report*, 7/11/2016.

Initial Investment										Exchange/Transfer/Other Details										Treasury Investment After Exchange/Transfer/Other Payment or Disposition <sup>1</sup>									
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Amount	Note	Obigor	Description	Amount/Equity %	Date	Type	Amount/Proceeds	Remaining Investment Description	Remaining Investment Amount/Equity %	Dividend/Interest Paid to Treasury											
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 (All)	Convertible Preferred Stock		11/20/2013	Disposition <sup>18</sup>	\$5,925,000,000	N/A	50												
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	\$3,000,000,000					1/23/2014	Disposition <sup>19</sup>	\$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	\$5,500,000,000	26				4/15/2014	Disposition <sup>1</sup>	\$2,375,000,000	Common Stock	17%												
										GMAC (All)	Common Stock	63.5%	5/14/2014	Disposition <sup>2</sup>	\$181,141,750	Common Stock	1.6%												
												1.4%	9/12/2014	Disposition <sup>3</sup>	\$218,680,700	Common Stock	1.4%												
												11%	10/16/2014	Disposition <sup>4</sup>	\$245,492,605	Common Stock	11%												
												0%	12/24/2014	Disposition <sup>5</sup>	\$1,277,036,382	Common Stock	0%	\$3,679,893,757											
12/30/2009	Purchase	GMAC	Trust Preferred Securities Exercised Warrants	\$2,540,000,000		3/1/2011	Exchange for amended and restated Trust Preferred Securities	\$2,667,000,000	27	GMAC (All)	Trust Preferred Securities		3/2/2011	Disposition <sup>18</sup>	\$2,667,000,000	N/A	50												
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	Disposition <sup>15</sup>	\$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	Disposition <sup>15</sup>	\$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		12/21/2012	Disposition <sup>13</sup>	\$5,500,000,000	Common Stock	21.97%												
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%	4/11/2013	Disposition <sup>14</sup>	\$1,637,839,844	Common Stock	17.69%	\$756,714,508											
												13.80%	6/12/2013	Disposition <sup>15</sup>	\$1,031,700,000	Common Stock	13.80%												
												7.32%	9/13/2013	Disposition <sup>16</sup>	\$3,822,724,832	Common Stock	7.32%												
												2.24%	11/20/2013	Disposition <sup>17</sup>	\$2,563,441,956	Common Stock	2.24%												
												0.00%	12/9/2013	Disposition <sup>19</sup>	\$1,208,249,982	Common Stock	0.00%												
5/21/2009	Purchase	General Motors Corporation	Debt Obligation w/Additional Note	\$360,624,198	6	7/10/2009	Exchange for common stock in New GM	\$360,624,198	7	General Motors Holdings LLC	Debt Obligation	\$7,072,488,605	7/10/2009	Partial Repayment	\$360,624,198	Debt Obligation	\$6,711,864,407												
													12/18/2009	Partial Repayment	\$1,000,000,000	Debt Obligation	\$5,711,864,407												
													1/21/2010	Partial Repayment	\$35,084,421	Debt Obligation	\$5,676,779,986												
													3/31/2010	Partial Repayment	\$1,000,000,000	Debt Obligation	\$4,676,779,986												
													4/20/2010	Repayment	\$4,676,779,986	N/A	50												

Continued on next page

**AIFP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Initial Investment										Treasury Investment After Exchange/Transfer/Other Payment or Disposition <sup>1</sup>									
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Amount Note	Obligor	Note	Description	Amount/Equity %	Date	Type	Amount/Proceeds	Remaining Investment Description	Remaining Investment Amount/Equity %	Dividend/Interest Paid to Treasuries	
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	Debt Obligation 29	\$985,805,085	3/31/2011	Partial Repayment	\$50,000,000	Right to recover proceeds	N/A		
													4/5/2011	Partial Repayment	\$45,000,000	Right to recover proceeds	N/A		
													5/3/2011	Partial Repayment	\$15,887,795	Right to recover proceeds	N/A		
													12/16/2011	Partial Repayment	\$144,444	Right to recover proceeds	N/A		
													12/23/2011	Partial Repayment	\$18,890,294	Right to recover proceeds	N/A		
													1/11/2012	Partial Repayment	\$6,713,489	Right to recover proceeds	N/A		
													10/23/2012	Partial Repayment	\$435,097	Right to recover proceeds	N/A		
													5/22/2013	Partial Repayment	\$10,048,968	Right to recover proceeds	N/A		
													9/20/2013	Partial Repayment	\$11,832,877	Right to recover proceeds	N/A		
													12/27/2013	Partial Repayment	\$410,705	Right to recover proceeds	N/A		
													1/9/2014	Partial Repayment	\$470,269	Right to recover proceeds	N/A		
													5/22/2015	Partial Repayment	\$8,325,185	Right to recover proceeds	N/A		
1/16/2009	Purchase	Chrysler FinCo	Debt Obligation w/Additional Note	\$1,500,000,000	13								3/17/2009	Partial Repayment	\$3,499,055	Debt Obligation w/Additional Note	\$1,496,500,945		
													4/17/2009	Partial Repayment	\$31,810,122	Debt Obligation w/Additional Note	\$1,464,690,823		
													5/18/2009	Partial Repayment	\$51,136,084	Debt Obligation w/Additional Note	\$1,413,554,739	\$7,405,894	
													6/17/2009	Partial Repayment	\$44,357,710	Debt Obligation w/Additional Note	\$1,369,197,029		
													7/14/2009	Repayment	\$1,369,197,029	Additional Note	\$0		
													7/14/2009	Repayment*	\$15,000,000	N/A	\$0		

Continued on next page

Chrysler  
FinCo,  
Farmington  
Hills, MI

**AIFP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Initial Investment			Exchange/Transfer/Other Details			Treasury Investment After Exchange/Transfer/Other				Payment or Disposition		Remaining Investment		Dividend/Interest	
Date	Transaction Type	Seller	Description	Amount	Note	Date	Type	Note	Amount/Equity %	Description	Type	Amount/Proceeds	Investment Description	Amount/Equity %	Paid to Treasury
1/2/2009	Purchase	Chrysler Holding	Debt Obligation w/Additional Note	\$4,000,000,000	19	6/10/2009	Transfer of debt to New Chrysler	Chrysler Holding	\$3,500,000,000	5/14/2010	Termination and settlement payment <sup>(1)</sup>	\$1,900,000,000	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	\$0	
5/1/2009	Purchase	Old Chrysler	Debt Obligation w/Additional Note	\$1,888,153,580	16	4/30/2010	Completion of bankruptcy proceeding; transfer of collateral security to liquidation trust	Old Carco Liquidation Trust	(\$1,888,153,580)	5/10/2010	Proceeds from sale of collateral	\$30,544,528	Right to recover proceeds	N/A	
5/20/2009	Purchase	Old Chrysler	Debt Obligation w/Additional Note	\$0	17					9/9/2010	Proceeds from sale of collateral	\$9,666,784	Right to recover proceeds	N/A	
										12/29/2010	Proceeds from sale of collateral	\$7,844,409	Right to recover proceeds	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	
										9/29/2015	Proceeds from sale of collateral	\$6,341,426	Right to recover proceeds	N/A	
										2/26/2016	Proceeds from sale of collateral	\$2,000,000	Right to recover proceeds	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	Chrysler Group LLC	\$0	5/24/2011	Repayment - Principal	\$5,076,460,000	N/A	\$0	
										5/24/2011	Termination or undrawn facility <sup>(2)</sup>	\$2,065,540,000	N/A		
										5/24/2011	Repayment* - Additional Note	\$288,000,000	N/A		
										5/24/2011	Repayment* - Zero Coupon Note	\$100,000,000	N/A		
										Chrysler Group LLC	6.6%	7/21/2011	Disposition	\$560,000,000	\$0
										<b>Additional Proceeds*</b>				\$403,000,000	
										<b>Total Payments</b>				\$64,038,073,315	
										<b>Total Treasury Investment Amount</b>				\$11,753,165,656	

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, Transactions Report.

As used in this table and its footnotes:  
 GMAC refers to GMAC Inc., formerly known as Ally Financial, Inc. ("Ally").  
 "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 CGI Holding LLC, the company formerly known as "Chrysler Holding LLC".  
 "Old Chrysler" refers to Old Carco LLC (fka Chrysler LLC).  
 "New Chrysler" refers to Chrysler Group LLC, the company that purchased Old Chrysler's assets on 6/10/2009 in a sale pursuant to section 363 of the Bankruptcy Code.

## AIFP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)

- 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 for a portion of Old GM's common equity interest in GMAC. Treasury held a 35.4% common equity interest in GMAC. Treasury exchanged its \$884 million loan to Old GM for a portion of Old GM's common equity interest in GMAC. (See transactions marked by orange line in the table above and footnote 22.)
- 4 This transaction is an amendment to Treasury's 12/31/2008 agreement with Old GM (the "Old GM Loan"), which brought the total loan amount to \$15,400,000,000.
- 5 This transaction was a further amendment to the Old GM Loan, which brought the total loan amount to \$19,400,000,000.
- 6 This transaction was a further amendment to the Old GM Loan, which brought the total loan amount to \$19,760,624,198. The \$360,624,198 loan was used to capitalize GM Warranty LLC, a special purpose vehicle created by Old GM. On 7/10/2009, the principal amount was included in the \$7.07 billion of debt assumed by the new GM, as explained in footnote 10.
- 7 On 7/10/2009, the principal amount outstanding under the Old GM Loan and interest accrued there under were extinguished and exchanged for privately placed preferred and common equity in New GM. (See green lines in the table above.)
- 8 Under the terms of the \$33.3 billion debt-in-possession credit agreement dated 6/3/2009 with Old GM (the "GM DIP Loan"), Treasury's commitment amount was \$30.1 billion. The remaining \$2.2 billion of the financing was provided by Canadian government entities. As of 7/9/2009, \$30.1 billion of funds had been disbursed by Treasury.
- 9 On 7/10/2009, Treasury and Old GM amended the GM DIP Loan, and the principal amount and interest accrued there under were extinguished and exchanged for privately placed preferred and common equity in New GM, except for (i) \$7.07 billion, which was assumed by New GM as a new obligation under the terms of a separate credit agreement between Treasury and New GM (see transactions marked by green lines in table above) and (ii) \$986 million, which remained a debt obligation of Old GM.
- 10 In total, for the exchange of the Old GM Loan and the GM DIP Loan (other than as explained in footnote 9), Treasury received \$2.1 billion in preferred shares and 60.8% of the common shares of New GM. (See transactions marked by green lines in the table above.)
- 11 Pursuant to a corporate reorganization completed on or about 10/19/2009, the shareholders of New GM, including with respect to Treasury's preferred and common stock, became shareholders of General Motors Holding Company (the ultimate parent company of New GM), which was renamed "General Motors Company" on an equal basis to their shareholdings in New GM, and New GM was converted to "General Motors LLC." General Motors LLC is a wholly owned subsidiary of General Motors Holdings LLC, and General Motors Holdings LLC is a wholly owned subsidiary of General Motors Company.
- 12 Pursuant to a corporate reorganization completed on 10/19/2009, Treasury's loan with New GM was assigned and assumed by General Motors Holdings LLC.
- 13 The loan was funded through Chrysler LB Receivables Trust, a special purpose vehicle created by Chrysler Financial. The amount of \$1,500,000,000 represents the maximum loan amount. The loan was incrementally funded until it reached the maximum amount of \$1.5 billion on 4/9/2009.
- 14 This transaction was an amendment to Treasury's 1/2/2009 agreement with Chrysler Financial. As of 4/30/2009, Treasury's obligation to lend any funds committed under this amendment had terminated. No funds were disbursed.
- 15 The loan was used to capitalize Chrysler Warranty SPV LLC, a special purpose vehicle created by Old Chrysler.
- 16 This transaction was set forth in a credit agreement with Old Chrysler fully executed on 5/5/2009 following a term sheet executed on 5/7/2009 and made effective on 4/30/2009. Treasury's commitment was \$3.04 billion of the total \$4.1 billion debt-in-possession credit facility (the "Chrysler DIP Loan"). As of 6/30/2009, Treasury's commitment to lend under the Chrysler DIP Loan had terminated. The remaining principal amount reflects the final amount of funds disbursed under the Chrysler DIP Loan.
- 17 This transaction was an amendment to Treasury's commitment under the Chrysler DIP Loan, which increased Treasury's commitment by an amount \$756,857,000 to a total of \$3.8 billion under the Chrysler DIP Loan, which increased Treasury's obligation to lend funds committed under the Chrysler DIP Loan had terminated.
- 18 This transaction, first reported based on a term sheet fully executed on 5/27/2009 for an amount up to \$6.943 billion, was set forth in a credit agreement with New Chrysler fully executed on 6/10/2009. Under the terms of the credit agreement, Treasury made a new commitment to New Chrysler of up to \$6.642 billion. The total loan amount is up to \$7.142 billion including \$500 million of debt assumed on 6/10/2009 from Chrysler Holding originally incurred under Treasury's 1/2/2009 credit agreement with Chrysler Holding. The debt obligations are secured by a first priority lien on the assets of New Chrysler. When the sale to New Chrysler was completed, Treasury acquired the rights to 9.85% of the common equity in New Chrysler.
- 19 Pursuant to the agreement explained in footnote 18, \$500 million of this debt obligation was assumed by New Chrysler.
- 20 Under loan agreement, as amended on 7/23/2009, Treasury was entitled to proceeds Chrysler Holdco received from Chrysler FinCo equal to the greater of \$1.375 billion or 40% of the equity value of Chrysler FinCo. Pursuant to a termination agreement dated 5/14/2010, Treasury agreed to accept a settlement payment of \$1.9 billion as satisfaction in full of all existing debt obligations (including additional notes and accrued and unpaid interest) of Chrysler Holdco, and upon receipt of such payment to terminate all such obligations.
- 21 Amount of the Treasury investment exchange includes the convertible preferred shares will mandatorily convert to common stock under the conditions and the conversion price as set forth in the terms of the agreement.
- 22 On 4/30/2010, the Plan of Liquidation for the debtors of Old Chrysler approved by the respective bankruptcy court became effective (the "Liquidation Plan"). Under the Liquidation Plan, the loan Treasury had provided to Old Chrysler was extinguished without repayment, and all assets of Old Chrysler were transferred to a liquidation trust. Treasury retained the right to receive the proceeds from the liquidation from time to time of the specified collateral security attached to such loan.
- 23 On 10/27/2010, Treasury accepted an offer by General Motors Company (GM) to repurchase all of the approximately \$2.1 billion preferred stock at a price per share of \$25.50, which is equal to 102% of the liquidation preference, subject to the closing of the proposed initial public offering of GM's common stock. The repurchase was completed on 12/15/2010.
- 24 On 11/17/2010, Treasury agreed to sell 358,546,795 shares of common stock at \$32.7525 per share (which represents the \$33 public sale price less underwriting discounts and fees) pursuant to an underwriting agreement. Following settlement, the net proceeds to Treasury were \$11,743,303,903. On 11/26/2010, the underwriters exercised their option to purchase an additional 53,782,019 shares of common stock from Treasury at the same purchase price resulting in additional proceeds of \$1,761,495,577. Treasury's aggregate net proceeds from the sale of common stock pursuant to the underwriting agreement total \$13,504,799,480.
- 25 On 12/30/2010, Treasury converted \$5,500,000,000 of the total convertible preferred stock then outstanding and held by Treasury (including exercised warrants) into 531,850 shares of common stock of Ally. Following this conversion, Treasury holds \$5,937,500,000 of convertible preferred stock.
- 26 On 3/7/2011, Treasury entered into an agreement with Ally Financial, Inc. (Ally) and certain other parties to amend and restate the \$2,667,000,000 aggregate liquidation preference of its Ally trust preferred securities so to facilitate a public underwritten offering. At the time of amendment and restatement, Treasury received all outstanding accrued and unpaid dividends and a distribution fee of \$28,170,000.
- 27 On 3/2/2011, Treasury entered into an underwritten offering for all of its Ally trust preferred securities, the proceeds of which were \$2,638,830,000, which together with the distribution fee referred to in footnote 27, provided total disposition proceeds to Treasury of \$2,667,000,000. This amount does not include the accumulated and unpaid dividends on the trust preferred securities from the date of the amendment and restatement through but excluding the closing date that Treasury will receive separately at settlement.
- 28 On 3/31/2011, the Plan of Liquidation for Motors Liquidation Company (Old GM) became effective. Treasury's \$986 million loan to Old GM was converted to an administrative claim and the assets remaining with Old GM, including Treasury's liens on certain collateral and other rights attached to the loan, were transferred to liquidation trusts. On 12/15/2011, Old GM was dissolved, as required by the Plan of Liquidation. Treasury retained the right to recover additional proceeds; however, any additional recovery is dependent on actual liquidation proceeds and pending litigation.
- 29 In June 2009, Treasury provided a \$6.6 billion loan commitment to Chrysler Group LLC and received a 9.9 percent equity ownership in Chrysler Group LLC (Chrysler). In January and April 2011, Chrysler met the first and second of three performance related milestones. As a result, Flat's ownership automatically increased from 20% to 30%, and Treasury's ownership was reduced to 8.6%. On 5/24/2011, Flat, through the exercise of an equity call option, purchased an incremental 1.6% fully diluted ownership interest in Chrysler for \$1,268 billion, reducing Treasury's ownership to 6.6% (or 6.0% on a fully diluted basis). On 7/21/2011, Flat, through the exercise of an equity call option, purchased Treasury's ownership interest for \$500 million. In addition, Flat paid \$60 million to Treasury for its rights under an agreement with the UAW retirement trust pertaining to the trust's shares in Chrysler.
- 30 On 5/24/2011, Chrysler Group LLC terminated its ability to draw on the remaining \$2,066 billion outstanding under this loan facility.
- 31 On 11/17/2011, Treasury received a \$201,345,420 pro-rata tax distribution on its common stock from Ally Financial, Inc., pursuant to the terms of the Sixth Amended and Restated Limited Liability Company Operating Agreement of GMAC LLC dated 5/22/2009.
- 32 On 12/21/2012, Treasury sold 200,000,000 shares of common stock at \$27.50 per share pursuant to a letter agreement. Following settlement, the net proceeds to Treasury were \$5,500,000,000.
- 33 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).
- 34 Completion of the sale under this authority occurred on April 11, 2013.
- 35 On 6/7/2013, Treasury sold 30,000,000 shares of GM common stock in a registered public offering, at \$34.41 per share for net proceeds to Treasury of \$1,031,700,000.
- 36 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.
- 37 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.
- 38 On November 20, 2013, Ally completed a private placement of an aggregate of 216,667 shares of its common stock for an aggregate price of approximately \$1.3 billion and the repurchase of all outstanding shares of its Fixed Rate Cumulative Mandatorily Convertible Preferred Stock, Series F-2, held by Treasury, including payment for the elimination or relinquishment of any right to receive additional shares of common stock to be issued (the "Share Adjustment Right"). Ally paid to Treasury a total of approximately \$5.93 billion for the repurchase of the Series F-2 Preferred Stock and the elimination of the Share Adjustment Right. As a result of the private placement, Treasury's common stock ownership stake was diluted from 73.3 percent to 63.45 percent. Treasury continues to own 981,971 shares of common stock in Ally.
- 39 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.
- 40 On January 23, 2014, Treasury sold 410,000 shares of Ally common stock in a private offering at \$7.375 per share for gross proceeds of \$3,023,750,000.
- 41 On April 15, 2014, Treasury sold 95,000,000 shares of Ally common stock in an IPO at \$25.00 per share for net proceeds of \$2,375,000,000.
- 42 On 5/7/14/2014, the underwriters partially exercised their option to purchase an additional 7,245,670 shares of Ally common stock from Treasury at \$25.00 resulting in additional proceeds of \$181,141,750.
- 43 On August 14, 2014, Treasury gave Goldman Sachs discretionary authority, as its sales agent, to sell subject to certain parameters up to 8,890,000 shares of common stock from time to time during the period ending November 12, 2014 (or upon completion of sale). Completion of sale under this authority occurred on September 12, 2014.
- 44 On September 12, 2014, Treasury gave Goldman Sachs discretionary authority, as its sales agent, to sell subject to certain parameters up to 11,249,044 shares of common stock from time to time during the period ending on December 11, 2014 (or upon completion of the sale). Completion of the sale under this authority occurred on October 16, 2014.
- 45 On December 24, 2014, Treasury sold 54,926,296 shares of Ally common stock in an underwritten offering at \$23.25 per share for net proceeds of \$1,277,036,382.
- 46 For the purpose of this table, income (dividends and interest) are presented in aggregate for each AIFP participant.
- a According to Treasury, the GM warrant was "Exchanged out of bankruptcy ext."
- c This table includes AWQP transactions.

Sources: Treasury, Transactions Report, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016.

TABLE C.5  
ASSP TRANSACTION DETAIL, AS OF 6/30/2016

Seller		Adjustment Details				Repayment								
Note	Date	Institution Name	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Adjustment Date	Adjustment Amount	Adjusted Investment Amount	Repayment 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	7/8/2009 <sup>1</sup>	(\$1,000,000,000)	\$2,500,000,000	11/20/2009	Partial repayment	Debt Obligation w/ Additional Note	\$140,000,000	\$9,087,808
										2/11/2010	Partial repayment	Debt Obligation w/ Additional Note	\$100,000,000	
										3/4/2010	Repayment <sup>6</sup>	Additional Note	\$50,000,000	
										4/5/2010	Payment <sup>6</sup>	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	7/8/2009 <sup>1</sup>	(\$500,000,000)	\$1,000,000,000	3/9/2010	Repayment <sup>6</sup>	Additional Note	\$123,076,735	\$5,787,176
										4/7/2010	Payment <sup>7</sup>	None	\$44,533,054	
<b>Initial Total</b>					<b>\$5,000,000,000</b>		<b>Adjusted Total</b>	<b>\$413,076,735</b>		<b>Total Repayments</b>			<b>\$413,076,735</b>	
													<b>\$101,074,947</b>	

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, *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: *Transactions Report, 7/5/2016*; *Treasury, Dividends and Interest Report, 7/11/2016*.

TABLE C.6  
AIFP GENERAL MOTORS COMPANY COMMON STOCK DISPOSITION DETAIL, AS OF 6/30/2016

Date	Pricing Mechanism <sup>1</sup>	Number of Shares	Proceeds <sup>2</sup>
1/18/2013 - 4/17/2013	\$28.049	58,392,078	\$1,637,839,844
5/6/2013 - 9/13/2013	\$34.646	110,336,510	\$3,822,724,832
9/26/2013 - 11/20/2013	\$36.509	70,214,460	\$2,563,441,956
11/21/2013 - 12/9/2013	\$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 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, *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: *Transactions Report, 7/5/2016*.

TABLE C.7

TIP TRANSACTION DETAIL, AS OF 6/30/2016																
Note	Date	Institution Name	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Capital Repayment Details			Final Disposition		Market and Warrant Data				
							Capital Repayment Date <sup>1</sup>	Capital Repayment Amount	Remaining Capital Amount	Remaining Capital Description	Final Disposition Date <sup>2</sup>	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	\$42.36		\$1,568,888,889
	1/16/2009	Bank of America Corporation, Charlotte, NC	Purchase	Preferred Stock w/ Warrants	\$20,000,000,000	Par	12/9/2009	\$20,000,000,000	\$0	Warrants	3/3/2010	A Warrants	\$1,236,804,513	\$13.27		\$1,435,555,556
<b>Total Investment</b>					<b>\$40,000,000,000</b>	<b>TOTAL CAPITAL REPAYMENT</b>	<b>\$40,000,000,000</b>						<b>Total Warrant Proceeds</b>			<b>\$1,427,190,941</b>

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, 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 (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, "P" 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, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 7/1/2016.

TABLE C.8

AGP TRANSACTION DETAIL, AS OF 6/30/2016																								
Note	Date	Institution Name	Transaction Type	Description	Guarantee Limit	Description	Amount	Date	Type	Description	Amount	Date	Payment Type	Payment Amount	Remaining Premium Description	Remaining Outstanding Warrant Amount	Stock Price	Dividends/ Interest Paid to Treasury	Exchange/Transfer/Other Details		Payment or Disposition		Market and Warrant Data	
																			Initial Investment	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 <sup>2</sup>	Exchange preferred stock for trust preferred securities	Trust Preferred Securities w/ Warrants	\$4,034,000,000	12/23/2009 <sup>1</sup>	Partial cancellation for early termination of guarantee	(\$1,800,000,000)	Trust Preferred Securities w/ Warrants	\$2,234,000,000	\$42.39	\$642,832,268						
3	12/23/2009	Citigroup Inc., New York, NY	Termination	Termination Agreement	(\$5,000,000,000)	Trust preferred securities for trust preferred securities		9/29/2010 <sup>4</sup>	Exchange trust preferred securities for trust preferred securities	Trust Preferred Securities w/ Warrants		12/28/2012 <sup>6</sup>	Trust preferred securities received from the FDIC											
								2/4/2013 <sup>7</sup>	Exchange Trust preferred securities for subordinated note	Subordinated Note		2/8/2013 <sup>8</sup>	Disposition	\$894,000,000.00	None	\$—	\$—							
<b>Total Proceeds</b>																	<b>\$3,207,197,045</b>							

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, 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 \$2,234,000,000 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 XXXI 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, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 7/1/2016.

TABLE C.9  
TALF TRANSACTION DETAIL, AS OF 6/30/2016

Seller		Adjusted Investment				Repayment <sup>5</sup>								
Note	Date	Institution	Transaction Type	Investment Description	Investment Amount	Pricing Mechanism	Date	Amount	Description	Final Investment Amount	Date	Description	Amount	Dividends/Interest Paid to Treasury
					\$4,300,000,000		7/19/2012		Principal Repayment	\$100,000,000	2/6/2013	Principal Repayment	\$100,000,000	
					\$1,400,000,000		6/28/2013		Contingent Interest Proceeds	\$212,829,610	2/6/2013	Contingent Interest Proceeds	\$212,829,610	
									Contingent Interest Proceeds	\$97,594,053	3/6/2013	Contingent Interest Proceeds	\$97,594,053	
									Contingent Interest Proceeds	\$6,069,968	4/4/2013	Contingent Interest Proceeds	\$6,069,968	
									Contingent Interest Proceeds	\$4,419,259	5/6/2013	Contingent Interest Proceeds	\$4,419,259	
									Contingent Interest Proceeds	\$96,496,772	6/6/2013	Contingent Interest Proceeds	\$96,496,772	
									Contingent Interest Proceeds	\$11,799,670	7/5/2013	Contingent Interest Proceeds	\$11,799,670	
									Contingent Interest Proceeds	\$66,072,965	8/6/2013	Contingent Interest Proceeds	\$66,072,965	
									Contingent Interest Proceeds	\$74,797,684	9/6/2013	Contingent Interest Proceeds	\$74,797,684	
									Contingent Interest Proceeds	\$1,114,074	10/4/2013	Contingent Interest Proceeds	\$1,114,074	
									Contingent Interest Proceeds	\$933,181	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		\$100,000,000	Contingent Interest Proceeds	\$1,102,424	12/5/2013	Contingent Interest Proceeds	\$1,102,424	\$13,407,761
							1/15/2013 <sup>4</sup>	\$100,000,000	Contingent Interest Proceeds	\$1,026,569	1/7/2014	Contingent Interest Proceeds	\$1,026,569	
									Contingent Interest Proceeds	\$1,107,574	2/6/2014	Contingent Interest Proceeds	\$1,107,574	
									Contingent Interest Proceeds	\$1,225,983	3/6/2014	Contingent Interest Proceeds	\$1,225,983	
									Contingent Interest Proceeds	\$11,597,602	4/4/2014	Contingent Interest Proceeds	\$11,597,602	
									Contingent Interest Proceeds	\$1,055,556	5/6/2014	Contingent Interest Proceeds	\$1,055,556	
									Contingent Interest Proceeds	\$1,343,150	6/5/2014	Contingent Interest Proceeds	\$1,343,150	
									Contingent Interest Proceeds	\$27,005,139	7/7/2014	Contingent Interest Proceeds	\$27,005,139	
									Contingent Interest Proceeds	\$14,059,971	8/6/2014	Contingent Interest Proceeds	\$14,059,971	
									Contingent Interest Proceeds	\$262,036	9/5/2014	Contingent Interest Proceeds	\$262,036	
									Contingent Interest Proceeds	\$17,394,583	10/6/2014	Contingent Interest Proceeds	\$17,394,583	
									Contingent Interest Proceeds	\$21,835,385	11/6/2014	Contingent Interest Proceeds	\$21,835,385	
<b>Total Investment Amount</b>										<b>\$100,000,000</b>	<b>Total Repayment Amounts</b>			<b>\$771,143,209</b>

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, Transactions Report, and Treasury's 7/11/2016, Dividends and Interest Report.

<sup>1</sup> 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.

<sup>2</sup> On 7/19/2010, Treasury, the FRBNY and TALF LLC entered into an amendment of the credit agreement previously entered into on 3/3/2009, which amendment reduced Treasury's maximum loan amount to \$4,300,000,000.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016.



TABLE C.10

**SSFI (AIG) PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016**

Exchange/Transfer Details														
Seller														
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 E)	\$40,000,000,000	Par	\$52.89	---	\$---
2, 3	4/17/2009	AIG, New York, NY	Purchase	Preferred Stock w/Warrants (Series F)	\$29,835,000,000	Par <sup>2</sup>			See table below for exchange/transfer details in connection with the recapitalization conducted on 1/14/2011.			\$52.89	---	\$641,275,676
				Initial Total	\$69,835,000,000									
<b>Final Disposition</b>														
				<b>Date</b>	<b>Investment</b>	<b>Transaction Type</b>	<b>Proceeds</b>							
				3/1/2013	Warrants (Series D)	Repurchase	\$25,150,923							
				3/1/2013	Warrants (Series F)	Repurchase	\$5,768							
				<b>Total Warrant Proceeds</b>			<b>\$25,156,691</b>							
<b>Recapitalization</b>														
				<b>Note</b>	<b>Investment Description</b>	<b>Transaction Type</b>	<b>Amount / Shares</b>	<b>Date</b>	<b>Transaction Type</b>	<b>Proceeds<sup>3</sup></b>	<b>Pricing Mechanism</b>	<b>Remaining Recap Investment Amount, Shares, or Equity %</b>		
					Preferred Stock (Series G)	Exchange	\$2,000,000,000	5/27/2011	Cancellation	\$---	N/A	\$---		
								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			
					AIA Preferred Units		\$16,916,603,568 <sup>7</sup>	8/18/2011	Payment	\$2,153,520,000	Par		\$---	
								9/2/2011	Payment	\$55,885,302	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			
4	1/14/2011	Preferred Stock (Series F)	Exchange				\$3,375,328,432 <sup>7</sup>	3/8/2011	Payment	\$1,383,888,037	Par		\$---	
					AUCO Junior Preferred Interests			3/15/2012	Payment	\$44,941,843	Par			
							167,623,733	5/24/2011	Partial Disposition	\$5,800,000,000	N/A	1,455,037,962 <sup>9</sup>		
													77%	
								3/8/2012	Partial Disposition	\$6,000,000,008	N/A	1,248,141,410 <sup>11</sup>		
								5/6/2012	Partial Disposition	\$4,999,999,993	N/A	1,084,206,984 <sup>12</sup>		
5	1/14/2011	Preferred Stock (Series E)	Exchange				924,546,133	5/7/2012	Partial Disposition	\$749,999,972	N/A	1,059,616,821 <sup>12</sup>		
													63%	
								8/3/2012	Partial Disposition	\$4,999,999,993	N/A	895,682,395 <sup>13</sup>		
					Common Stock								55%	
								8/6/2012	Partial Disposition	\$750,000,002	N/A	871,092,231 <sup>13</sup>		
								9/10/2012	Partial Disposition	\$17,999,999,973	N/A	317,246,078 <sup>14</sup>		
							562,868,096	9/11/2012	Partial Disposition	\$2,699,999,965	N/A	234,169,156 <sup>14</sup>		
								12/14/2012	Final Disposition	\$7,610,497,570	N/A	234,169,156 <sup>15</sup>		
6	1/14/2011	Common Stock (non-TARP)	Transfer										22%	
													16%	
													0%	

Continued on next page

**AIFP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Notes: Numbers may not total due to rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from the Treasury's 7/5/2016, Transactions Report, and Treasury's 7/11/2016, Dividends and Interest Report.

- 1 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 AG 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.
- 2 This investment amount reflected Treasury's commitment to invest up to \$30 billion less a reduction of \$160 million representing retention payments AG Financial Products made to its employees in March 2009.
- 3 This transaction does not include AG's commitment fee of an additional \$165 million paid from its operating income over the life of the facility. A \$35 million payment was received by Treasury on 5/27/2011.
- 4 On 1/14/2011, (A) Treasury exchanged \$27,835,000,000 of Treasury's investment in AG'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 AG 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 AG Common Stock.
- 5 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 AG Common Stock.
- 6 On 1/14/2011, Treasury received 562,868,096 shares of AG Common Stock from the AG's Credit Facility Trust, which Trust was established in connection with the credit facility between AG and the Federal Reserve Bank of New York. This credit facility was repaid and terminated pursuant to this recapitalization transaction.
- 7 The trust had received 562,868,096 shares of AG's Series C Perpetual, Convertible Participating Preferred Stock, which was previously held by the trust for the benefit of the U.S. Treasury.
- 8 The amount of Treasury's AIA Preferred Units and AICO Junior Preferred Interests holdings do not reflect preferred returns.
- 9 Proceeds include amounts applied to pay (i) accrued preferred returns and (ii) redeem the outstanding liquidation amount.
- 10 On 5/27/2011, Treasury completed the sale of 200,000,000 shares of common stock at \$23.00 per share for total proceeds of \$5,800,000,000, pursuant to an underwriting agreement executed on 5/24/2011.
- 11 On 5/27/2011, Treasury, 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 AG's primary offering of its common stock and the Preferred Stock (Series G) was cancelled.
- 12 On 5/14/2012, Treasury completed the sale of 126,896,932 shares of common stock at \$32.00 per share for total proceeds of \$6,000,000,008, pursuant to an underwriting agreement executed on 5/6/2012.
- 13 On 5/10/2012, Treasury completed the sale of 186,524,589 shares of common stock at \$32.50 per share for total proceeds of \$5,749,999,995, pursuant to an underwriting agreement executed on 5/6/2012.
- 14 On 8/2/2012, Treasury completed the sale of 186,524,590 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. 14 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 \$20,699,999,956, pursuant to an underwriting agreement executed on 9/10/2012.
- 15 On 9/10/2012, Treasury exercised an underwriting agreement to sell 353,846,153 shares of common stock at \$32.50 per share for an aggregate amount equal to \$11,719,999,997. On 9/11/2012, the underwriters exercised their option to purchase an additional 83,076,922 shares of common stock from Treasury at the same purchase price resulting in additional proceeds of \$2,699,999,963. Treasury's aggregate proceeds from the sale of common stock pursuant to the underwriting agreement equals \$20,699,999,956.
- 16 On 12/14/2012, Treasury completed the sale of 234,169,136 shares of common stock at \$32.50 per share for total proceeds of \$7,610,491,570, pursuant to an underwriting agreement executed on 12/10/2012.

Sources: Treasury, Transactions Report, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016; Yahoo! Finance, finance.yahoo.com, accessed 7/7/2016.

**TABLE C.11  
UCSB TRANSACTION DETAIL, AS OF 6/30/2016**

Purchase Date	Investment Description	CUSIP	Institution Name	Purchase Face Amount <sup>1</sup>	Pricing Mechanism	TBA or PMF <sup>2</sup>	Settlement Details			Final Disposition				
							Settlement Date	Investment Amount <sup>3</sup>	TBA or PMF <sup>2</sup>	Senior Securities <sup>4</sup>	Trade Date	Life-to-date Principal Received <sup>5</sup>	Current Face Amount <sup>6</sup>	Disposition Amount <sup>6</sup>
3/19/2010	Floating Rate SBA 7a security due 2025	83164KWV7	Coastal Securities	\$4,070,000	107.75	---	3/24/2010	\$4,377,249	---	6/21/2011	\$902,633	\$3,151,186	\$3,457,746	\$169,441
3/19/2010	Floating Rate SBA 7a security due 2022	83165AD05	Coastal Securities	\$7,617,617	109	---	3/24/2010	\$8,279,156	---	10/19/2011	\$1,685,710	\$5,891,602	\$6,462,972	\$449,518
3/19/2010	Floating Rate SBA 7a security due 2022	83165ADE1	Coastal Securities	\$8,030,000	108.875	---	3/24/2010	\$8,716,265	---	6/21/2011	\$2,022,652	\$5,964,013	\$6,555,383	\$371,355
4/8/2010	Floating Rate SBA 7a security due 2034	83165AD84	Coastal Securities	\$23,500,000	110.502	---	5/28/2010	\$26,041,643	---	6/7/2011	\$1,149,633	\$23,350,367	\$25,039,989	\$1,089,741
4/8/2010	Floating Rate SBA 7a security due 2016	83164KZ19	Coastal Securities	\$8,900,014	110.575	---	4/30/2010	\$9,598,923	---	6/7/2011	\$2,357,796	\$6,942,218	\$7,045,774	\$414,561
5/11/2010	Floating Rate SBA 7a security due 2020	83165AE0E	Coastal Securities	\$10,751,382	106.806	---	6/30/2010	\$11,511,022	---	6/7/2011	\$932,112	\$9,819,270	\$10,550,917	\$346,599
5/11/2010	Floating Rate SBA 7a security due 2035	83164K2Q5	Coastal Securities	\$12,898,996	109.42	---	6/30/2010	\$14,151,229	---	6/7/2011	\$28,604	\$12,570,392	\$13,886,504	\$479,508
5/11/2010	Floating Rate SBA 7a security due 2033	83165AE02	Coastal Securities	\$8,744,333	110.798	---	6/30/2010	\$9,717,173	---	6/7/2011	\$261,145	\$8,483,188	\$9,482,247	\$368,608
5/25/2010	Floating Rate SBA 7a security due 2029	83164K3B7	Coastal Securities	\$8,417,817	110.125	---	7/30/2010	\$9,294,363	---	6/7/2011	\$246,658	\$8,171,159	\$8,985,818	\$287,624
5/25/2010	Floating Rate SBA 7a security due 2033	83165AEK6	Coastal Securities	\$17,119,972	109.553	---	7/30/2010	\$18,801,712	---	9/20/2011	\$2,089,260	\$15,030,712	\$16,658,561	\$657,863
6/17/2010	Floating Rate SBA 7a security due 2020	83165AEQ3	Coastal Securities	\$34,441,059	110.785	---	8/30/2010	\$38,273,995	---	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	83165AEP5	Coastal Securities	\$28,209,085	112.028	---	8/30/2010	\$31,693,810	---	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	83164K377	Coastal Securities	\$6,004,156	106.625	---	9/30/2010	\$6,416,804	---	6/21/2011	\$348,107	\$5,656,049	\$6,051,772	\$146,030
7/14/2010	Floating Rate SBA 7a security due 2025	83164K4J9	Shey Financial	\$6,860,835	108.505	---	9/30/2010	\$7,462,726	---	10/19/2011	\$339,960	\$6,520,875	\$7,105,304	\$255,370
7/14/2010	Floating Rate SBA 7a security due 2034	83165AE42	Shey Financial	\$13,183,361	111.86	---	9/30/2010	\$14,789,302	---	6/21/2011	\$478,520	\$12,704,841	\$14,182,379	\$423,725
7/29/2010	Floating Rate SBA 7a security due 2017	83164K4E2	Coastal Securities	\$2,598,386	108.438	---	9/30/2010	\$2,826,678	---	1/24/2012	\$694,979	\$1,903,407	\$2,052,702	\$140,130
7/29/2010	Floating Rate SBA 7a security due 2034	83164K4M2	Shey Financial	\$9,719,455	106.75	---	10/29/2010	\$10,394,984	---	6/21/2011	\$188,009	\$9,531,446	\$10,223,264	\$181,124
8/17/2010	Floating Rate SBA 7a security due 2020	83165AEZ3	Shey Financial	\$8,279,048	110.198	---	9/30/2010	\$9,150,989	---	9/20/2011	\$1,853,831	\$6,425,217	\$7,078,089	\$335,082
8/17/2010	Floating Rate SBA 7a security due 2019	83165AFB5	Coastal Securities	\$5,000,000	110.088	---	10/29/2010	\$5,520,652	---	10/19/2011	\$419,457	\$4,580,543	\$5,029,356	\$213,319
8/31/2010	Floating Rate SBA 7a security due 2020	83165AE91	Coastal Securities	\$10,000,000	110.821	---	10/29/2010	\$11,115,031	---	10/19/2011	\$969,461	\$9,300,539	\$9,994,806	\$433,852
8/31/2010	Floating Rate SBA 7a security due 2020	83165AEW0	Shey Financial	\$9,272,482	110.515	---	10/29/2010	\$10,177,766	---	9/20/2011	\$868,636	\$8,403,846	\$9,230,008	\$386,326
8/31/2010	Floating Rate SBA 7a security due 2024	83165AF47	Shey Financial	\$10,350,000	112.476	---	10/29/2010	\$11,672,319	---	10/19/2011	\$650,445	\$10,099,555	\$11,314,651	\$425,545
8/31/2010	Floating Rate SBA 7a security due 2020	83164K5H2	Coastal Securities	\$6,900,000	105.875	---	11/30/2010	\$7,319,688	---	1/24/2012	\$663,200	\$6,236,800	\$6,556,341	\$209,956
9/14/2010	Floating Rate SBA 7a security due 2020	83165AF03	Shey Financial	\$8,902,230	111.584	---	10/29/2010	\$9,962,039	---	1/24/2012	\$1,398,549	\$7,503,681	\$8,269,277	\$447,356
9/14/2010	Floating Rate SBA 7a security due 2021	83165AFK5	Shey Financial	\$8,050,000	110.759	---	11/30/2010	\$8,940,780	---	1/24/2012	\$996,133	\$7,063,867	\$7,703,610	\$354,302
9/14/2010	Floating Rate SBA 7a security due 2029	83164K5F6	Coastal Securities	\$5,750,000	106.5	---	11/30/2010	\$6,134,172	---	1/24/2012	\$276,276	\$5,473,724	\$5,764,858	\$156,481
9/14/2010	Floating Rate SBA 7a security due 2026	83164K5L3	Coastal Securities	\$5,741,753	110.5	---	11/30/2010	\$6,361,173	---	1/24/2012	\$1,433,872	\$4,307,881	\$4,693,918	\$239,572
9/28/2010	Floating Rate SBA 7a security due 2035	83164K5M1	Coastal Securities	\$3,450,000	110.875	---	11/30/2010	\$3,834,428	---	10/19/2011	\$82,832	\$3,367,168	\$3,698,411	\$111,165

Continued on next page

## UCSB TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)

Purchase Details <sup>1</sup>															
Settlement Details							Final Disposition								
Purchase Date	Investment Description	Institution Name	CUSIP	Purchase Face Amount <sup>2</sup>	Pricing Mechanism <sup>3</sup>	TBA or PMF <sup>4</sup>	Settlement Date	Investment Amount <sup>5</sup>	TBA or PMF <sup>4</sup>	Senior Security Proceeds <sup>6</sup>	Trade Date	Life-to-date Principal Received <sup>1,8</sup>	Current Face Amount <sup>6</sup>	Disposition Amount <sup>7</sup>	Interest Paid to Treasury
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
<b>Total Purchase Face Amount</b>				<b>\$332,596,893</b>			<b>Total Investment Amount*</b>	<b>\$368,145,452</b>		<b>Total Senior Security Proceeds</b>		<b>Total Disposition Proceeds</b>	<b>\$334,924,711</b>		<b>\$13,347,352</b>

Notes: Numbers affected by rounding. Data as of 6/30/2016. Numbered notes were taken verbatim from Treasury's 7/5/2016, Transactions Report.

\*Subject to adjustment

1 The amortizing principal and interest payments are reported on the monthly Dividends and Interest Report available at [www.FinancialStability.gov](http://www.FinancialStability.gov).

2 Investment Amount is stated after applying the appropriate month's factor and includes accrued interest paid at settlement, if applicable.

3 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).

4 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.

5 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.

6 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).

7 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).

8 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, 7/5/2016; Treasury, Dividends and Interest Report, 7/11/2016.

TABLE C.12

PIIP TRANSACTION DETAIL, AS OF 6/30/2016

Seller	Final Investment Amount <sup>9</sup>										Investment After Capital Repayment		Distribution or Disposition					
	Note Date	Institution	City	Transaction State Type	Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Final Commitment Amount <sup>7</sup>	Repayment Date	Repayment Amount	Amount	Description Date	Description	Proceeds	Interest/ Distributions Paid to Treasury	
	2.4.5	9/30/2009	UST/TCW Senior Mortgage Securities Fund, L.P.	Wilmington	DE	Purchase	\$2,222,222,222	Par	1/4/2010	\$200,000,000	1/11/2010	\$34,000,000	\$166,000,000	Debt Obligation w/Contingent Proceeds	1/29/2010	Distribution <sup>8</sup>	\$502,302	
	1.4.5	9/30/2009	UST/TCW Senior Mortgage Securities Fund, L.P.	Wilmington	DE	Purchase	\$1,111,111,111	Par	1/4/2010	\$156,250,000	1/15/2010	\$156,250,000	\$—	Membership Interest	1/29/2010	Distribution <sup>8</sup>	\$20,091,872	
	1.6	9/30/2009	Inesco Legacy Securities Master Fund, L.P.	Wilmington	DE	Purchase	\$1,111,111,111	Par	3/22/2010	\$1,244,437,500	7/16/2010	\$2,444,347	\$578,515,653	Membership Interest <sup>10</sup>				
											9/15/2010	\$30,011,187	\$544,971,267	Membership Interest <sup>10</sup>				
											11/15/2010	\$66,463,982	\$478,507,285	Membership Interest <sup>10</sup>				
											12/14/2010	\$15,844,536	\$462,662,749	Membership Interest <sup>10</sup>				
											1/14/2011	\$13,677,726	\$448,985,023	Membership Interest <sup>10</sup>				
											2/14/2011	\$48,523,845	\$400,461,178	Membership Interest <sup>10</sup>				
											3/14/2011	\$68,765,544	\$331,695,634	Membership Interest <sup>10</sup>				
											4/14/2011	\$77,704,254	\$253,991,380	Membership Interest <sup>10</sup>				
											5/20/2011	\$28,883,733	\$225,107,647	Membership Interest <sup>10</sup>				
											6/14/2011	\$9,129,709	\$215,977,938	Membership Interest <sup>10</sup>				
											7/15/2011	\$31,061,747	\$184,916,192	Membership Interest <sup>10</sup>				\$99,764,742
											8/12/2011	\$10,381,214	\$174,534,977	Membership Interest <sup>10</sup>				
											10/17/2011	\$6,230,731	\$168,304,246	Membership Interest <sup>10</sup>				
											12/14/2011	\$1,183,959	\$167,120,288	Membership Interest <sup>10</sup>				
											1/17/2012	\$1,096,185	\$166,024,103	Membership Interest <sup>10</sup>				
											2/14/2012	\$1,601,688	\$164,422,415	Membership Interest <sup>10</sup>				
											3/14/2012	\$3,035,546	\$161,386,870	Membership Interest <sup>10</sup>				
											3/29/2012	\$—	\$—	Distribution <sup>8</sup>			\$56,390,209	
											8/9/2012	\$1,056,751	\$—	Distribution <sup>8</sup>			\$1,056,751	
											3/29/2012	\$161,386,870	\$—	Final Distribution <sup>8</sup>			\$18,772	
											6/4/2013	\$—	\$—	Adjusted Distribution <sup>13</sup>			\$69,399	
											7/8/2013	\$—	\$—	Distribution <sup>14</sup>			\$64,444	

Continued on next page

**PPIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Seller	Preliminary Adjusted Commitment <sup>1</sup>			Final Commitment Amount <sup>2</sup>			Investment After Capital Repayment			Interest/ Distributions Paid to Treasury							
	Transaction Description	Commitment Amount	Pricing Mechanism	Date	Amount	Amount	Final Investment Amount <sup>3</sup>	Capital Repayment Details	Investment After Capital Repayment		Distribution or Disposition						
Note Date	Institution	City	State	Type	Investment Description	Amount	Date	Amount	Repayment Date	Repayment Amount	Amount	Description	Date	Description	Proceeds	Treasury	
2.6,8	9/30/2009	Invesco Legacy Securities Master Fund, L.P.	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	Debt Obligation w/ Contingent Proceeds	
									4/15/2010	\$7,066,434	\$1,149,964,848	Debt Obligation w/ Contingent Proceeds					
									9/15/2010	\$60,022,674	\$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					

Continued on next page

**PPIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Seller	Preliminary Adjusted Commitment <sup>3</sup>			Final Commitment Amount <sup>4</sup>			Investment Amount <sup>5</sup>			Capital Repayment Details			Investment After Capital Repayment			Distribution or Disposition		Interest/ Distributions Paid to Treasury	
	Note Date	City	State	Transaction Type	Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Date	Amount	Repayment Date	Repayment Amount	Amount	Description	Date	Description		Proceeds
Wellington Management Legacy Securities PPF Master Fund, LP	10/1/2009	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	Par	3/22/2010	\$2,298,974,000	7/16/2010	\$2,298,974,000	2/14/2012	\$9,610,173	\$284,468,750	Debt Obligation w/ Contingent Proceeds	3/29/2012	Distribution <sup>6</sup>	\$3,434,460	
											8/9/2012	Distribution <sup>6</sup>	\$40,556						
											9/28/2012	Final Distribution <sup>6</sup>	\$469						
											6/4/2013	Adjusted Distribution <sup>6,13</sup>	\$1,735						
											7/8/2013	Distribution <sup>6,14</sup>	\$1,611						
2.6	10/1/2009	Wilmington	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	Par	3/22/2010	\$2,298,974,000	7/16/2010	\$2,298,974,000	6/26/2012	\$125,000,000	\$2,173,974,000	Debt Obligation w/ Contingent Proceeds				
												9/17/2012	\$305,000,000	\$1,868,974,000	Debt Obligation w/ Contingent Proceeds				
												12/6/2012	\$800,000,000	\$1,068,974,000	Debt Obligation w/ Contingent Proceeds				
												12/21/2012	\$630,000,000	\$438,974,000	Debt Obligation w/ Contingent Proceeds				
												1/15/2013	\$97,494,310	\$341,479,690	Debt Obligation w/ Contingent Proceeds				
												1/24/2013	\$341,479,690	\$—	Contingent Proceeds	4/17/2013	Distribution <sup>11</sup>	\$16,195,771	\$229,105,784
1.6	10/1/2009	Wilmington	DE	Purchase	Membership Interest	\$1,111,111,111	Par	3/22/2010	\$1,262,037,500	7/16/2010	\$1,149,487,000	7/16/2012	\$62,499,688	\$1,086,987,313	Membership Interest <sup>10</sup>				
												9/17/2012	\$152,499,238	\$934,488,075	Membership Interest <sup>10</sup>				
												1/15/2013	\$254,581,112	\$679,906,963	Membership Interest <sup>10</sup>				
												2/13/2013	\$436,447,818	\$243,459,145	Membership Interest <sup>10</sup>				
												3/13/2013	\$243,459,145	\$—	Membership Interest <sup>10</sup>	3/13/2013	Distribution <sup>6</sup>	\$479,509,240	

Continued on next page

**PIIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Seller	Preliminary Adjusted Commitment <sup>3</sup>			Final Commitment Amount <sup>7</sup>			Final Investment Amount <sup>8</sup>			Capital Repayment Details			Investment After Capital Repayment			Distribution or Disposition			Interest/ Distributions Paid to Treasury	
	Note Date	Institution	City	State	Transaction Type	Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Amount	Amount	Repayment Date	Repayment Amount	Amount	Description	Date	Description		Proceeds
2,6 12	10/2/2009	AllianceBernstein 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	7/16/2010	\$2,300,847,000	\$2,128,000,000	5/16/2011	\$30,244,575	\$2,097,755,425	Debt Obligation w/ Contingent Proceeds			
											6/14/2011	\$88,087	\$2,097,667,339			Debt Obligation w/ Contingent Proceeds				
											5/3/2012	\$80,000,000	\$2,017,667,339			Debt Obligation w/ Contingent Proceeds				
											5/14/2012	\$30,000,000	\$1,987,667,339			Debt Obligation w/ Contingent Proceeds				
											5/23/2012	\$500,000,000	\$1,487,667,339			Debt Obligation w/ Contingent Proceeds				
											6/14/2012	\$44,200,000	\$1,443,467,339			Debt Obligation w/ Contingent Proceeds				
											6/25/2012	\$120,000,000	\$1,323,467,339			Debt Obligation w/ Contingent Proceeds				
											7/16/2012	\$17,500,000	\$1,305,967,339			Debt Obligation w/ Contingent Proceeds				
											7/27/2012	\$450,000,000	\$855,967,339			Debt Obligation w/ Contingent Proceeds				
											8/14/2012	\$272,500,000	\$583,467,339			Debt Obligation w/ Contingent Proceeds				
											8/22/2012	\$583,467,339	\$—			Contingent Proceeds	10/3/2012	Distribution <sup>9,11</sup>	\$12,012,957	
																	12/21/2012	Distribution <sup>9,11</sup>	\$16,967	
																		8/13/2013	Distribution Refund	-\$460
1,6	10/2/2009	AllianceBernstein Legacy Securities Master Fund, L.P.	Wilmington	DE	Purchase	Membership Interest	\$1,111,111,111		Par 3/22/2010	\$1,244,437,500	7/16/2010	\$1,150,423,500	\$1,064,141,738	1/15/2010	\$44,043	\$1,064,097,694	Membership Interest <sup>10</sup>			
											2/14/2011	\$712,284	\$1,063,385,410			Membership Interest <sup>10</sup>				
											3/14/2011	\$6,716,327	\$1,056,669,083			Membership Interest <sup>10</sup>				
											4/14/2011	\$7,118,388	\$1,049,550,694			Membership Interest <sup>10</sup>				
											5/14/2012	\$39,999,800	\$1,009,550,894			Membership Interest <sup>10</sup>				
											6/14/2012	\$287,098,565	\$722,452,330			Membership Interest <sup>10</sup>				
											7/16/2012	\$68,749,656	\$653,702,674			Membership Interest <sup>10</sup>				
											8/14/2012	\$361,248,194	\$292,454,480			Membership Interest <sup>10</sup>				

\$252,376,156

Continued on next page





## PIIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)

Seller	Preliminary Adjusted Commitment <sup>6</sup>					Final Investment Amount <sup>7</sup>					Investment After Capital Repayment					Interest/ Distributions Paid to Treasury			
	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Final Commitment Amount <sup>7</sup>	Amount	Repayment Date	Repayment Amount	Amount Description	Date	Description	Proceeds						
2.6 10/30/2009 AG GECC PPIF Master Fund, L.P.	Purchase	Wilmington DE		Par	3/22/2010	\$2,542,675,000	7/16/2010	\$2,486,550,000	\$2,234,798,340	2/14/2012	\$1,742,000,000	\$2,060,598,340	Obligation w/ Contingent Proceeds						
															3/14/2012	\$1,988,925,000	\$1,861,673,340	Debt	
															5/14/2012	\$1,500,000,000	\$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	\$1,368,800,000	\$1,537,373,340	Obligation w/ Contingent Proceeds	
															9/17/2012	\$250,000,000	\$1,287,373,340	Obligation w/ Contingent Proceeds	
															10/15/2012	\$481,350,000	\$806,023,340	Obligation w/ Contingent Proceeds	
															11/15/2012	\$274,590,324	\$531,433,016	Obligation w/ Contingent Proceeds	
															12/14/2012	\$147,534,295	\$383,898,721	Obligation w/ Contingent Proceeds	
															1/15/2013	\$182,823,491	\$201,075,230	Obligation w/ Contingent Proceeds	
															2/14/2013	\$201,075,230	\$-	Contingent Proceeds	
															4/19/2013			Distribution <sup>8,11</sup>	\$17,118,005
4/25/2013			Distribution <sup>8,11</sup>	\$1,052,497															
5/29/2013			Distribution <sup>8,11</sup>	\$1,230,643															
9/30/2014			Final Distribution <sup>8,11</sup>	\$41,556															
1.6 10/30/2009 AG GECC PPIF Master Fund, L.P.	Purchase	Wilmington DE		Par	3/22/2010	\$1,271,337,500	7/16/2010	\$1,243,275,000	\$1,117,399,170	2/14/2012	\$87,099,565	\$1,030,299,606	Membership Interest <sup>10</sup>						
															3/14/2012	\$99,462,003	\$930,837,603	Membership Interest <sup>10</sup>	
															5/14/2012	\$74,999,625	\$855,837,978	Membership Interest <sup>10</sup>	
															7/16/2012	\$18,749,906	\$837,088,072	Membership Interest <sup>10</sup>	
															8/14/2012	\$68,399,658	\$768,688,414	Membership Interest <sup>10</sup>	
															9/17/2012	\$124,999,375	\$643,689,039	Membership Interest <sup>10</sup>	
															10/15/2012	\$240,673,797	\$403,015,242	Membership Interest <sup>10</sup>	
															11/15/2012	\$45,764,825	\$357,250,417	Membership Interest <sup>10</sup>	
															4/19/2013			Distribution <sup>8,11</sup>	\$17,118,005
															4/25/2013			Distribution <sup>8,11</sup>	\$1,052,497
															5/29/2013			Distribution <sup>8,11</sup>	\$1,230,643
															9/30/2014			Final Distribution <sup>8,11</sup>	\$41,556

\$283,096,130

Continued on next page



**PIIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Seller	Note	Date	Institution	City	State	Type	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Final Commitment Amount <sup>7</sup>	Final Investment Amount <sup>8</sup>	Capital Repayment Details			Investment After Capital Repayment			Distribution or Disposition	Interest/ Distributions Paid to Treasury	
														Repayment Date	Repayment Amount	Repayment Amount	Amount	Description	Date			Description
															10/15/2012	\$134,999,325	\$122,255,550	Membership Interest <sup>10</sup>	10/19/2012 Distribution <sup>11</sup>	\$147,464,888		
																			11/2/2012 Distribution <sup>11</sup>	\$148,749,256		
															10/19/2012	\$122,255,550	\$-	Membership Interest <sup>10</sup>	12/21/2012 Distribution <sup>11</sup>	\$549,997		
																			12/11/2013 Final Distribution <sup>11</sup>	\$75,372		
																			1/28/2015 Distribution <sup>11</sup>	\$61,767		
2.6	11/25/2009	Marathon Legacy Securities Public-Private Investment Partnership, L.P.	Wilmington	DE	Purchase		\$2,222,222,222	Par 3/22/2010	\$2,488,875,000	7/16/2010	\$949,100,000	\$949,000,000	\$949,000,000	9/17/2012	\$149,000,000	\$800,000,000	Debt Obligation w/ Contingent Proceeds					
															11/15/2012	\$119,575,516	\$680,424,484	Debt Obligation w/ Contingent Proceeds				
															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	4/16/2013 Distribution <sup>11</sup>	\$7,143,340		
																			5/16/2013 Distribution <sup>11</sup>	\$963,411		
																			7/11/2013 Distribution <sup>11</sup>	\$750,004		
																			9/5/2013 Distribution <sup>11</sup>	\$100,001		
																			12/27/2013 Distribution <sup>11</sup>	\$77,496,170		
1.6	11/25/2009	Marathon Legacy Securities Public-Private Investment Partnership, L.P.	Wilmington	DE	Purchase		\$1,111,111,111	Par 3/22/2010	\$1,244,437,500	7/16/2010	\$474,550,000	\$474,550,000	\$474,550,000	9/17/2012	\$74,499,628	\$400,050,373	Membership Interest <sup>10</sup>					
															11/15/2012	\$59,787,459	\$340,262,914	Membership Interest <sup>10</sup>				
															12/14/2012	\$40,459,092	\$299,803,821	Membership Interest <sup>10</sup>				
															1/15/2013	\$10,409,317	\$289,394,504	Membership Interest <sup>10</sup>				
															1/30/2013	\$219,998,900	\$69,395,604	Membership Interest <sup>10</sup>				
															2/25/2013	\$39,026,406	\$30,369,198	Membership Interest <sup>10</sup>				
																			3/25/2013 Distribution <sup>11</sup>	\$164,629,827		
																			4/16/2013 Distribution <sup>11</sup>	\$71,462,104		
																			5/16/2013 Distribution <sup>11</sup>	\$38,536,072		
															3/25/2013	\$30,369,198	\$-	Membership Interest <sup>10</sup>	7/11/2013 Distribution <sup>11</sup>	\$29,999,850		
																			9/5/2013 Distribution <sup>11</sup>	\$3,999,980		
																			12/27/2013 Distribution <sup>11</sup>	\$5,707,723		

Continued on next page

PPIP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)

Seller	Preliminary Adjusted Commitment <sup>1</sup>		Final Commitment Amount <sup>2</sup>		Final Investment Amount <sup>3</sup>		Capital Repayment Details		Investment After Capital Repayment		Distribution or Disposition		Interest/ Distributions Paid to Treasury				
	Note Date	City	Institution	State	Type	Transaction Investment Description	Commitment Amount	Pricing Mechanism	Date	Amount	Amount	Repayment Date		Repayment Amount	Amount	Description	Date
2.5	12/18/2009	Wilmington	Oaktree PPIP Fund, L.P.	DE	Purchase	Debt Obligation w/ Contingent Proceeds	\$2,222,222,222	Par	3/22/2010	\$2,488,875,000	7/16/2010	\$2,321,568,200	\$1,111,000,000	7/15/2011	\$79,000,000	\$1,032,000,000	Debt Obligation w/ Contingent Proceeds
									3/14/2012	\$78,775,901	\$953,224,099						Debt Obligation w/ Contingent Proceeds
									9/17/2012	\$44,224,144	\$908,999,956						Debt Obligation w/ Contingent Proceeds
									10/15/2012	\$64,994,269	\$844,005,687						Debt Obligation w/ Contingent Proceeds
									11/15/2012	\$223,080,187	\$620,925,500						Debt Obligation w/ Contingent Proceeds
									12/14/2012	\$111,080,608	\$509,844,892						Debt Obligation w/ Contingent Proceeds
									1/15/2013	\$89,099,906	\$420,744,985						Debt Obligation w/ Contingent Proceeds
									4/12/2013	\$109,610,516	\$311,134,469						Debt Obligation w/ Contingent Proceeds
																	5/28/2013 Distribution <sup>3,11</sup>
																	6/3/2013 Distribution <sup>3,11</sup>
																	6/14/2013 Distribution <sup>3,11</sup>
																	6/24/2013 Distribution <sup>3,11</sup>
																	6/26/2013 Distribution <sup>3,11</sup>
																	7/9/2013 Distribution <sup>3,11</sup>
																	12/12/2013 Final Distribution <sup>3,11</sup>
1.6	12/18/2009	Wilmington	Oaktree PPIP Fund, L.P.	DE	Purchase	Membership Interest	\$1,111,111,111	Par	3/22/2010	\$1,244,437,500	7/16/2010	\$1,160,784,100	\$555,904,633	7/15/2011	\$39,499,803	\$516,404,830	Membership Interest <sup>10</sup>
									3/14/2012	\$39,387,753	\$477,017,077						Membership Interest <sup>10</sup>
									9/17/2012	\$22,111,961	\$454,905,116						Membership Interest <sup>10</sup>
									10/15/2012	\$32,496,972	\$422,408,144						Membership Interest <sup>10</sup>
									11/15/2012	\$111,539,536	\$310,868,608						Membership Interest <sup>10</sup>
									12/14/2012	\$55,540,026	\$255,328,581						Membership Interest <sup>10</sup>
									1/15/2013	\$14,849,910	\$240,478,671						Membership Interest <sup>10</sup>
									4/12/2013	\$18,268,328	\$222,210,343						Membership Interest <sup>10</sup>
									5/14/2013	\$70,605,973	\$151,604,370						Membership Interest <sup>10</sup>
									5/28/2013	\$119,769,362	\$31,835,008						Membership Interest <sup>10</sup>

Continued on next page



TABLE C.13

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016**

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			
						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							
						9/29/2014	(\$2,146)	\$10,698,414	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	\$50,000	\$10,748,414	Transfer of cap due to servicing transfer	\$2,477,302	\$3,759,647	\$705,486	\$6,942,435			
						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							
						2/25/2016	(\$496,519)	\$14,114,277	Reallocation due to MHA program deobligation							
						3/28/2016	(\$11,842)	\$14,102,435	Updated due to quarterly assessment and reallocation							
						5/16/2016	\$3,230,000	\$17,332,435	Transfer of cap due to servicing transfer							
						5/31/2016	(\$783,708)	\$16,548,727	Updated due to quarterly assessment and reallocation							
						6/27/2016	(\$410,835)	\$16,137,892	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		\$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			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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				
						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				
						2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation				
						3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$742)	\$103,895	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				
						2/25/2016	(\$616,326)	\$4,398,747	Reallocation due to MHA program deobligation				
						3/16/2016	\$10,000	\$4,408,747	Transfer of cap due to servicing transfer				
						3/28/2016	(\$13,035)	\$4,395,712	Updated due to quarterly assessment and reallocation				
						5/16/2016	\$40,840,000	\$45,235,712	Transfer of cap due to servicing transfer				
						5/31/2016	(\$8,732,825)	\$36,502,887	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$5,217,732)	\$31,285,155	Updated due to quarterly assessment and reallocation				

Continued on next page

\$2,562,619

\$206,683

\$1,707,958

\$647,978

\$8,036

\$12,610

\$39,094

\$0

\$0

\$250,000

N/A

3

Financial Instrument for Home Loan Modifications

Ally Bank, Middlevale, UT

Purchase

9/11/2009

Financial Instrument for Home Loan Modifications

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 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	Amarillo National Bank, Amarillo, TX	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	
							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					
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation					
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation					
7/16/2014	Ameriana Bank, New Castle, IN	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	7/16/2014	\$60,000	\$60,000	Transfer of cap due to servicing transfer	\$8,000	\$8,750	\$0	\$16,750	
							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 Modifications	\$1,590,000	N/A		9/30/2010	\$70,334	\$870,334	Updated portfolio data from servicer	\$0	\$0	\$0	\$0	
							1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation					
							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 Modifications	\$100,000	N/A		9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$0	\$0	\$0	\$0	
							2/2/2011	(\$145,056)	\$0	Termination of SPA					

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans										TARP Incentive Payments				
Adjustment Details										Borrower's Incentives	Lenders/Investors Incentives	Servicers 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	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				
9/30/2010	American Financial Resources Inc., Parsippany, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
							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				
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation				
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation				
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation				
							6/27/2016	(\$742)	\$103,895	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	N/A	3	4/16/2015	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$1,000	\$2,702	\$0	\$3,702

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
						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				
						2/25/2016	(\$7,133)	\$105,669	Reallocation due to MHA program deobligation				
						3/28/2016	(\$149)	\$105,520	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$1,166)	\$104,354	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$697)	\$103,657	Updated due to quarterly assessment and reallocation	\$24,689	\$0	\$27,844	\$52,533

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	(\$338,450,000)	\$459,550,000	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					
5/1/2009	Aurora Loan Services, LLC, Littleton, CO	Purchase	Financial Instrument for Home Loan Modifications	\$798,000,000	N/A	11	10/14/2011	(\$200,000)	\$411,041,742	Transfer of cap due to servicing transfer	\$15,997,418	\$41,236,850	\$28,629,251	\$85,863,519	
							3/15/2012	\$100,000	\$411,141,742	Transfer of cap due to servicing transfer					
							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					
3/3/2010	Axiom Bank (Urban Trust Bank), Lake Mary, FL	Purchase	Financial Instrument for Home Loan Modifications	\$1,060,000	N/A	3	9/24/2010	(\$5,500,000)	\$0	Termination of SPA	\$10,000	\$13,175	\$1,000	\$24,175	
							12/16/2013	\$40,000	\$40,000	Transfer of cap due to servicing transfer					
							12/29/2014	\$2,719	\$42,719	Updated due to quarterly assessment and reallocation					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
						9/30/2010	\$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						
						1/16/2014	\$50,000	\$2,963,356	Transfer of cap due to servicing transfer						
						3/26/2014	(\$449)	\$2,962,907	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			4/16/2014	\$10,000	\$2,972,907	Transfer of cap due to servicing transfer	\$227,399	\$142,013	\$49,316	\$418,728		
						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						
						2/25/2016	(\$449,391)	\$1,059,005	Reallocation due to MHA program deobligation						
						3/28/2016	(\$9,603)	\$1,049,402	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$71,953)	\$977,449	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$38,152)	\$939,297	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		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	
							6/12/2009	\$5,540,000	\$804,440,000	Updated portfolio data from servicer					
							9/30/2009	\$162,680,000	\$967,120,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	\$665,510,000	\$1,632,630,000	Updated portfolio data from servicer/additional program initial cap					
							1/26/2010	\$800,390,000	\$2,433,020,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	(\$829,370,000)	\$1,603,650,000	Updated portfolio data from servicer					
							7/14/2010	(\$366,750,000)	\$1,236,900,000	Updated portfolio data from servicer/additional program initial cap					
							9/30/2010	\$95,300,000	\$1,332,200,000	Updated portfolio data from servicer/additional program initial cap					
4/17/2009	Bank of America, N.A., Simi Valley, CA	Purchase	Financial Instrument for Home Loan Modifications	\$798,900,000	N/A	7	9/30/2010	\$222,941,084	\$1,555,141,084	Updated portfolio data from servicer	\$4,099,062	\$17,843,110	\$9,075,439	\$31,017,611	
							1/6/2011	(\$2,199)	\$1,555,138,885	Updated due to quarterly assessment and reallocation					
							3/30/2011	(\$2,548)	\$1,555,136,337	Updated due to quarterly assessment and reallocation					
							6/29/2011	(\$23,337)	\$1,555,113,000	Updated due to quarterly assessment and reallocation					
							8/16/2011	(\$300,000)	\$1,554,813,000	Transfer of cap due to servicing transfer					
							10/14/2011	(\$120,700,000)	\$1,434,113,000	Transfer of cap due to servicing transfer					
							11/16/2011	(\$900,000)	\$1,433,213,000	Transfer of cap due to servicing transfer					
							5/16/2012	(\$200,000)	\$1,433,013,000	Transfer of cap due to servicing transfer					
							6/28/2012	(\$17,893)	\$1,432,995,107	Updated due to quarterly assessment and reallocation					
							8/10/2012	(\$1,401,716,594)	\$31,278,513	Termination of SPA					
							10/16/2013	(\$260,902)	\$31,017,611	Termination of SPA					
							6/12/2009	\$3,318,840,000	\$5,182,840,000	Updated portfolio data from servicer					
							9/30/2009	(\$717,420,000)	\$4,465,420,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	\$2,290,780,000	\$6,756,200,000	Updated portfolio data from servicer/additional program initial cap					
							1/26/2010	\$450,100,000	\$7,206,300,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	\$905,010,000	\$8,111,310,000	Updated portfolio data from servicer					
							4/19/2010	\$10,280,000	\$8,121,590,000	Transfer of cap due to servicing transfer					
							6/16/2010	\$286,510,000	\$8,408,100,000	Transfer of cap due to servicing transfer					
							7/14/2010	(\$1,787,300,000)	\$6,620,800,000	Updated portfolio data from servicer					
							9/30/2010	\$105,500,000	\$6,726,300,000	Updated portfolio data from servicer/additional program initial cap					
							9/30/2010	(\$614,527,362)	\$6,111,772,638	Updated portfolio data from servicer					
							12/15/2010	\$236,000,000	\$6,347,772,638	Transfer of cap due to servicing transfer					
							1/6/2011	(\$8,012)	\$6,347,764,626	Updated due to quarterly assessment and reallocation					
							2/16/2011	\$1,800,000	\$6,349,564,626	Transfer of cap due to servicing transfer					
							3/16/2011	\$100,000	\$6,349,664,626	Transfer of cap due to servicing transfer					
							3/30/2011	(\$9,190)	\$6,349,655,436	Updated due to quarterly assessment and reallocation					
							4/13/2011	\$200,000	\$6,349,855,436	Transfer of cap due to servicing transfer					
							5/13/2011	\$300,000	\$6,350,155,436	Transfer of cap due to servicing transfer					
							6/16/2011	(\$1,000,000)	\$6,349,155,436	Transfer of cap due to servicing transfer					
							6/29/2011	(\$82,347)	\$6,349,073,089	Updated due to quarterly assessment and reallocation					
							7/14/2011	(\$200,000)	\$6,348,873,089	Transfer of cap due to servicing transfer					
							8/16/2011	(\$3,400,000)	\$6,345,473,089	Transfer of cap due to servicing transfer					
							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					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Pricing Mechanism

Investment Description

Transaction Type

Name of Institution

Date

Note

Adjustment Date

CAP Adjustment Amount

Adjusted CAP

Reason for Adjustment

Borrower's Incentives

Lenders/Investors Incentives

Servicers Incentives

Total TARP Incentive Payments

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				
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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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)										
9/29/2014						9/29/2014	(\$6,533,419)	\$6,967,926,873	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	(\$18,450,000)	\$6,949,476,873	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	(\$20,390,000)	\$6,929,086,873	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	(\$9,530,000)	\$6,919,556,873	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$719,816,794)	\$6,199,740,079	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	(\$1,240,000)	\$6,198,500,079	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	(\$35,010,000)	\$6,163,490,079	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	(\$4,990,000)	\$6,158,500,079	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$265,121,573)	\$5,893,378,506	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$1,180,000	\$5,894,558,506	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$990,712,937)	\$4,903,845,569	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	(\$6,070,000)	\$4,897,775,569	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	(\$7,390,000)	\$4,890,385,569	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$232,108,104)	\$4,658,277,465	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$2,950,000	\$4,661,227,465	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$6,830,000)	\$4,654,397,465	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$8,550,000)	\$4,645,847,465	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$308,347,786)	\$4,337,499,679	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	(\$14,980,000)	\$4,322,519,679	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$1,680,000	\$4,324,199,679	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	(\$37,410,000)	\$4,286,789,679	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$220,497,529)	\$4,066,292,150	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$7,480,000	\$4,073,772,150	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$4,960,000	\$4,078,732,150	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$716,991,131)	\$3,361,741,019	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	(\$6,710,000)	\$3,355,031,019	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$14,773,723)	\$3,340,257,296	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	\$4,630,000	\$3,344,887,296	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	\$2,090,000	\$3,346,977,296	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$11,487,799)	\$3,235,489,497	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$4,520,000	\$3,240,009,497	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$66,537,213)	\$3,173,472,284	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
					Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) *							
1/22/2010						1/22/2010	\$4,370,000	\$98,030,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010						3/26/2010	\$23,880,000	\$121,910,000	Updated portfolio data from servicer			
7/14/2010						7/14/2010	(\$16,610,000)	\$105,300,000	Updated portfolio data from servicer			
9/30/2010						9/30/2010	\$1,751,033	\$107,051,033	Updated portfolio data from servicer			
1/6/2011						1/6/2011	(\$77)	\$107,050,956	Updated due to quarterly assessment and reallocation			
3/16/2011						3/16/2011	(\$9,900,000)	\$97,150,956	Transfer of cap due to servicing transfer			
3/30/2011						3/30/2011	(\$88)	\$97,150,868	Updated due to quarterly assessment and reallocation			
6/29/2011						6/29/2011	(\$773)	\$97,150,095	Updated due to quarterly assessment and reallocation			
3/15/2012						3/15/2012	(\$1,400,000)	\$95,750,095	Transfer of cap due to servicing transfer			
6/28/2012						6/28/2012	(\$277)	\$95,749,818	Updated due to quarterly assessment and reallocation			
9/27/2012						9/27/2012	(\$549)	\$95,749,269	Updated due to quarterly assessment and reallocation			
12/27/2012						12/27/2012	(\$65)	\$95,749,204	Updated due to quarterly assessment and reallocation			
2/14/2013						2/14/2013	(\$2,670,000)	\$93,079,204	Transfer of cap due to servicing transfer			
3/25/2013						3/25/2013	(\$142)	\$93,079,062	Updated due to quarterly assessment and reallocation			
5/16/2013						5/16/2013	(\$610,000)	\$92,469,062	Transfer of cap due to servicing transfer			
6/27/2013						6/27/2013	(\$48)	\$92,469,014	Updated due to quarterly assessment and reallocation			
9/16/2013						9/16/2013	(\$40,000)	\$92,429,014	Transfer of cap due to servicing transfer			
9/27/2013						9/27/2013	(\$14)	\$92,429,000	Updated due to quarterly assessment and reallocation			
11/14/2013						11/14/2013	(\$30,000)	\$92,399,000	Transfer of cap due to servicing transfer			
12/16/2013						12/16/2013	(\$1,190,000)	\$91,209,000	Transfer of cap due to servicing transfer			
12/23/2013						12/23/2013	(\$14,953)	\$91,194,047	Updated due to quarterly assessment and reallocation			
2/13/2014						2/13/2014	(\$170,000)	\$91,024,047	Transfer of cap due to servicing transfer			
3/26/2014						3/26/2014	(\$721)	\$91,023,326	Updated due to quarterly assessment and reallocation			
6/16/2014						6/16/2014	(\$660,000)	\$90,363,326	Transfer of cap due to servicing transfer			
6/26/2014						6/26/2014	(\$6,982)	\$90,356,344	Updated due to quarterly assessment and reallocation			
7/29/2014						7/29/2014	(\$13,755)	\$90,342,589	Updated due to quarterly assessment and reallocation			
9/16/2014						9/16/2014	(\$440,000)	\$89,902,589	Transfer of cap due to servicing transfer			
9/29/2014						9/29/2014	(\$3,805)	\$89,898,784	Updated due to quarterly assessment and reallocation			
12/16/2014						12/16/2014	(\$250,000)	\$89,648,784	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	\$11,779,329	\$101,428,113	Updated due to quarterly assessment and reallocation			
1/15/2015						1/15/2015	(\$100,000)	\$101,328,113	Transfer of cap due to servicing transfer			
3/16/2015						3/16/2015	(\$600,000)	\$100,728,113	Transfer of cap due to servicing transfer			
3/26/2015						3/26/2015	(\$7,703)	\$100,720,410	Updated due to quarterly assessment and reallocation			
4/16/2015						4/16/2015	(\$330,000)	\$100,390,410	Transfer of cap due to servicing transfer			
4/28/2015						4/28/2015	\$189,139	\$100,579,549	Updated due to quarterly assessment and reallocation			
5/14/2015						5/14/2015	(\$10,000)	\$100,569,549	Transfer of cap due to servicing transfer			
6/25/2015						6/25/2015	\$311,061	\$100,880,610	Updated due to quarterly assessment and reallocation			
9/28/2015						9/28/2015	\$2,219,656	\$103,100,266	Updated due to quarterly assessment and reallocation			
11/16/2015						11/16/2015	(\$30,000)	\$103,070,266	Transfer of cap due to servicing transfer			
12/28/2015						12/28/2015	\$2,627,838	\$105,698,104	Updated due to quarterly assessment and reallocation			
2/25/2016						2/25/2016	(\$3,503,217)	\$102,194,887	Reallocation due to MHA program deobligation			
3/28/2016						3/28/2016	(\$74,514)	\$102,120,373	Updated due to quarterly assessment and reallocation			
5/31/2016						5/31/2016	(\$562,214)	\$101,558,159	Updated due to quarterly assessment and reallocation			
6/16/2016						6/16/2016	(\$750,000)	\$100,808,159	Transfer of cap due to servicing transfer			
6/27/2016						6/27/2016	(\$328,286)	\$100,479,873	Updated due to quarterly assessment and reallocation	\$14,031,410	\$38,970,762	\$67,187,827

10/23/2009 Bank United, Miami Lakes, FL  
 Financial Instrument for Home Loan Modifications  
 Purchase



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	
9/16/2009	Bay Federal Credit Union, Capitola, 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	\$0	\$0	\$0	\$0	
							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					
6/16/2016	Banner Bank, Walla Walla, WA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	6/16/2016	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0	
12/9/2009	Bay Gulf Credit Union, Tampa, FL	Purchase	Financial Instrument for Home Loan Modifications	\$230,000	N/A		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	\$0	\$0	\$0	\$0	
							9/30/2010	(\$19,778)	\$580,222	Updated portfolio data from servicer					
							10/15/2010	(\$580,222)	\$0	Termination of SPA					
							9/30/2009	\$23,850,000	\$68,110,000	Updated portfolio data from servicer/additional program initial cap					
							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	\$65,201,670	\$110,527,069	\$42,228,291	\$217,957,030	
							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					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
12/14/2012						12/14/2012	\$13,590,000	\$109,165,013	Transfer of cap due to servicing transfer			
12/27/2012						12/27/2012	(\$298)	\$109,164,715	Updated due to quarterly assessment and reallocation			
1/16/2013						1/16/2013	\$90,000	\$109,254,715	Transfer of cap due to servicing transfer			
2/14/2013						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	(\$1,31,553)	\$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	\$18,557,651	\$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	\$36,955,812	\$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			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
							9/28/2015	\$12,163,584	\$456,945,127	Updated due to quarterly assessment and reallocation						
							10/15/2015	\$16,640,000	\$473,585,127	Transfer of cap due to servicing transfer						
							11/16/2015	(\$3,150,000)	\$470,435,127	Transfer of cap due to servicing transfer						
							12/16/2015	\$11,150,000	\$481,585,127	Transfer of cap due to servicing transfer						
							12/28/2015	(\$435,564)	\$481,149,563	Updated due to quarterly assessment and reallocation						
							1/14/2016	(\$180,000)	\$480,969,563	Transfer of cap due to servicing transfer						
							2/16/2016	(\$17,340,000)	\$463,629,563	Transfer of cap due to servicing transfer						
							2/25/2016	(\$950,288)	\$462,679,275	Reallocation due to MHA program deobligation						
							3/16/2016	(\$530,000)	\$462,149,275	Transfer of cap due to servicing transfer						
							3/28/2016	\$38,851,352	\$501,000,627	Updated due to quarterly assessment and reallocation						
							4/14/2016	\$530,000	\$501,530,627	Transfer of cap due to servicing transfer						
							5/16/2016	\$7,000,000	\$508,530,627	Transfer of cap due to servicing transfer						
							5/31/2016	\$13,216,422	\$521,747,049	Updated due to quarterly assessment and reallocation						
							6/16/2016	\$120,000	\$521,867,049	Transfer of cap due to servicing transfer						
							6/27/2016	\$10,406,631	\$532,273,680	Updated due to quarterly assessment and reallocation						
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	\$682	\$0	\$744	\$1,426		
							11/14/2014	\$40,000	\$70,000	Transfer of cap due to servicing transfer						
							4/16/2015	\$20,000	\$90,000	Transfer of cap due to servicing transfer						
							9/30/2010	\$1,040,667	\$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		
8/20/2010	Bramble Savings Bank, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	\$700,000	N/A		6/29/2011	(\$28)	\$1,740,634	Updated due to quarterly assessment and reallocation						
							8/10/2011	(\$1,740,634)	\$0	Termination of SPA						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
									Transfer of cap due to servicing transfer						
						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						
						7/29/2014	(\$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						
						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	\$0	\$0	\$0	\$0		
7/16/2013	Bridgstock Capital dba Peak Loan Servicing, Woodland Hills, CA	Purchase	Financial Instrument for Home Loan Modifications	N/A	3	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						
						2/25/2016	(\$6,381)	\$105,072	Reallocation due to MHA program deobligation						
						3/28/2016	(\$133)	\$104,939	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$1,043)	\$103,896	Updated due to quarterly assessment and reallocation						
						6/16/2016	\$160,000	\$263,896	Transfer of cap due to servicing transfer						
						6/27/2016	(\$26,223)	\$237,673	Updated due to quarterly assessment and reallocation						
						9/15/2010	\$1,000,000	\$1,000,000	Transfer of cap due to servicing transfer						
						9/30/2010	\$460,556	\$1,460,556	Updated portfolio data from servicer						
						1/6/2011	(\$2)	\$1,460,554	Updated due to quarterly assessment and reallocation						
						2/16/2011	\$3,000,000	\$4,460,554	Transfer of cap due to servicing transfer						
						3/16/2011	\$10,200,000	\$14,660,554	Transfer of cap due to servicing transfer						
						3/30/2011	(\$24)	\$14,660,530	Updated due to quarterly assessment and reallocation						
						6/29/2011	(\$227)	\$14,660,303	Updated due to quarterly assessment and reallocation						
						7/14/2011	\$12,000,000	\$26,660,303	Transfer of cap due to servicing transfer						
						12/15/2011	\$4,100,000	\$30,760,303	Transfer of cap due to servicing transfer						
						1/13/2012	\$900,000	\$31,660,303	Transfer of cap due to servicing transfer						
						4/16/2012	\$300,000	\$31,960,303	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						
						6/27/2013	(\$223)	\$40,648,420	Updated due to quarterly assessment and reallocation						
						9/27/2013	(\$80)	\$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	\$1,647,169	\$4,300,941	\$3,434,470	\$9,382,581		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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						3/14/2014	\$90,000	\$36,972,564	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$4,697)	\$36,967,867	Updated due to quarterly assessment and reallocation				
7/26/2014						7/26/2014	(\$55,442)	\$36,912,425	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	\$2,590,000	\$39,502,425	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$120,725)	\$39,381,700	Updated due to quarterly assessment and reallocation				
9/29/2014						9/29/2014	(\$40,882)	\$39,340,818	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	\$7,680,000	\$47,020,818	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	\$7,720,000	\$54,740,818	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	(\$4,210,000)	\$58,530,818	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$8,067,210)	\$50,463,608	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$2,100,000	\$52,563,608	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	\$80,000	\$53,363,608	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$8,990,000	\$62,353,608	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$3,781,724)	\$58,571,884	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	(\$20,000)	\$58,551,884	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$14,815,120)	\$43,736,764	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$2,670,000	\$46,406,764	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	(\$30,000)	\$46,376,764	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$3,633,382)	\$42,743,382	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$1,440,000	\$44,183,382	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$10,000)	\$44,173,382	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$7,260,000	\$51,433,382	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$5,284,205)	\$46,149,177	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$12,370,000	\$58,519,177	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	(\$4,160,000)	\$54,359,177	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$10,500,000	\$64,859,177	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$7,908,989)	\$56,950,188	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	(\$1,130,000)	\$55,820,188	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	(\$50,000)	\$55,770,188	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$22,722,990)	\$33,047,198	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$3,010,000	\$36,057,198	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$507,342)	\$35,549,856	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	(\$280,000)	\$35,269,856	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	\$6,440,000	\$41,709,856	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$5,160,746)	\$36,549,110	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$1,600,000	\$38,149,110	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$3,196,570)	\$34,952,540	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
									Transfer of cap due to servicing transfer						
						3/14/2014	\$210,000	\$210,000	Updated due to quarterly assessment and reallocation						
						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						
						1/15/2015	\$110,000	\$308,547	Transfer of cap due to servicing transfer						
						3/26/2015	(\$16,311)	\$292,236	Updated due to quarterly assessment and reallocation						
						4/28/2015	(\$64,289)	\$227,947	Updated due to quarterly assessment and reallocation						
						6/25/2015	(\$15,247)	\$212,700	Updated due to quarterly assessment and reallocation						
						9/28/2015	(\$20,367)	\$192,333	Updated due to quarterly assessment and reallocation						
						12/28/2015	(\$15,073)	\$177,260	Updated due to quarterly assessment and reallocation						
						2/25/2016	(\$43,047)	\$134,213	Reallocation due to MHA program deobligation						
						3/28/2016	(\$899)	\$133,314	Updated due to quarterly assessment and reallocation						
						4/14/2016	\$360,000	\$493,314	Transfer of cap due to servicing transfer						
						5/31/2016	(\$83,089)	\$410,225	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$49,636)	\$360,589	Updated due to quarterly assessment and reallocation						
						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						
						2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation						
						3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation						
						6/17/2009	(\$63,980,000)	\$131,020,000	Updated portfolio data from servicer						
						9/30/2009	\$90,990,000	\$222,010,000	Updated portfolio data from servicer/additional program initial cap						
						12/30/2009	\$57,980,000	\$279,990,000	Updated portfolio data from servicer/additional program initial cap						
						3/26/2010	\$74,520,000	\$354,510,000	Updated portfolio data from servicer						
						7/14/2010	(\$75,610,000)	\$278,900,000	Updated portfolio data from servicer						
						8/13/2010	\$1,100,000	\$280,000,000	Transfer of cap due to servicing transfer						
						9/30/2010	\$3,763,685	\$283,763,685	Updated portfolio data from servicer						
3/14/2014	California Housing Finance Agency, Sacramento, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$3,917	\$3,569	\$3,800	\$11,286		
9/30/2010	Capital International Financial, Inc., Coral Gables, FL	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A					\$0	\$0	\$0	\$0		
4/27/2009	Carrington Mortgage Services, LLC, Santa Ana, CA	Purchase	Financial Instrument for Home Loan Modifications	\$195,000,000	N/A					\$27,782,504	\$46,817,170	\$30,240,342	\$104,840,016		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
12/15/2010						12/15/2010	\$300,000	\$284,063,685	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(\$325)	\$284,063,360	Updated due to quarterly assessment and reallocation				
1/13/2011						1/13/2011	\$2,400,000	\$286,463,360	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(\$384)	\$286,462,976	Updated due to quarterly assessment and reallocation				
6/29/2011						6/29/2011	(\$3,592)	\$286,459,384	Updated due to quarterly assessment and reallocation				
8/16/2011						8/16/2011	\$1,800,000	\$288,259,384	Transfer of cap due to servicing transfer				
9/15/2011						9/15/2011	\$100,000	\$288,359,384	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	\$1,000,000	\$289,359,384	Transfer of cap due to servicing transfer				
2/16/2012						2/16/2012	\$1,100,000	\$290,459,384	Transfer of cap due to servicing transfer				
4/16/2012						4/16/2012	\$100,000	\$290,559,384	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	\$850,000	\$291,409,384	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	\$2,240,000	\$293,649,384	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$2,520)	\$293,646,864	Updated due to quarterly assessment and reallocation				
7/16/2012						7/16/2012	\$1,690,000	\$295,336,864	Transfer of cap due to servicing transfer				
8/16/2012						8/16/2012	(\$30,000)	\$295,306,864	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$6,632)	\$295,300,232	Updated due to quarterly assessment and reallocation				
10/16/2012						10/16/2012	\$2,880,000	\$298,180,232	Transfer of cap due to servicing transfer				
11/15/2012						11/15/2012	\$1,500,000	\$299,680,232	Transfer of cap due to servicing transfer				
12/14/2012						12/14/2012	\$2,040,000	\$301,720,232	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$1,103)	\$301,719,129	Updated due to quarterly assessment and reallocation				
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	\$8,370,000	\$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	(\$130,000)	\$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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
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	\$280,690,446	Transfer of cap due to servicing transfer			
12/16/2014						12/16/2014	\$50,000	\$280,740,446	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	(\$1,492,746)	\$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	(\$6,579,685)	\$240,510,502	Updated due to quarterly assessment and reallocation			
1/14/2016						1/14/2016	(\$420,000)	\$240,090,502	Transfer of cap due to servicing transfer			
2/16/2016						2/16/2016	\$30,000	\$240,120,502	Transfer of cap due to servicing transfer			
2/25/2016						2/25/2016	(\$24,021,774)	\$216,098,728	Reallocation due to MHA program deobligation			
3/16/2016						3/16/2016	\$4,710,000	\$220,808,728	Transfer of cap due to servicing transfer			
3/28/2016						3/28/2016	(\$580,686)	\$220,228,042	Updated due to quarterly assessment and reallocation			
4/14/2016						4/14/2016	\$6,440,000	\$226,668,042	Transfer of cap due to servicing transfer			
5/16/2016						5/16/2016	\$8,550,000	\$235,218,042	Transfer of cap due to servicing transfer			
5/31/2016						5/31/2016	(\$6,799,869)	\$228,418,173	Updated due to quarterly assessment and reallocation			
6/16/2016						6/16/2016	(\$380,000)	\$228,038,173	Transfer of cap due to servicing transfer			
6/27/2016						6/27/2016	(\$3,862,673)	\$224,175,500	Updated due to quarterly assessment and reallocation			

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
							9/30/2009	\$13,070,000	\$29,590,000	Updated portfolio data from servicer/additional program initial cap			
							12/30/2009	\$145,510,000	\$175,100,000	Updated portfolio data from servicer/additional program initial cap			
							3/26/2010	(\$116,950,000)	\$58,150,000	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			
							6/28/2012	(\$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			
							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			
							2/25/2016	(\$1,667,058)	\$46,348,766	Reallocation due to MHA program deobligation			
							3/28/2016	(\$24,922)	\$46,323,844	Updated due to quarterly assessment and reallocation			
							5/31/2016	(\$85,207)	\$46,238,637	Updated due to quarterly assessment and reallocation			
							6/27/2016	(\$24,675)	\$46,213,962	Updated due to quarterly assessment and reallocation			
6/17/2009	CCO Mortgage Services of RBS Citizens NA, Glen Allen, VA	Purchase	Financial Instrument for Home Loan Modifications	\$16,520,000	N/A						\$7,780,354	\$9,600,390	\$23,481,289
11/16/2015	Centar FSB, Ewing, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	11/16/2015	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$280,000	\$1,530,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	(\$750,000)	\$780,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	\$120,000	\$900,000	Updated portfolio data from servicer					
							7/14/2010	(\$300,000)	\$600,000	Updated portfolio data from servicer					
							9/30/2010	\$270,334	\$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	(\$5)	\$870,327	Updated due to quarterly assessment and reallocation					
							6/28/2012	\$21,717	\$892,044	Updated due to quarterly assessment and reallocation					
							9/27/2012	\$190,077	\$1,082,121	Updated due to quarterly assessment and reallocation					
							12/27/2012	\$35,966	\$1,118,087	Updated due to quarterly assessment and reallocation					
							3/25/2013	\$59,464	\$1,177,551	Updated due to quarterly assessment and reallocation					
							6/27/2013	\$35,438	\$1,212,989	Updated due to quarterly assessment and reallocation					
							9/27/2013	\$26,926	\$1,239,915	Updated due to quarterly assessment and reallocation					
							12/23/2013	\$87,045	\$1,326,960	Updated due to quarterly assessment and reallocation					
							3/26/2014	\$31,204	\$1,358,164	Updated due to quarterly assessment and reallocation					
							6/26/2014	\$68,259	\$1,426,423	Updated due to quarterly assessment and reallocation					
							7/29/2014	(\$2)	\$1,426,421	Updated due to quarterly assessment and reallocation					
							9/29/2014	(\$21)	\$1,426,400	Updated due to quarterly assessment and reallocation					
							12/29/2014	\$441,316	\$1,867,716	Updated due to quarterly assessment and reallocation					
							3/26/2015	(\$540)	\$1,867,176	Updated due to quarterly assessment and reallocation					
							4/28/2015	\$33,587	\$1,900,763	Updated due to quarterly assessment and reallocation					
							6/25/2015	\$30,826	\$1,931,589	Updated due to quarterly assessment and reallocation					
							9/28/2015	(\$1,954)	\$1,929,635	Updated due to quarterly assessment and reallocation					
							12/28/2015	\$3,864	\$1,933,499	Updated due to quarterly assessment and reallocation					
							2/25/2016	(\$62,589)	\$1,870,910	Reallocation due to MHA program deobligation					
							3/28/2016	(\$1,311)	\$1,869,599	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$5,520)	\$1,864,079	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$3,329)	\$1,860,750	Updated due to quarterly assessment and reallocation					
							10/2/2009	\$10,000	\$40,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	\$120,000	\$160,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	\$10,000	\$170,000	Updated portfolio data from servicer					
							7/14/2010	(\$70,000)	\$100,000	Updated portfolio data from servicer					
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer					
							10/29/2010	(\$145,056)	\$0	Termination of SPA					
							3/16/2016	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$10,000	\$0	\$3,000	\$13,000	
							9/30/2010	\$856,056	\$2,756,056	Updated portfolio data from servicer					
							1/6/2011	(\$4)	\$2,756,052	Updated due to quarterly assessment and reallocation					
							3/9/2011	(\$2,756,052)	\$0	Termination of SPA					
							7/31/2009	(\$3,552,000,000)	\$0	Termination of SPA					
							6/14/2013	\$10,000	\$10,000	Transfer of cap due to servicing transfer					
							6/27/2013	\$1,344	\$11,344	Updated due to quarterly assessment and reallocation					
							12/29/2014	\$6,250	\$17,594	Updated due to quarterly assessment and reallocation	\$3,000	\$2,764	\$2,000	\$7,764	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$145,800,000	\$814,240,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	\$1,355,930,000	\$2,170,170,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	\$121,180,000	\$2,291,350,000	Updated portfolio data from servicer					
							7/14/2010	(\$408,850,000)	\$1,882,500,000	Updated portfolio data from servicer					
							9/30/2010	\$5,500,000	\$1,888,000,000	Updated portfolio data from servicer/additional program initial cap					
							9/30/2010	(\$51,741,163)	\$1,836,258,837	Updated portfolio data from servicer					
							1/6/2011	(\$2,282)	\$1,836,256,555	Updated due to quarterly assessment and reallocation					
							3/30/2011	(\$2,674)	\$1,836,253,881	Updated due to quarterly assessment and reallocation					
							6/29/2011	(\$24,616)	\$1,836,229,265	Updated due to quarterly assessment and reallocation					
							6/28/2012	(\$15,481)	\$1,836,213,784	Updated due to quarterly assessment and reallocation					
							9/27/2012	(\$40,606)	\$1,836,173,178	Updated due to quarterly assessment and reallocation					
							12/27/2012	(\$6,688)	\$1,836,166,490	Updated due to quarterly assessment and reallocation					
							3/25/2013	(\$24,811)	\$1,836,141,679	Updated due to quarterly assessment and reallocation					
							6/27/2013	(\$9,058)	\$1,836,132,621	Updated due to quarterly assessment and reallocation					
							9/27/2013	(\$3,154)	\$1,836,129,467	Updated due to quarterly assessment and reallocation					
							10/15/2013	(\$500,000)	\$1,835,629,467	Transfer of cap due to servicing transfer					
							11/14/2013	(\$4,440,000)	\$1,831,189,467	Transfer of cap due to servicing transfer					
							12/16/2013	(\$277,680,000)	\$1,553,509,467	Transfer of cap due to servicing transfer					
							12/23/2013	(\$5,188,787)	\$1,548,320,680	Updated due to quarterly assessment and reallocation					
							1/16/2014	(\$25,750,000)	\$1,522,570,680	Transfer of cap due to servicing transfer					
							2/13/2014	(\$10,000)	\$1,522,560,680	Transfer of cap due to servicing transfer					
							3/14/2014	(\$6,240,000)	\$1,516,320,680	Transfer of cap due to servicing transfer					
							3/26/2014	(\$181,765)	\$1,516,138,915	Updated due to quarterly assessment and reallocation					
							6/16/2014	(\$30,000)	\$1,516,108,915	Transfer of cap due to servicing transfer					
							6/26/2014	(\$2,139,762)	\$1,513,969,153	Updated due to quarterly assessment and reallocation					
							7/16/2014	(\$17,620,000)	\$1,496,349,153	Transfer of cap due to servicing transfer					
							7/29/2014	(\$4,233,602)	\$1,492,115,551	Updated due to quarterly assessment and reallocation					
							9/16/2014	\$650,000	\$1,492,765,551	Transfer of cap due to servicing transfer					
							9/29/2014	(\$1,394,443)	\$1,491,371,108	Updated due to quarterly assessment and reallocation					
							11/14/2014	\$100,000	\$1,491,471,108	Transfer of cap due to servicing transfer					
							12/16/2014	\$180,000	\$1,491,651,108	Transfer of cap due to servicing transfer					
							12/29/2014	(\$164,135,059)	\$1,327,516,049	Updated due to quarterly assessment and reallocation					
							1/15/2015	\$20,000	\$1,327,536,049	Transfer of cap due to servicing transfer					
							3/26/2015	(\$61,475,721)	\$1,266,060,328	Updated due to quarterly assessment and reallocation					
							4/16/2015	\$10,000	\$1,266,070,328	Transfer of cap due to servicing transfer					
							4/28/2015	(\$241,812,784)	\$1,024,257,544	Updated due to quarterly assessment and reallocation					
							5/14/2015	(\$10,000)	\$1,024,247,544	Transfer of cap due to servicing transfer					
							6/16/2015	(\$140,000)	\$1,024,107,544	Transfer of cap due to servicing transfer					
							6/25/2015	(\$57,027,798)	\$967,079,746	Updated due to quarterly assessment and reallocation					
							7/16/2015	(\$220,000)	\$966,859,746	Transfer of cap due to servicing transfer					
							9/28/2015	(\$75,969,820)	\$890,889,926	Updated due to quarterly assessment and reallocation					
							12/28/2015	(\$55,846,129)	\$835,043,797	Updated due to quarterly assessment and reallocation					
							2/25/2016	(\$176,741,972)	\$658,301,825	Reallocation due to MHA program deobligation					
							3/28/2016	(\$3,622,613)	\$654,679,212	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$27,071,758)	\$627,607,454	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$16,052,761)	\$611,554,693	Updated due to quarterly assessment and reallocation					

8/28/2009  
CIT Bank, N.A.  
(OneWest Bank, N.A.), Pasadena, CA  
Purchase  
Financial Instrument for Home Loan Modifications  
\$668,440,000  
N/A

\$73,140,545  
\$240,629,225  
\$91,168,632  
\$404,938,402

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
			Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) *									
6/12/2009						6/12/2009	(\$991,580,000)	\$1,079,420,000	Updated portfolio data from servicer			
9/30/2009						9/30/2009	\$1,010,180,000	\$2,089,600,000	Updated portfolio data from servicer/additional program initial cap			
12/30/2009						12/30/2009	(\$105,410,000)	\$1,984,190,000	Updated portfolio data from servicer/additional program initial cap			
3/26/2010						3/26/2010	(\$199,300,000)	\$1,784,890,000	Updated portfolio data from servicer/additional program initial cap			
4/19/2010						4/19/2010	(\$230,000)	\$1,784,660,000	Transfer of cap due to servicing transfer			
5/14/2010						5/14/2010	(\$3,000,000)	\$1,781,660,000	Transfer of cap due to servicing transfer			
6/16/2010						6/16/2010	(\$12,280,000)	\$1,769,380,000	Transfer of cap due to servicing transfer			
7/14/2010						7/14/2010	(\$757,680,000)	\$1,011,700,000	Updated portfolio data from servicer			
7/16/2010						7/16/2010	(\$7,110,000)	\$1,004,590,000	Transfer of cap due to servicing transfer			
8/13/2010						8/13/2010	(\$6,300,000)	\$998,290,000	Transfer of cap due to servicing transfer			
9/15/2010						9/15/2010	(\$8,300,000)	\$989,990,000	Transfer of cap due to servicing transfer			
9/30/2010						9/30/2010	\$32,400,000	\$1,022,390,000	Updated portfolio data from servicer/additional program initial cap			
9/30/2010						9/30/2010	\$101,287,484	\$1,123,677,484	Updated portfolio data from servicer			
10/15/2010						10/15/2010	(\$1,400,000)	\$1,122,277,484	Transfer of cap due to servicing transfer			
11/16/2010						11/16/2010	(\$3,200,000)	\$1,119,077,484	Transfer of cap due to servicing transfer			
1/6/2011						1/6/2011	(\$981)	\$1,119,076,503	Updated due to quarterly assessment and reallocation			
1/13/2011						1/13/2011	(\$10,500,000)	\$1,108,576,503	Transfer of cap due to servicing transfer			
2/16/2011						2/16/2011	(\$4,600,000)	\$1,103,976,503	Transfer of cap due to servicing transfer			
3/16/2011						3/16/2011	(\$30,500,000)	\$1,073,476,503	Transfer of cap due to servicing transfer			
3/30/2011						3/30/2011	(\$1,031)	\$1,073,475,472	Updated due to quarterly assessment and reallocation			
4/13/2011						4/13/2011	\$100,000	\$1,073,575,472	Transfer of cap due to servicing transfer			
5/13/2011						5/13/2011	(\$7,200,000)	\$1,066,375,472	Transfer of cap due to servicing transfer			
6/16/2011						6/16/2011	(\$400,000)	\$1,065,975,472	Transfer of cap due to servicing transfer			
6/29/2011						6/29/2011	(\$9,131)	\$1,065,966,341	Updated due to quarterly assessment and reallocation			
7/14/2011						7/14/2011	(\$14,500,000)	\$1,051,466,341	Transfer of cap due to servicing transfer			
8/16/2011						8/16/2011	(\$1,600,000)	\$1,049,866,341	Transfer of cap due to servicing transfer			
9/15/2011						9/15/2011	\$700,000	\$1,050,566,341	Transfer of cap due to servicing transfer			
10/14/2011						10/14/2011	\$15,200,000	\$1,065,766,341	Transfer of cap due to servicing transfer			
11/16/2011						11/16/2011	(\$2,900,000)	\$1,062,866,341	Transfer of cap due to servicing transfer			
12/15/2011						12/15/2011	(\$5,000,000)	\$1,057,866,341	Transfer of cap due to servicing transfer			
1/13/2012						1/13/2012	(\$900,000)	\$1,056,966,341	Transfer of cap due to servicing transfer			
2/16/2012						2/16/2012	(\$1,100,000)	\$1,055,866,341	Transfer of cap due to servicing transfer			
3/15/2012						3/15/2012	(\$1,700,000)	\$1,054,166,341	Transfer of cap due to servicing transfer			
4/16/2012						4/16/2012	(\$600,000)	\$1,053,566,341	Transfer of cap due to servicing transfer			
5/16/2012						5/16/2012	(\$340,000)	\$1,053,226,341	Transfer of cap due to servicing transfer			
6/14/2012						6/14/2012	(\$2,880,000)	\$1,050,346,341	Transfer of cap due to servicing transfer			
6/28/2012						6/28/2012	(\$5,498)	\$1,050,340,843	Updated due to quarterly assessment and reallocation			
7/16/2012						7/16/2012	(\$298,960,000)	\$751,380,843	Transfer of cap due to servicing transfer			
7/27/2012						7/27/2012	\$263,550,000	\$1,014,930,843	Transfer of cap due to servicing transfer			
8/16/2012						8/16/2012	\$30,000	\$1,014,960,843	Transfer of cap due to servicing transfer			
9/27/2012						9/27/2012	(\$12,722)	\$1,014,948,121	Updated due to quarterly assessment and reallocation			
10/16/2012						10/16/2012	(\$4,020,000)	\$1,010,928,121	Transfer of cap due to servicing transfer			
11/15/2012						11/15/2012	(\$1,460,000)	\$1,009,468,121	Transfer of cap due to servicing transfer			
12/14/2012						12/14/2012	(\$6,000,000)	\$1,003,468,121	Transfer of cap due to servicing transfer			

4/13/2009  
 CitMortgages, Inc.,  
 O'Fallon, MO

Purchase

Financial Instrument for Home Loan Modifications

\$2,071,000,000 N/A

\$143,461,861

\$358,135,236

\$141,618,275

\$643,215,372

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	Adjustment Details			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
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)	\$860,820,302	Updated due to quarterly assessment and reallocation				
4/16/2014							(\$60,000)	\$860,760,302	Transfer of cap due to servicing transfer				
5/15/2014							(\$330,000)	\$857,430,302	Transfer of cap due to servicing transfer				
6/16/2014							(\$195,762)	\$857,234,538	Updated due to quarterly assessment and reallocation				
7/16/2014							(\$430,000)	\$852,804,538	Transfer of cap due to servicing transfer				
7/29/2014							(\$377,564)	\$852,426,974	Updated due to quarterly assessment and reallocation				
8/14/2014							(\$1,080,000)	\$851,346,974	Transfer of cap due to servicing transfer				
9/29/2014							(\$92,495)	\$851,254,479	Updated due to quarterly assessment and reallocation				
10/16/2014							(\$1,510,000)	\$849,744,479	Transfer of cap due to servicing transfer				
11/14/2014							\$30,000	\$849,774,479	Transfer of cap due to servicing transfer				
12/16/2014							(\$2,910,000)	\$846,864,479	Transfer of cap due to servicing transfer				
12/29/2014							\$94,089,225	\$940,953,704	Updated due to quarterly assessment and reallocation				
1/15/2015							(\$34,650,000)	\$906,303,704	Transfer of cap due to servicing transfer				
2/13/2015							(\$2,440,000)	\$903,863,704	Transfer of cap due to servicing transfer				
3/16/2015							(\$19,110,000)	\$913,753,706	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 6/30/2016 (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) * Mechanism															
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 due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0		
						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						
12/16/2009	Citizens First National Bank, Spring Valley, IL	Purchase	Financial Instrument for Home Loan Modifications	\$620,000	N/A	9/27/2012	(\$45)	\$1,595,522	Updated due to quarterly assessment and reallocation	\$27,230	\$67,847	\$46,730	\$141,806		
						12/27/2012	(\$8)	\$1,595,514	Updated due to quarterly assessment and reallocation						
						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						
6/26/2009	Citizens First Wholesale Mortgage Company, The Villages, FL	Purchase	Financial Instrument for Home Loan Modifications	\$30,000	N/A	12/30/2009	\$590,000	\$610,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0		
						3/26/2010	(\$580,000)	\$30,000	Updated portfolio data from servicer						
						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						
						10/2/2009	\$1,310,000	\$7,310,000	Updated portfolio data from servicer/additional program initial cap						
						12/30/2009	(\$3,390,000)	\$3,920,000	Updated portfolio data from servicer/additional program initial cap						
9/2/2009	Citizens First Loan Services, Inc. (Citizens First Loan Services), Plano, TX	Purchase	Financial Instrument for Home Loan Modifications	\$6,000,000	N/A	3/26/2010	\$410,000	\$4,350,000	Updated portfolio data from servicer	\$248,671	\$545,625	\$399,564	\$1,193,860		
						7/14/2010	(\$730,000)	\$3,600,000	Updated portfolio data from servicer						
						9/15/2010	\$4,700,000	\$8,300,000	Transfer of cap due to servicing transfer						
						9/30/2010	\$117,764	\$8,417,764	Updated portfolio data from servicer						
						11/16/2010	\$800,000	\$9,217,764	Transfer of cap due to servicing transfer						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Adjustment Details			Total TARP Incentive Payments
										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	
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	(\$17)	\$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	(\$19)	\$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						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	(\$99)	\$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	(\$34)	\$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				
11/14/2014						11/14/2014	(\$10,000)	\$14,924,929	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$2,097,962)	\$12,826,967	Updated due to quarterly assessment and reallocation				
3/26/2015						3/26/2015	(\$789,030)	\$12,037,937	Updated due to quarterly assessment and reallocation				
4/28/2015						4/28/2015	(\$3,110,011)	\$8,927,926	Updated due to quarterly assessment and reallocation				
6/25/2015						6/25/2015	(\$735,363)	\$8,192,563	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	(\$230,000)	\$7,962,563	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$970,000)	\$6,992,563	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$370,000)	\$6,622,563	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$898,229)	\$5,724,334	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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) * Pricing Mechanism															
3/16/2015	Colorado Federal Savings Bank, Greenwood Village, CO	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3									
						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						
						1/14/2016	(\$20,000)	\$5,529,361	Transfer of cap due to servicing transfer						
						2/25/2016	(\$2,262,695)	\$3,266,666	Reallocation due to MHA program deobligation						
						3/16/2016	\$190,000	\$3,456,666	Transfer of cap due to servicing transfer						
						3/28/2016	(\$52,053)	\$3,404,613	Updated due to quarterly assessment and reallocation						
						5/16/2016	\$70,000	\$3,474,613	Transfer of cap due to servicing transfer						
						5/31/2016	(\$422,197)	\$3,052,416	Updated due to quarterly assessment and reallocation						
						6/16/2016	\$290,000	\$3,342,416	Transfer of cap due to servicing transfer						
						6/27/2016	(\$291,214)	\$3,051,202	Updated due to quarterly assessment and reallocation						
						3/16/2015	\$70,000	\$70,000	Transfer of cap due to servicing transfer						
						10/15/2015	\$10,000	\$80,000	Transfer of cap due to servicing transfer						
						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						
						2/16/2016	(\$10,000)	\$274,085	Transfer of cap due to servicing transfer						
						2/25/2016	(\$96,994)	\$177,091	Reallocation due to MHA program deobligation	\$7,833	\$30,964	\$4,000	\$42,797		
						3/16/2016	\$10,000	\$187,091	Transfer of cap due to servicing transfer						
						3/28/2016	(\$2,289)	\$184,802	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$17,915)	\$166,887	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$10,702)	\$156,185	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						
						9/29/2014	(\$47)	\$159,738	Updated due to quarterly assessment and reallocation						
						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						
						2/25/2016	(\$11,344)	\$182,162	Reallocation due to MHA program deobligation	\$22,583	\$40,697	\$9,000	\$72,280		
						3/28/2016	(\$240)	\$181,922	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$1,896)	\$180,026	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$1,164)	\$178,862	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						

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	Community Credit Union of Florida, Rockledge, FL	Purchase	Financial Instrument for Home Loan Modifications	\$2,000,000	N/A	6	9/30/2010	\$901,112	\$2,901,112	Updated portfolio data from servicer	\$3,000	\$4,632	\$5,000	\$12,632		
							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						
							6/29/2011	(\$48)	\$2,901,055	Updated due to quarterly assessment and reallocation						
							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						
							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	\$0	\$0	\$0	\$0		
							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	(\$3,695)	\$116,295	Updated due to quarterly assessment and reallocation						
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation						
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation						
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation						
							6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation						
							12/16/2013	\$30,000	\$30,000	Transfer of cap due to servicing transfer	\$3,000	\$11,883	\$1,000	\$15,883		
							9/16/2014	\$10,000	\$40,000	Transfer of cap due to servicing transfer						
							3/26/2010	\$12,190,000	\$15,240,000	Updated portfolio data from servicer						
							5/14/2010	(\$15,240,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0		
							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	\$99,726,669	\$62,759,874	\$22,856,558	\$185,346,100		
							9/30/2010	\$5,600,000	\$136,510,000	Updated portfolio data from servicer/additional program initial cap						
							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						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
5/13/2011						5/13/2011	\$1,200,000	\$148,294,627	Transfer of cap due to servicing transfer			
6/16/2011						6/16/2011	\$100,000	\$148,394,627	Transfer of cap due to servicing transfer			
6/29/2011						6/29/2011	(\$2,302)	\$148,392,325	Updated due to quarterly assessment and reallocation			
7/14/2011						7/14/2011	\$1,900,000	\$150,292,325	Transfer of cap due to servicing transfer			
9/15/2011						9/15/2011	\$200,000	\$150,492,325	Transfer of cap due to servicing transfer			
10/14/2011						10/14/2011	\$200,000	\$150,692,325	Transfer of cap due to servicing transfer			
11/16/2011						11/16/2011	\$400,000	\$151,092,325	Transfer of cap due to servicing transfer			
2/16/2012						2/16/2012	\$900,000	\$151,992,325	Transfer of cap due to servicing transfer			
3/15/2012						3/15/2012	\$100,000	\$152,092,325	Transfer of cap due to servicing transfer			
5/16/2012						5/16/2012	\$3,260,000	\$155,352,325	Transfer of cap due to servicing transfer			
6/14/2012						6/14/2012	\$920,000	\$156,272,325	Transfer of cap due to servicing transfer			
6/28/2012						6/28/2012	(\$1,622)	\$156,270,703	Updated due to quarterly assessment and reallocation			
7/16/2012						7/16/2012	\$110,000	\$156,380,703	Transfer of cap due to servicing transfer			
8/16/2012						8/16/2012	\$5,120,000	\$161,500,703	Transfer of cap due to servicing transfer			
9/27/2012						9/27/2012	(\$4,509)	\$161,496,194	Updated due to quarterly assessment and reallocation			
10/16/2012						10/16/2012	\$8,810,000	\$170,306,194	Transfer of cap due to servicing transfer			
11/15/2012						11/15/2012	\$2,910,000	\$173,216,194	Transfer of cap due to servicing transfer			
12/27/2012						12/27/2012	(\$802)	\$173,215,392	Updated due to quarterly assessment and reallocation			
2/14/2013						2/14/2013	\$10,210,000	\$183,425,392	Transfer of cap due to servicing transfer			
3/25/2013						3/25/2013	(\$3,023)	\$183,422,369	Updated due to quarterly assessment and reallocation			
5/16/2013						5/16/2013	\$140,000	\$183,562,369	Transfer of cap due to servicing transfer			
6/27/2013						6/27/2013	(\$1,077)	\$183,561,292	Updated due to quarterly assessment and reallocation			
7/16/2013						7/16/2013	\$7,210,000	\$190,771,292	Transfer of cap due to servicing transfer			
8/15/2013						8/15/2013	\$6,730,000	\$197,501,292	Transfer of cap due to servicing transfer			
9/27/2013						9/27/2013	(\$388)	\$197,500,904	Updated due to quarterly assessment and reallocation			
10/15/2013						10/15/2013	\$3,610,000	\$201,110,904	Transfer of cap due to servicing transfer			
11/14/2013						11/14/2013	(\$320,000)	\$200,790,904	Transfer of cap due to servicing transfer			
12/16/2013						12/16/2013	\$21,280,000	\$222,070,904	Transfer of cap due to servicing transfer			
12/23/2013						12/23/2013	(\$710,351)	\$221,360,553	Updated due to quarterly assessment and reallocation			
2/13/2014						2/13/2014	\$1,700,000	\$223,060,553	Transfer of cap due to servicing transfer			
3/26/2014						3/26/2014	(\$22,400)	\$223,038,153	Updated due to quarterly assessment and reallocation			
4/16/2014						4/16/2014	\$2,280,000	\$225,318,153	Transfer of cap due to servicing transfer			
5/15/2014						5/15/2014	\$12,810,000	\$238,128,153	Transfer of cap due to servicing transfer			
6/16/2014						6/16/2014	(\$2,000,000)	\$236,128,153	Transfer of cap due to servicing transfer			
6/26/2014						6/26/2014	(\$262,535)	\$235,865,618	Updated due to quarterly assessment and reallocation			
7/16/2014						7/16/2014	\$130,000	\$235,995,618	Transfer of cap due to servicing transfer			
7/29/2014						7/29/2014	(\$499,786)	\$235,495,832	Updated due to quarterly assessment and reallocation			
8/14/2014						8/14/2014	(\$1,940,000)	\$233,555,832	Transfer of cap due to servicing transfer			
9/16/2014						9/16/2014	\$380,000	\$233,935,832	Transfer of cap due to servicing transfer			
9/29/2014						9/29/2014	(\$150,666)	\$233,785,166	Updated due to quarterly assessment and reallocation			
10/16/2014						10/16/2014	(\$1,120,000)	\$232,665,166	Transfer of cap due to servicing transfer			
11/14/2014						11/14/2014	\$760,000	\$233,425,166	Transfer of cap due to servicing transfer			
12/16/2014						12/16/2014	\$5,910,000	\$239,335,166	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	(\$10,171,749)	\$229,163,417	Updated due to quarterly assessment and reallocation			
1/15/2015						1/15/2015	(\$770,000)	\$228,393,417	Transfer of cap due to servicing transfer			
2/13/2015						2/13/2015	\$6,000,000	\$234,393,417	Transfer of cap due to servicing transfer			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
						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				
						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				
						1/14/2016	(\$10,000)	\$646,104,055	Transfer of cap due to servicing transfer				
						2/16/2016	(\$2,820,000)	\$643,284,055	Transfer of cap due to servicing transfer				
						2/25/2016	(\$57,817,969)	\$585,466,086	Reallocation due to MHA program deobligation				
						3/16/2016	\$1,530,000	\$586,996,086	Transfer of cap due to servicing transfer				
						3/28/2016	(\$1,385,279)	\$585,610,807	Updated due to quarterly assessment and reallocation				
						4/14/2016	\$3,860,000	\$589,470,807	Transfer of cap due to servicing transfer				
						5/16/2016	(\$1,540,000)	\$587,930,807	Transfer of cap due to servicing transfer				
						5/31/2016	(\$11,376,624)	\$576,554,183	Updated due to quarterly assessment and reallocation				
						6/16/2016	(\$5,780,000)	\$570,774,183	Transfer of cap due to servicing transfer				
						6/27/2016	(\$8,966,552)	\$561,807,631	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	(\$146)	\$144,908	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$5)	\$144,903	Updated due to quarterly assessment and reallocation				
						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				
						2/25/2016	(\$11,493)	\$202,073	Reallocation due to MHA program deobligation				
						3/28/2016	(\$240)	\$201,833	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$1,879)	\$199,954	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$1,123)	\$198,831	Updated due to quarterly assessment and reallocation				
10/30/2009	DuPage Credit Union, Naperville, IL	Purchase	Financial Instrument for Home Loan Modifications							\$45,571	\$43,957	\$19,442	\$108,970

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
3/16/2016	Eastern Bank, Boston, MA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$3,000	\$0	\$3,000	\$6,000		
12/23/2009	Eaton National Bank & Trust Company, Eaton, OH	Purchase	Financial Instrument for Home Loan Modifications	\$60,000	N/A		\$90,000	\$150,000	Updated portfolio data from servicer						
						7/14/2010	\$50,000	\$200,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0		
						9/30/2010	(\$54,944)	\$145,056	Updated portfolio data from servicer						
						5/20/2011	(\$145,056)	\$0	Termination of SPA						
7/31/2009	EMC Mortgage Corporation, Lewisville, TX	Purchase	Financial Instrument for Home Loan Modifications	\$707,380,000	N/A	8	(\$10,000)	\$707,370,000	Updated portfolio data from servicer/additional program initial cap	\$7,569,469	\$11,592,937	\$16,279,383	\$35,441,779		
						12/30/2009	\$502,430,000	\$1,209,800,000	Updated portfolio data from servicer/additional program initial cap						
						3/26/2010	(\$134,560,000)	\$1,075,240,000	Updated portfolio data from servicer/additional program initial cap						
						7/14/2010	(\$392,140,000)	\$683,100,000	Updated portfolio data from servicer						
						7/16/2010	(\$630,000)	\$682,470,000	Transfer of cap due to servicing transfer						
						9/30/2010	\$13,100,000	\$695,570,000	Updated portfolio data from servicer/additional program initial cap						
						9/30/2010	(\$8,006,457)	\$687,563,543	Updated portfolio data from servicer						
						10/15/2010	(\$100,000)	\$687,463,543	Transfer of cap due to servicing transfer						
						12/15/2010	(\$4,400,000)	\$683,063,543	Transfer of cap due to servicing transfer						
						1/6/2011	(\$802)	\$683,062,741	Updated due to quarterly assessment and reallocation						
						2/16/2011	(\$900,000)	\$682,162,741	Transfer of cap due to servicing transfer						
						3/16/2011	(\$4,000,000)	\$678,162,741	Transfer of cap due to servicing transfer						
						3/30/2011	(\$925)	\$678,161,816	Updated due to quarterly assessment and reallocation						
						5/13/2011	(\$122,900,000)	\$555,261,816	Transfer of cap due to servicing transfer						
						6/29/2011	(\$8,728)	\$555,253,088	Updated due to quarterly assessment and reallocation						
						7/14/2011	(\$600,000)	\$554,653,088	Transfer of cap due to servicing transfer						
						10/19/2011	(\$519,211,309)	\$35,441,779	Termination of SPA						
7/16/2013	Everbank, Jacksonville, FL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$60,000	\$60,000	Transfer of cap due to servicing transfer	\$4,917	\$8,524	\$3,000	\$16,440		
						9/16/2013	\$30,000	\$90,000	Transfer of cap due to servicing transfer						
						8/14/2015	\$80,000	\$170,000	Transfer of cap due to servicing transfer						
						9/28/2015	(\$8,692)	\$161,308	Updated due to quarterly assessment and reallocation						
						12/28/2015	(\$10,008)	\$151,300	Updated due to quarterly assessment and reallocation						
						2/25/2016	(\$28,583)	\$122,717	Reallocation due to MHA program deobligation						
						3/28/2016	(\$597)	\$122,120	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$4,673)	\$117,447	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$2,792)	\$114,655	Updated due to quarterly assessment and reallocation						
7/17/2009	Farmers State Bank, West Salem, OH	Purchase	Financial Instrument for Home Loan Modifications	\$170,000	N/A		(\$90,000)	\$80,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0		
						12/30/2009	\$50,000	\$130,000	Updated portfolio data from servicer/additional program initial cap						
						3/26/2010	\$100,000	\$230,000	Updated portfolio data from servicer						
						7/14/2010	(\$130,000)	\$100,000	Updated portfolio data from servicer						
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer						
						5/20/2011	(\$145,056)	\$0	Termination of SPA						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans										Adjustment Details			TARP Incentive Payments		
Date	Name of Institution	Transaction Type	Investment Description	Transaction 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	
				Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)											
9/30/2010							9/30/2010	\$5,168,169	\$8,268,169	Updated portfolio data from servicer					
1/6/2011							1/6/2011	(\$12)	\$8,268,157	Updated due to quarterly assessment and reallocation					
3/30/2011							3/30/2011	(\$15)	\$8,268,142	Updated due to quarterly assessment and reallocation					
4/13/2011							4/13/2011	\$400,000	\$8,668,142	Transfer of cap due to servicing transfer					
6/29/2011							6/29/2011	(\$143)	\$8,667,999	Updated due to quarterly assessment and reallocation					
9/15/2011							9/15/2011	\$700,000	\$9,367,999	Transfer of cap due to servicing transfer					
10/14/2011							10/14/2011	\$100,000	\$9,467,999	Transfer of cap due to servicing transfer					
11/16/2011							11/16/2011	\$200,000	\$9,667,999	Transfer of cap due to servicing transfer					
12/15/2011							12/15/2011	\$1,367,999	\$11,035,998	Transfer of cap due to servicing transfer					
4/16/2012							4/16/2012	\$1,600,000	\$12,635,998	Transfer of cap due to servicing transfer					
5/16/2012							5/16/2012	\$40,000	\$13,007,999	Transfer of cap due to servicing transfer					
6/14/2012							6/14/2012	(\$210,000)	\$12,797,999	Transfer of cap due to servicing transfer					
6/28/2012							6/28/2012	(\$105)	\$12,797,894	Updated due to quarterly assessment and reallocation					
7/16/2012							7/16/2012	\$50,000	\$12,847,894	Transfer of cap due to servicing transfer					
8/16/2012							8/16/2012	\$90,000	\$12,937,894	Transfer of cap due to servicing transfer					
9/27/2012							9/27/2012	(\$294)	\$12,937,600	Updated due to quarterly assessment and reallocation					
10/16/2012							10/16/2012	\$1,810,000	\$14,747,600	Transfer of cap due to servicing transfer					
12/27/2012							12/27/2012	(\$61)	\$14,747,539	Updated due to quarterly assessment and reallocation					
1/16/2013							1/16/2013	\$30,000	\$14,777,539	Transfer of cap due to servicing transfer					
2/14/2013							2/14/2013	(\$590,000)	\$14,187,539	Transfer of cap due to servicing transfer					
3/14/2013							3/14/2013	(\$80,000)	\$14,107,539	Transfer of cap due to servicing transfer					
3/25/2013							3/25/2013	(\$214)	\$14,107,325	Updated due to quarterly assessment and reallocation					
4/16/2013							4/16/2013	\$200,000	\$14,307,325	Transfer of cap due to servicing transfer					
5/16/2013							5/16/2013	\$3,710,000	\$18,017,325	Transfer of cap due to servicing transfer					
6/14/2013							6/14/2013	\$1,760,000	\$19,777,325	Transfer of cap due to servicing transfer					
6/27/2013							6/27/2013	(\$86)	\$19,777,239	Updated due to quarterly assessment and reallocation					
7/16/2013							7/16/2013	\$6,650,000	\$26,427,239	Transfer of cap due to servicing transfer					
8/15/2013							8/15/2013	\$20,000	\$26,447,239	Transfer of cap due to servicing transfer					
9/16/2013							9/16/2013	\$4,840,000	\$31,287,239	Transfer of cap due to servicing transfer					
9/27/2013							9/27/2013	(\$54)	\$31,287,185	Updated due to quarterly assessment and reallocation					
10/15/2013							10/15/2013	\$720,000	\$32,007,185	Transfer of cap due to servicing transfer					
11/14/2013							11/14/2013	\$1,040,000	\$33,047,185	Transfer of cap due to servicing transfer					
12/16/2013							12/16/2013	\$140,000	\$33,187,185	Transfer of cap due to servicing transfer					
12/23/2013							12/23/2013	(\$84,376)	\$33,102,809	Updated due to quarterly assessment and reallocation					
1/16/2014							1/16/2014	\$8,350,000	\$41,452,809	Transfer of cap due to servicing transfer					
2/13/2014							2/13/2014	\$5,890,000	\$47,342,809	Transfer of cap due to servicing transfer					
3/14/2014							3/14/2014	\$5,720,000	\$53,062,809	Transfer of cap due to servicing transfer					
3/26/2014							3/26/2014	(\$4,046)	\$53,058,764	Updated due to quarterly assessment and reallocation					
4/16/2014							4/16/2014	\$70,000	\$53,128,764	Transfer of cap due to servicing transfer					
5/15/2014							5/15/2014	\$640,000	\$53,768,764	Transfer of cap due to servicing transfer					
6/16/2014							6/16/2014	\$15,780,000	\$69,548,764	Transfer of cap due to servicing transfer					
6/26/2014							6/26/2014	(\$69,560)	\$69,479,204	Updated due to quarterly assessment and reallocation					
7/16/2014							7/16/2014	(\$290,000)	\$69,189,204	Transfer of cap due to servicing transfer					
7/29/2014							7/29/2014	(\$138,184)	\$69,051,020	Updated due to quarterly assessment and reallocation					
8/14/2014							8/14/2014	\$990,000	\$70,041,020	Transfer of cap due to servicing transfer					
9/16/2014							9/16/2014	\$2,890,000	\$72,931,020	Transfer of cap due to servicing transfer					
9/29/2014							9/29/2014	(\$38,150)	\$72,892,870	Updated due to quarterly assessment and reallocation	\$13,058,679	\$21,811,820	\$5,706,491	\$40,576,991	

Financial Instrument for Home Loan Modifications

Fay Servicing, LLC, Chicago, IL

Purchase

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Pricing Mechanism

Investment Description

Transaction Type

Name of Institution

Date

Note

Adjustment Date

CAP Adjustment Amount

Adjusted CAP

Reason for Adjustment

Borrower's Incentives

Lenders/Investors Incentives

Servicers Incentives

Total 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
						10/16/2014	(\$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				
						1/14/2016	\$7,400,000	\$95,649,178	Transfer of cap due to servicing transfer				
						2/16/2016	(\$740,000)	\$94,909,178	Transfer of cap due to servicing transfer				
						2/25/2016	(\$8,019,526)	\$86,889,652	Reallocation due to MHA program deobligation				
						3/16/2016	\$2,980,000	\$89,869,652	Transfer of cap due to servicing transfer				
						3/28/2016	(\$179,850)	\$89,689,802	Updated due to quarterly assessment and reallocation				
						4/14/2016	\$1,110,000	\$90,799,802	Transfer of cap due to servicing transfer				
						5/16/2016	\$1,530,000	\$92,329,802	Transfer of cap due to servicing transfer				
						5/31/2016	(\$1,164,291)	\$91,165,511	Updated due to quarterly assessment and reallocation				
						6/16/2016	\$3,050,000	\$94,215,511	Transfer of cap due to servicing transfer				
						6/27/2016	(\$603,048)	\$93,612,463	Updated due to quarterly assessment and reallocation				
						5/13/2011	\$500,000	\$500,000	Transfer of cap due to servicing transfer				
						6/16/2011	\$100,000	\$600,000	Transfer of cap due to servicing transfer				
						6/29/2011	(\$9)	\$599,991	Updated due to quarterly assessment and reallocation				
						7/14/2011	\$200,000	\$799,991	Transfer of cap due to servicing transfer				
						9/15/2011	\$100,000	\$899,991	Transfer of cap due to servicing transfer				
						11/16/2011	\$2,500,000	\$3,399,991	Transfer of cap due to servicing transfer				
						5/16/2012	\$1,510,000	\$4,909,991	Transfer of cap due to servicing transfer				
						6/14/2012	\$450,000	\$5,359,991	Transfer of cap due to servicing transfer				
						6/28/2012	(\$66)	\$5,359,925	Updated due to quarterly assessment and reallocation				
						7/16/2012	\$250,000	\$5,609,925	Transfer of cap due to servicing transfer				
						8/16/2012	\$90,000	\$5,699,925	Transfer of cap due to servicing transfer				
						9/27/2012	(\$191)	\$5,699,734	Updated due to quarterly assessment and reallocation				
						10/16/2012	\$140,000	\$5,839,734	Transfer of cap due to servicing transfer				
						11/15/2012	\$70,000	\$5,909,734	Transfer of cap due to servicing transfer				
						12/14/2012	\$40,000	\$5,949,734	Transfer of cap due to servicing transfer				
						12/27/2012	(\$34)	\$5,949,700	Updated due to quarterly assessment and reallocation				
5/13/2011	FCI Lender Services, Inc., Anaheim Hills, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$76,326	\$154,324	\$85,412	\$286,062

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	Adjustment Details			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)										
1/16/2013							\$40,000	\$5,989,700	Transfer of cap due to servicing transfer				
2/14/2013							\$50,000	\$6,039,700	Transfer of cap due to servicing transfer				
3/14/2013							\$360,000	\$6,399,700	Transfer of cap due to servicing transfer				
3/25/2013							(\$135)	\$6,399,565	Updated due to quarterly assessment and reallocation				
4/16/2013							(\$10,000)	\$6,389,565	Transfer of cap due to servicing transfer				
5/16/2013							\$40,000	\$6,429,565	Transfer of cap due to servicing transfer				
6/14/2013							\$200,000	\$6,629,565	Transfer of cap due to servicing transfer				
6/27/2013							(\$53)	\$6,629,512	Updated due to quarterly assessment and reallocation				
7/16/2013							\$20,000	\$6,649,512	Transfer of cap due to servicing transfer				
9/27/2013							(\$19)	\$6,649,493	Updated due to quarterly assessment and reallocation				
10/15/2013							\$260,000	\$6,909,493	Transfer of cap due to servicing transfer				
11/14/2013							\$30,000	\$6,939,493	Transfer of cap due to servicing transfer				
12/23/2013							(\$33,755)	\$6,905,738	Updated due to quarterly assessment and reallocation				
2/13/2014							\$110,000	\$7,015,738	Transfer of cap due to servicing transfer				
3/14/2014							\$640,000	\$7,655,738	Transfer of cap due to servicing transfer				
3/26/2014							(\$1,305)	\$7,654,433	Updated due to quarterly assessment and reallocation				
4/16/2014							\$120,000	\$7,774,433	Transfer of cap due to servicing transfer				
5/15/2014							\$40,000	\$7,814,433	Transfer of cap due to servicing transfer				
6/16/2014							\$110,000	\$7,924,433	Transfer of cap due to servicing transfer				
6/26/2014							(\$15,838)	\$7,908,595	Updated due to quarterly assessment and reallocation				
7/16/2014							\$440,000	\$8,348,595	Transfer of cap due to servicing transfer				
7/29/2014							(\$33,291)	\$8,315,304	Updated due to quarterly assessment and reallocation				
8/14/2014							\$1,110,000	\$9,425,304	Transfer of cap due to servicing transfer				
9/16/2014							\$40,000	\$9,465,304	Transfer of cap due to servicing transfer				
9/29/2014							(\$12,454)	\$9,452,850	Updated due to quarterly assessment and reallocation				
10/16/2014							\$20,000	\$9,472,850	Transfer of cap due to servicing transfer				
11/14/2014							\$20,000	\$9,492,850	Transfer of cap due to servicing transfer				
12/16/2014							\$190,000	\$9,682,850	Transfer of cap due to servicing transfer				
12/29/2014							(\$1,564,671)	\$8,118,179	Updated due to quarterly assessment and reallocation				
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				
1/14/2016							\$230,000	\$4,830,203	Transfer of cap due to servicing transfer				
2/16/2016							\$250,000	\$5,080,203	Transfer of cap due to servicing transfer				

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
						2/25/2016	(\$2,536,406)	\$2,543,797	Reallocation due to MHA program deobligation				
						3/16/2016	\$30,000	\$2,573,797	Transfer of cap due to servicing transfer				
						3/28/2016	(\$54,350)	\$2,519,447	Updated due to quarterly assessment and reallocation				
						4/14/2016	\$350,000	\$2,869,447	Transfer of cap due to servicing transfer				
						5/16/2016	\$0	\$2,869,447	Transfer of cap due to servicing transfer				
						5/31/2016	(\$472,698)	\$2,396,749	Updated due to quarterly assessment and reallocation				
						6/16/2016	\$80,000	\$2,476,749	Transfer of cap due to servicing transfer				
						6/27/2016	(\$290,202)	\$2,186,547	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	(\$130,634)	\$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				
						2/25/2016	(\$126,974)	\$361,409	Reallocation due to MHA program deobligation				
						3/28/2016	(\$2,655)	\$358,754	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$25,640)	\$333,114	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$15,317)	\$317,797	Updated due to quarterly assessment and reallocation				
12/9/2009	Fidelity Bank, New Orleans, LA	Purchase	Financial Instrument for Home Loan Modifications				\$2,940,000			\$17,949	\$33,046	\$31,766	\$82,761

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
							9/30/2009	(\$1,530,000)	\$4,930,000	Updated portfolio data from servicer/additional program initial cap				
							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				
7/29/2009	FIRST BANK, St. Louis, MO	Purchase	Financial Instrument for Home Loan Modifications	\$6,460,000	N/A		3/26/2014	(\$18)	\$8,122,588	Updated due to quarterly assessment and reallocation	\$2,322,739	\$2,943,322	\$1,702,912	\$6,968,973
							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				
							2/25/2016	(\$392,747)	\$10,636,309	Reallocation due to MHA program deobligation				
							3/28/2016	(\$8,110)	\$10,628,199	Updated due to quarterly assessment and reallocation				
							5/16/2016	\$20,000	\$10,648,199	Transfer of cap due to servicing transfer				
							5/31/2016	(\$61,251)	\$10,586,948	Updated due to quarterly assessment and reallocation				
							6/27/2016	(\$33,414)	\$10,553,534	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	3	5/15/2014	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$5,917	\$0	\$0	\$5,917

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 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	First Federal Bank of Florida, Lake City, FL	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	
							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	\$0	\$0	\$0	\$0	
							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					
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation					
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation					
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					
							5/26/2010	(\$14,160,000)	\$0	Termination of SPA					
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					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$7,014,337	\$11,314,337	Updated portfolio data from servicer				
						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				
						2/25/2016	(\$1,894,718)	\$1,605,921	Reallocation due to MHA program deobligation				
						3/28/2016	(\$39,578)	\$1,566,343	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$309,770)	\$1,256,573	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$185,051)	\$1,071,522	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				
						6/16/2011	(\$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	\$20,000	\$20,000	Transfer of cap due to servicing transfer				

Continued on next page

\$1,333

\$1,000

\$0

\$333

\$0

\$3423

\$8,718

\$14,917

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) \* Mechanism

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	First Mortgage Corporation, Diamond Bar, CA	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A	9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer	\$3,917	\$0	\$3,000	\$6,917
						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				
						2/16/2016	(\$10,000)	\$103,635	Transfer of cap due to servicing transfer				
						2/25/2016	(\$2,025)	\$101,610	Reallocation due to MHA program deobligation				
						3/28/2016	(\$42)	\$101,568	Updated due to quarterly assessment and reallocation				
						5/16/2016	(\$20,000)	\$81,568	Transfer of cap due to servicing transfer				
						3/26/2010	\$150,000	\$290,000	Updated portfolio data from servicer				
1/13/2010	First National Bank of Grant Park, Grant Park, IL	Purchase	Financial Instrument for Home Loan Modifications	\$140,000	N/A	7/4/2010	\$10,000	\$300,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0
						9/30/2010	(\$9,889)	\$290,111	Updated portfolio data from servicer				
						1/26/2011	(\$290,111)	\$0	Termination of SPA				
						9/30/2010	\$180,222	\$580,222	Updated portfolio data from servicer				
9/30/2010	First Safety Bank, Cincinnati, OH	Purchase	Financial Instrument for Home Loan Modifications	\$400,000	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				
						4/14/2016	\$30,000	\$30,000	Transfer of cap due to servicing transfer				
4/14/2016	First State Bank, Mendota, IL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	5/31/2016	\$588	\$30,588	Updated due to quarterly assessment and reallocation	\$14,000	\$0	\$6,000	\$20,000
						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	(\$2,267)	\$1,152,600	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$1,152,408)	\$0	Termination of SPA				
						7/1/2014	(\$1,152,408)	\$0	Termination of SPA				
						4/16/2015	\$10,000	\$10,000	Transfer of cap due to servicing transfer				
9/30/2010	Flagstar Capital Markets Corporation, Troy, MI	Purchase	Financial Instrument for Home Loan Modifications	\$800,000	N/A	5/14/2015	\$10,000	\$20,000	Transfer of cap due to servicing transfer	\$7,000	\$0	\$0	\$7,000
						1/14/2016	\$10,000	\$30,000	Transfer of cap due to servicing transfer				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
							2/13/2014	\$150,000	\$150,000	Transfer of cap due to servicing transfer						
							3/26/2014	(\$2)	\$149,998	Updated due to quarterly assessment and reallocation						
							4/16/2014	\$20,000	\$169,998	Transfer of cap due to servicing transfer						
							6/26/2014	(\$37)	\$169,961	Updated due to quarterly assessment and reallocation						
							7/29/2014	(\$73)	\$169,888	Updated due to quarterly assessment and reallocation						
							9/29/2014	(\$25)	\$169,863	Updated due to quarterly assessment and reallocation						
							12/29/2014	\$27,160	\$197,023	Updated due to quarterly assessment and reallocation						
							3/26/2015	(\$16)	\$197,007	Updated due to quarterly assessment and reallocation						
							4/28/2015	(\$64)	\$196,943	Updated due to quarterly assessment and reallocation						
							6/25/2015	(\$15)	\$196,928	Updated due to quarterly assessment and reallocation						
							9/28/2015	(\$20)	\$196,908	Updated due to quarterly assessment and reallocation						
							12/28/2015	(\$14,536)	\$182,372	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$45,046)	\$137,326	Reallocation due to MHA program deobligation						
							3/16/2016	(\$10,000)	\$127,326	Transfer of cap due to servicing transfer						
							3/28/2016	(\$718)	\$126,608	Updated due to quarterly assessment and reallocation						
							5/31/2016	(\$5,621)	\$120,987	Updated due to quarterly assessment and reallocation						
							6/27/2016	(\$3,358)	\$117,629	Updated due to quarterly assessment and reallocation	\$11,000	\$14,508	\$11,000	\$36,508		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \* Pricing Mechanism

Date	Name of Institution	Transaction Type	Investment Description	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
9/11/2009	Franklin Credit Management Corporation, Jersey City, NJ	Purchase	Financial Instrument for Home Loan Modifications		10/2/2009	\$6,010,000	\$33,520,000	Updated portfolio data from servicer/additional program initial cap	\$342,554	\$638,318	\$743,024	\$1,743,896
					12/30/2009	(\$19,750,000)	\$13,770,000	Updated portfolio data from servicer/additional program initial cap				
					3/26/2010	(\$4,780,000)	\$8,990,000	Updated portfolio data from servicer				
					7/14/2010	(\$2,390,000)	\$6,600,000	Updated portfolio data from servicer				
					9/30/2010	\$2,973,670	\$9,573,670	Updated portfolio data from servicer				
					1/6/2011	(\$3)	\$9,573,667	Updated due to quarterly assessment and reallocation				
					2/16/2011	(\$1,800,000)	\$7,773,667	Transfer of cap due to servicing transfer				
					3/30/2011	(\$6)	\$7,773,661	Updated due to quarterly assessment and reallocation				
					6/29/2011	(\$61)	\$7,773,600	Updated due to quarterly assessment and reallocation				
					10/14/2011	(\$100,000)	\$7,673,600	Transfer of cap due to servicing transfer				
					6/28/2012	(\$58)	\$7,673,542	Updated due to quarterly assessment and reallocation				
					9/27/2012	(\$164)	\$7,673,378	Updated due to quarterly assessment and reallocation				
					12/27/2012	(\$29)	\$7,673,349	Updated due to quarterly assessment and reallocation				
					3/25/2013	(\$110)	\$7,673,239	Updated due to quarterly assessment and reallocation				
					6/27/2013	(\$42)	\$7,673,197	Updated due to quarterly assessment and reallocation				
					9/27/2013	(\$15)	\$7,673,182	Updated due to quarterly assessment and reallocation				
					12/23/2013	(\$25,724)	\$7,647,458	Updated due to quarterly assessment and reallocation				
					3/14/2014	\$40,000	\$7,687,458	Transfer of cap due to servicing transfer				
					3/26/2014	(\$913)	\$7,686,545	Updated due to quarterly assessment and reallocation				
					6/26/2014	(\$10,778)	\$7,675,767	Updated due to quarterly assessment and reallocation				
					7/29/2014	(\$21,410)	\$7,654,357	Updated due to quarterly assessment and reallocation				
					9/29/2014	(\$7,073)	\$7,647,284	Updated due to quarterly assessment and reallocation				
					12/29/2014	(\$757,196)	\$6,890,088	Updated due to quarterly assessment and reallocation				
					3/26/2015	(\$284,769)	\$6,605,319	Updated due to quarterly assessment and reallocation				
					4/16/2015	(\$10,000)	\$6,595,319	Transfer of cap due to servicing transfer				
					4/28/2015	(\$1,122,099)	\$5,473,220	Updated due to quarterly assessment and reallocation				
					6/25/2015	(\$266,118)	\$5,207,102	Updated due to quarterly assessment and reallocation				
					8/14/2015	(\$10,000)	\$5,197,102	Transfer of cap due to servicing transfer				
					9/28/2015	(\$353,677)	\$4,843,425	Updated due to quarterly assessment and reallocation				
					11/16/2015	(\$10,000)	\$4,833,425	Transfer of cap due to servicing transfer				
					12/28/2015	(\$257,877)	\$4,575,548	Updated due to quarterly assessment and reallocation				
					2/25/2016	(\$843,088)	\$3,732,460	Reallocation due to MHA program deobligation				
					3/28/2016	(\$17,611)	\$3,714,849	Updated due to quarterly assessment and reallocation				
					5/31/2016	(\$137,838)	\$3,577,011	Updated due to quarterly assessment and reallocation				
					6/27/2016	(\$82,341)	\$3,494,670	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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	(\$88)	\$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					
2/16/2016	Freedom Mortgage Corporation, Fishers, IN	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	2/16/2016	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0	
							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					
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation					
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$742)	\$103,895	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	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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) *	Lenders/Investors Incentives
9/30/2010	GFA Federal Credit Union, Gardner, MA	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		
						3/23/2011	(\$145,056)	\$0	Termination of SPA	\$0	\$0	\$0	\$0		
						10/2/2009	\$60,000	\$290,000	Updated portfolio data from servicer/additional program initial cap						
						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						
9/23/2009	Glass City Federal Credit Union, Maumee, OH	Purchase	Financial Instrument for Home Loan Modifications	N/A	6	3/25/2013	(\$4)	\$290,094	Updated due to quarterly assessment and reallocation	\$4,000	\$2,474	\$6,000	\$12,474		
						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	\$0	\$0	\$0	\$0		
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	\$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	\$0	\$0	\$0	\$0		
						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	\$0	\$0	\$0	\$0		
						6/29/2011	(\$11)	\$725,265	Updated due to quarterly assessment and reallocation						
						1/25/2012	(\$725,265)	\$0	Termination of SPA						

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
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 Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total TARP Incentive Payments
						12/30/2009	\$1,030,000	\$1,600,000	Updated portfolio data from servicer/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				
						9/27/2013	(\$1)	\$580,170	Updated due to quarterly assessment and reallocation				
						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				
						2/25/2016	(\$71,077)	\$265,238	Reallocation due to MHA program deobligation				
						3/28/2016	(\$1,485)	\$263,753	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$11,620)	\$252,133	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$7,883)	\$244,250	Updated due to quarterly assessment and reallocation	\$32,754	\$38,662	\$28,450	\$99,866

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
						3/26/2010	\$8,680,000	\$9,450,000	Updated portfolio data from servicer						
						7/14/2010	(68,750,000)	\$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						
						3/25/2013	(\$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						
						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	(\$5,686)	\$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						
						2/25/2016	(\$215,610)	\$1,120,511	Reallocation due to MHA program deobligation						
						3/28/2016	(\$5,125)	\$1,115,386	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$47,567)	\$1,067,819	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$31,239)	\$1,036,580	Updated due to quarterly assessment and reallocation						
						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	\$100,000	\$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	(\$7,685)	\$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						
1/13/2010	Greater Nevada LLC dba Greater Nevada Mortgage, Carson City, NV	Purchase	Financial Instrument for Home Loan Modifications		N/A					\$198,501	\$231,597	\$127,019	\$557,117		
7/14/2011	Gregory Funding, LLC, Beawerton, OR	Purchase	Financial Instrument for Home Loan Modifications		\$0	3				\$993,882	\$1,035,141	\$167,518	\$2,196,542		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
3/26/2014						3/26/2014	(\$274)	\$2,151,967	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$240,000	\$2,391,967	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$30,000	\$2,421,967	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$3,396)	\$2,418,571	Updated due to quarterly assessment and reallocation				
7/29/2014						7/29/2014	(\$6,541)	\$2,412,030	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$90,000	\$2,502,030	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$30,000	\$2,532,030	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$2,150)	\$2,529,880	Updated due to quarterly assessment and reallocation				
11/14/2014						11/14/2014	\$100,000	\$2,629,880	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	\$260,000	\$2,889,880	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$122,632)	\$2,767,248	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$60,000	\$2,827,248	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$690,000	\$3,517,248	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$37,406)	\$3,479,843	Updated due to quarterly assessment and reallocation				
4/28/2015						4/28/2015	(\$144,484)	\$3,335,359	Updated due to quarterly assessment and reallocation				
6/25/2015						6/25/2015	(\$41,229)	\$3,294,130	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$40,000	\$3,334,130	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$1,860,000	\$5,194,130	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$1,560,000	\$6,754,130	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$408,264)	\$6,345,866	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$740,000	\$7,085,866	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$550,000	\$7,635,866	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$469,266)	\$7,166,600	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$630,000	\$7,796,600	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$740,000	\$8,536,600	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$2,389,111)	\$6,147,489	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$180,000	\$6,327,489	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$53,531)	\$6,273,958	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	\$750,000	\$7,023,958	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	\$150,000	\$7,173,958	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$600,618)	\$6,573,340	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$560,000	\$7,133,340	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$358,730)	\$6,774,610	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
						9/30/2010	\$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				
						2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation				
						3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation	\$917	\$0	\$1,000	\$1,917
9/30/2010	Guaranty Bank, Saint Paul, MN	Purchase	Financial Instrument for Home Loan Modifications		N/A		\$100,000						
10/28/2009	Harleysville National Bank & Trust Company, Harleysville, PA	Purchase	Financial Instrument for Home Loan Modifications		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	\$0	\$0	\$0	\$0
12/11/2009	Hartford Savings Bank, Hartford, WI	Purchase	Financial Instrument for Home Loan Modifications		N/A		\$630,000			\$0	\$0	\$0	\$0

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
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	\$28,439	\$40,315	\$76,379
							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	(\$1,311)	\$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	(\$1,311)	\$190,214	Updated due to quarterly assessment and reallocation	\$28,439	\$40,315	\$76,379
							12/28/2015	(\$1,938)	\$188,276	Updated due to quarterly assessment and reallocation			
							2/25/2016	(\$11,380)	\$176,896	Reallocation due to MHA program deobligation			
							3/28/2016	(\$238)	\$176,658	Updated due to quarterly assessment and reallocation			
							5/31/2016	(\$1,860)	\$174,798	Updated due to quarterly assessment and reallocation			
							6/27/2016	(\$1,111)	\$173,687	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			
							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			
							2/25/2016	(\$179,660)	\$505,039	Reallocation due to MHA program deobligation			
							3/28/2016	(\$3,907)	\$501,132	Updated due to quarterly assessment and reallocation			
							5/31/2016	(\$30,583)	\$470,549	Updated due to quarterly assessment and reallocation			
							6/27/2016	(\$18,270)	\$452,279	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

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
									Updated portfolio data from servicer						
						6/12/2009	\$128,300,000	\$447,300,000	Updated portfolio data from servicer/initial cap						
						9/30/2009	\$46,730,000	\$494,030,000	Updated portfolio data from servicer/initial cap						
						12/30/2009	\$145,820,000	\$639,850,000	Updated portfolio data from servicer/initial cap						
						3/26/2010	(\$1,440,000)	\$622,410,000	Updated portfolio data from servicer						
						7/14/2010	(\$73,010,000)	\$549,400,000	Updated portfolio data from servicer/initial cap						
						9/30/2010	\$6,700,000	\$556,100,000	Updated portfolio data from servicer/initial cap						
4/20/2009	Home Loan Services, Inc., Pittsburgh, PA	Purchase	Financial Instrument for Home Loan Modifications	\$319,000,000	N/A	7	9/30/2010 (\$77,126,410)	\$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 (\$185,061,221)	\$6,309,233	Termination of SPA						
							2/14/2013	\$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	Transfer of cap due to servicing transfer						
							5/16/2013	\$40,000	Transfer of cap due to servicing transfer						
							6/27/2013	(\$4)	Updated due to quarterly assessment and reallocation						
							7/16/2013	(\$120,000)	Transfer of cap due to servicing transfer						
							9/27/2013	\$629,985	Updated due to quarterly assessment and reallocation						
							12/23/2013	(\$2,620)	Updated due to quarterly assessment and reallocation						
							3/26/2014	(\$92)	Updated due to quarterly assessment and reallocation						
							6/26/2014	(\$1,088)	Updated due to quarterly assessment and reallocation						
							7/29/2014	(\$2,161)	Updated due to quarterly assessment and reallocation						
							9/16/2014	(\$290,000)	Transfer of cap due to servicing transfer						
							9/29/2014	(\$332)	Updated due to quarterly assessment and reallocation						
							12/29/2014	(\$40,233)	Updated due to quarterly assessment and reallocation						
							3/26/2015	(\$15,131)	Updated due to quarterly assessment and reallocation						
							4/28/2015	(\$59,638)	Updated due to quarterly assessment and reallocation						
							6/16/2015	\$70,000	Transfer of cap due to servicing transfer						
							6/25/2015	(\$22,485)	Updated due to quarterly assessment and reallocation						
							7/16/2015	\$20,000	Transfer of cap due to servicing transfer						
							8/14/2015	\$350,000	Transfer of cap due to servicing transfer						
							9/28/2015	(\$76,282)	Updated due to quarterly assessment and reallocation						
							12/16/2015	\$30,000	Transfer of cap due to servicing transfer						
							12/28/2015	(\$64,113)	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$189,556)	Reallocation due to MHA program deobligation						
							3/16/2016	\$430,000	Transfer of cap due to servicing transfer						
							3/28/2016	(\$14,867)	Updated due to quarterly assessment and reallocation						
							5/16/2016	\$10,000	Transfer of cap due to servicing transfer						
							5/31/2016	(\$124,921)	Updated due to quarterly assessment and reallocation						
							6/16/2016	\$330,000	Transfer of cap due to servicing transfer						
							6/27/2016	(\$123,685)	Updated due to quarterly assessment and reallocation						
2/14/2013	Home Servicing, LLC, Baton Rouge, LA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	9/29/2014	\$333,692	Updated due to quarterly assessment and reallocation	\$21,510	\$33,072	\$16,594	\$71,176		
							12/29/2014	\$293,459	Updated due to quarterly assessment and reallocation						
							3/26/2015	(\$15,131)	Updated due to quarterly assessment and reallocation						
							4/28/2015	(\$59,638)	Updated due to quarterly assessment and reallocation						
							6/16/2015	\$70,000	Transfer of cap due to servicing transfer						
							6/25/2015	(\$22,485)	Updated due to quarterly assessment and reallocation						
							7/16/2015	\$20,000	Transfer of cap due to servicing transfer						
							8/14/2015	\$350,000	Transfer of cap due to servicing transfer						
							9/28/2015	(\$76,282)	Updated due to quarterly assessment and reallocation						
							12/16/2015	\$30,000	Transfer of cap due to servicing transfer						
							12/28/2015	(\$64,113)	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$189,556)	Reallocation due to MHA program deobligation						
							3/16/2016	\$430,000	Transfer of cap due to servicing transfer						
							3/28/2016	(\$14,867)	Updated due to quarterly assessment and reallocation						
							5/16/2016	\$10,000	Transfer of cap due to servicing transfer						
							5/31/2016	(\$124,921)	Updated due to quarterly assessment and reallocation						
							6/16/2016	\$330,000	Transfer of cap due to servicing transfer						
							6/27/2016	(\$123,685)	Updated due to quarterly assessment and reallocation						

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
8/5/2009	HomeEq Servicing, North Highlands, CA	Purchase	Financial Instrument for Home Loan Modifications	N/A	13	9/30/2009	(\$121,190,000)	\$552,810,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$3,036,319	\$5,272,500	\$8,308,819
						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)	\$371,525,526	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$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				
						8/16/2012	(\$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	\$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	\$5,833	\$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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
						9/30/2009	(\$63,670,000)	\$1,218,820,000	Updated portfolio data from servicer/additional program initial cap			
						12/30/2009	\$250,450,000	\$1,469,270,000	Updated portfolio data from servicer/additional program 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			
						8/16/2012	(\$80,000)	\$1,305,806,674	Transfer of cap due to servicing transfer			
						9/27/2012	(\$22,494)	\$1,305,784,180	Updated due to quarterly assessment and reallocation	\$51,759,482	\$133,893,684	\$280,490,773
						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			

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
							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			
							9/30/2010	\$100,000	\$300,000	Updated portfolio data from servicer/additional program initial cap			
							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			
							2/25/2016	(\$32,056)	\$125,478	Reallocation due to MHA program deobligation			
							3/28/2016	(\$670)	\$124,808	Updated due to quarterly assessment and reallocation			
							5/31/2016	(\$5,241)	\$119,567	Updated due to quarterly assessment and reallocation			
							6/27/2016	(\$3,131)	\$116,436	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			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
12/23/2009	Iberiabank, Sarasota, FL	Purchase	Financial Instrument for Home Loan Modifications	N/A	6	1/22/2010	\$200,000	\$4,430,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$10,502	\$15,000	\$25,502
						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	\$5,852,780	\$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				
						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				
						9/30/2010	\$170,334	\$870,334	Updated portfolio data from servicer	\$9,000	\$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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$80,000	Updated portfolio data from servicer/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					
							9/27/2013	(\$7)	\$2,465,696	Updated due to quarterly assessment and reallocation					
							12/23/2013	(\$11,558)	\$2,454,138	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		3/26/2014	(\$410)	\$2,453,728	Updated due to quarterly assessment and reallocation	\$42,333	\$67,575	\$42,200	\$152,108	
							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					
							2/25/2016	(\$381,987)	\$574,533	Reallocation due to MHA program deobligation					
							3/28/2016	(\$8,288)	\$566,245	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$64,892)	\$501,353	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$39,707)	\$461,646	Updated due to quarterly assessment and reallocation					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Adjustment Details													
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
						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				
						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				
						2/25/2016	(\$36,778)	\$477,432	Reallocation due to MHA program deobligation				
						3/28/2016	(\$923)	\$476,509	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$9,729)	\$466,780	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$5,812)	\$460,968	Updated due to quarterly assessment and reallocation	\$125,181	\$35,821	\$33,025	\$194,028

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	(\$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					
							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					
							2/25/2016	(\$73,376)	\$158,319	Reallocation due to MHA program deobligation					
							3/28/2016	(\$1,533)	\$156,786	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$11,996)	\$144,790	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$7,166)	\$137,624	Updated due to quarterly assessment and reallocation					

Continued on next page

1/29/2010 iServe Residential Lending, LLC, San Diego, CA  
 Financial Instrument for Home Loan Modifications  
 \$960,000 N/A

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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						5/26/2010	\$120,000	\$28,160,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0
7/14/2010						7/14/2010	(\$12,660,000)	\$15,500,000	Updated portfolio data from servicer				
9/30/2010						9/30/2010	\$100,000	\$15,600,000	Updated portfolio data from servicer/additional program initial cap				
9/30/2010						9/30/2010	(\$3,125,218)	\$12,474,782	Updated portfolio data from servicer				
11/16/2010						11/16/2010	\$800,000	\$13,274,782	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(\$20)	\$13,274,762	Updated due to quarterly assessment and reallocation				
3/30/2011						3/30/2011	(\$24)	\$13,274,738	Updated due to quarterly assessment and reallocation				
6/29/2011						6/29/2011	(\$221)	\$13,274,517	Updated due to quarterly assessment and reallocation				
6/28/2012						6/28/2012	(\$169)	\$13,274,348	Updated due to quarterly assessment and reallocation				
9/27/2012						9/27/2012	(\$465)	\$13,273,883	Updated due to quarterly assessment and reallocation				
12/27/2012						12/27/2012	(\$78)	\$13,273,805	Updated due to quarterly assessment and reallocation				
3/25/2013						3/25/2013	(\$297)	\$13,273,508	Updated due to quarterly assessment and reallocation				
6/27/2013						6/27/2013	(\$112)	\$13,273,396	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0
7/16/2013						7/16/2013	(\$10,000)	\$13,263,396	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$40)	\$13,263,356	Updated due to quarterly assessment and reallocation				
11/14/2013						11/14/2013	(\$60,000)	\$13,203,356	Updated due to quarterly assessment and reallocation				
12/23/2013						12/23/2013	(\$67,516)	\$13,135,840	Updated due to quarterly assessment and reallocation				
3/26/2014						3/26/2014	(\$2,373)	\$13,133,467	Updated due to quarterly assessment and reallocation				
6/26/2014						6/26/2014	(\$28,014)	\$13,105,453	Updated due to quarterly assessment and reallocation				
7/29/2014						7/29/2014	(\$55,640)	\$13,049,813	Updated due to quarterly assessment and reallocation				
9/29/2014						9/29/2014	(\$18,379)	\$13,031,434	Updated due to quarterly assessment and reallocation				
12/29/2014						12/29/2014	(\$2,226,283)	\$10,805,151	Updated due to quarterly assessment and reallocation				
3/26/2015						3/26/2015	(\$837,269)	\$9,967,882	Updated due to quarterly assessment and reallocation				
4/2/2015						4/2/2015	(\$9,967,882)	\$0	Termination of SPA				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	
				Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)			9/30/2010	\$135,167	\$435,167	Updated portfolio data from servicer					
							1/6/2011	(S1)	\$435,166	Updated due to quarterly assessment and reallocation					
							3/30/2011	(S1)	\$435,165	Updated due to quarterly assessment and reallocation					
							6/29/2011	(S6)	\$435,159	Updated due to quarterly assessment and reallocation					
							6/28/2012	(S4)	\$435,155	Updated due to quarterly assessment and reallocation					
							9/27/2012	(S12)	\$435,143	Updated due to quarterly assessment and reallocation					
							12/27/2012	(S2)	\$435,141	Updated due to quarterly assessment and reallocation					
							3/25/2013	(S8)	\$435,133	Updated due to quarterly assessment and reallocation					
							6/27/2013	(S3)	\$435,130	Updated due to quarterly assessment and reallocation					
							9/27/2013	(S1)	\$435,129	Updated due to quarterly assessment and reallocation					
							12/23/2013	(S1,727)	\$433,402	Updated due to quarterly assessment and reallocation					
							3/26/2014	(S61)	\$433,341	Updated due to quarterly assessment and reallocation					
							6/26/2014	(S716)	\$432,625	Updated due to quarterly assessment and reallocation					
							7/29/2014	(S1,423)	\$431,202	Updated due to quarterly assessment and reallocation					
							9/29/2014	(S470)	\$430,732	Updated due to quarterly assessment and reallocation					
							12/29/2014	(S56,939)	\$373,793	Updated due to quarterly assessment and reallocation					
							3/26/2015	(S21,414)	\$362,379	Updated due to quarterly assessment and reallocation					
							4/28/2015	(S84,403)	\$267,976	Updated due to quarterly assessment and reallocation					
							6/25/2015	(S20,017)	\$247,959	Updated due to quarterly assessment and reallocation					
							9/28/2015	(S26,739)	\$221,220	Updated due to quarterly assessment and reallocation					
							12/28/2015	(S19,789)	\$201,431	Updated due to quarterly assessment and reallocation					
							2/25/2016	(S56,514)	\$144,917	Reallocation due to MHA program deobligation					
							3/28/2016	(S1,180)	\$143,737	Updated due to quarterly assessment and reallocation					
							5/31/2016	(S9,240)	\$134,497	Updated due to quarterly assessment and reallocation					
							6/27/2016	(S5,519)	\$128,978	Updated due to quarterly assessment and reallocation					
							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					
							9/30/2010	\$72,400,000	\$3,007,800,000	Updated portfolio data from servicer/additional program initial cap					
							9/30/2010	\$215,625,536	\$3,223,425,536	Updated portfolio data from servicer					
							1/6/2011	(S3,636)	\$3,223,421,900	Updated due to quarterly assessment and reallocation					
							3/16/2011	(S100,000)	\$3,223,321,900	Transfer of cap due to servicing transfer					
							3/30/2011	(S3,999)	\$3,223,317,901	Updated due to quarterly assessment and reallocation					
							4/13/2011	(S200,000)	\$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	(S34,606)	\$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	(S400,000)	\$3,345,983,295	Transfer of cap due to servicing transfer					
							9/15/2011	(S100,000)	\$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	(S2,800,000)	\$3,862,494,604	Transfer of cap due to servicing transfer					
							1/13/2012	(S100,000)	\$3,862,394,604	Transfer of cap due to servicing transfer					
9/24/2010	James B. Nutter & Company, Kansas City, MO	Purchase	Financial Instrument for Home Loan Modifications	\$300,000	N/A						\$19,431	\$0	\$17,124	\$36,555	
7/31/2009	JP Morgan Chase Bank, NA, Lewisville, TX	Purchase	Financial Instrument for Home Loan Modifications	\$2,699,720,000	N/A						\$579,834,951	\$1,385,233,016	\$510,992,287	\$2,476,060,254	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Pricing Mechanism

Investment Description

Transaction Type

Name of Institution

Date

Note

Adjustment Date

CAP Adjustment Amount

Adjusted CAP

Reason for Adjustment

Borrower's Incentives

Lenders/Investors Incentives

Servicers Incentives

Total 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
2/16/2012						2/16/2012	(\$100,000)	\$3,862,294,604	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	(\$126,080,000)	\$3,736,214,604	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	(\$1,1620,000)	\$3,734,594,604	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$16,192)	\$3,734,578,412	Updated due to quarterly assessment and reallocation				
7/16/2012						7/16/2012	(\$2,300,000)	\$3,732,278,412	Transfer of cap due to servicing transfer				
8/16/2012						8/16/2012	(\$20,000)	\$3,732,258,412	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$37,341)	\$3,732,221,071	Updated due to quarterly assessment and reallocation				
10/16/2012						10/16/2012	(\$1,130,000)	\$3,731,091,071	Transfer of cap due to servicing transfer				
11/15/2012						11/15/2012	(\$3,770,000)	\$3,727,321,071	Transfer of cap due to servicing transfer				
12/14/2012						12/14/2012	(\$180,000)	\$3,727,141,071	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$4,535)	\$3,727,136,536	Updated due to quarterly assessment and reallocation				
1/16/2013						1/16/2013	(\$60,000)	\$3,727,076,536	Transfer of cap due to servicing transfer				
2/14/2013						2/14/2013	(\$520,000)	\$3,726,556,536	Transfer of cap due to servicing transfer				
3/14/2013						3/14/2013	(\$90,000)	\$3,726,466,536	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$14,310)	\$3,726,452,226	Updated due to quarterly assessment and reallocation				
4/16/2013						4/16/2013	(\$110,000)	\$3,726,342,226	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	(\$120,000)	\$3,726,222,226	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	(\$50,000)	\$3,726,172,226	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$3,778)	\$3,726,168,448	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	(\$103,240,000)	\$3,622,928,448	Transfer of cap due to servicing transfer				
8/15/2013						8/15/2013	(\$20,000)	\$3,622,908,448	Transfer of cap due to servicing transfer				
9/16/2013						9/16/2013	(\$99,960,000)	\$3,522,948,448	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$724)	\$3,522,947,724	Updated due to quarterly assessment and reallocation				
10/15/2013						10/15/2013	(\$77,990,000)	\$3,444,957,724	Transfer of cap due to servicing transfer				
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				



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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			
										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)												
3/26/2015							\$40,703,961	\$3,786,558,851	Updated due to quarterly assessment and reallocation				
4/16/2015							(\$3,010,000)	\$3,783,548,851	Transfer of cap due to servicing transfer				
4/28/2015							\$332,660,757	\$4,116,209,608	Updated due to quarterly assessment and reallocation				
5/14/2015							(\$8,210,000)	\$4,107,999,608	Transfer of cap due to servicing transfer				
6/16/2015							(\$14,130,000)	\$4,093,869,608	Transfer of cap due to servicing transfer				
6/25/2015							\$40,588,882	\$4,134,458,490	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$17,520,000)	\$4,116,938,490	Transfer of cap due to servicing transfer				
8/14/2015							(\$10,000)	\$4,116,928,490	Transfer of cap due to servicing transfer				
9/16/2015							\$760,000	\$4,117,688,490	Transfer of cap due to servicing transfer				
9/28/2015							\$27,225,885	\$4,144,914,375	Updated due to quarterly assessment and reallocation				
10/15/2015							(\$7,740,000)	\$4,137,174,375	Transfer of cap due to servicing transfer				
11/16/2015							(\$6,050,000)	\$4,131,124,375	Transfer of cap due to servicing transfer				
12/16/2015							(\$1,730,000)	\$4,129,394,375	Transfer of cap due to servicing transfer				
12/28/2015							\$37,401,098	\$4,166,795,473	Updated due to quarterly assessment and reallocation				
1/14/2016							(\$36,700,000)	\$4,130,095,473	Transfer of cap due to servicing transfer				
2/16/2016							(\$200,000)	\$4,129,895,473	Transfer of cap due to servicing transfer				
2/25/2016							(\$132,520,607)	\$3,997,374,866	Reallocation due to MHA program deobligation				
3/16/2016							(\$9,320,000)	\$3,988,054,866	Transfer of cap due to servicing transfer				
3/28/2016							(\$2,278,595)	\$3,985,776,271	Updated due to quarterly assessment and reallocation				
4/14/2016							(\$10,440,000)	\$3,975,336,271	Transfer of cap due to servicing transfer				
5/16/2016							(\$6,730,000)	\$3,968,606,271	Transfer of cap due to servicing transfer				
5/31/2016							(\$9,933,223)	\$3,958,673,048	Updated due to quarterly assessment and reallocation				
6/16/2016							(\$12,340,000)	\$3,946,333,048	Transfer of cap due to servicing transfer				
6/27/2016							(\$2,835,363)	\$3,943,497,685	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap)

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
						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	(\$296,094)	\$1,626,995	Updated due to quarterly assessment and reallocation				
						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				
						1/14/2016	\$50,000	\$3,241,719	Transfer of cap due to servicing transfer				
						2/25/2016	(\$1,600,422)	\$1,641,297	Reallocation due to MHA program deobligation				
						3/16/2016	(\$1,350,000)	\$291,297	Transfer of cap due to servicing transfer				
						3/28/2016	\$42,705	\$334,002	Updated due to quarterly assessment and reallocation				
						4/14/2016	(\$50,000)	\$284,002	Transfer of cap due to servicing transfer				
						5/16/2016	(\$50,000)	\$234,002	Transfer of cap due to servicing transfer				
						5/31/2016	\$285,059	\$519,061	Updated due to quarterly assessment and reallocation				
						6/27/2016	\$77,867	\$596,928	Updated due to quarterly assessment and reallocation				

\$0

3

N/A

Financial Instrument for Home Loan Modifications

Purchase

Kondaur Capital Corporation, Orange, CA

11/15/2012

\$88,507

\$30,839

\$29,186

\$28,482

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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					
							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					
							2/25/2016	(\$23,766)	\$193,637	Reallocation due to MHA program deobligation					
							3/28/2016	(\$342)	\$193,295	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$3,960)	\$189,335	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$2,382)	\$186,953	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					
							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	
							9/16/2014	\$20,000	\$60,000	Transfer of cap due to servicing transfer					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
									Transfer of cap due to servicing transfer						
						1/16/2014	\$100,000	\$100,000	Transfer of cap due to servicing transfer						
						3/14/2014	\$10,000	\$110,000	Transfer of cap due to servicing transfer						
						3/26/2014	(\$2)	\$109,998	Updated due to quarterly assessment and reallocation						
						5/15/2014	\$20,000	\$129,998	Transfer of cap due to servicing transfer						
						6/16/2014	\$80,000	\$209,998	Transfer of cap due to servicing transfer						
						6/26/2014	(\$236)	\$209,762	Updated due to quarterly assessment and reallocation						
						7/16/2014	\$140,000	\$349,762	Transfer of cap due to servicing transfer						
						7/29/2014	(\$1,069)	\$348,693	Updated due to quarterly assessment and reallocation						
						8/14/2014	\$60,000	\$408,693	Transfer of cap due to servicing transfer						
						9/29/2014	(\$438)	\$408,255	Updated due to quarterly assessment and reallocation						
						12/29/2014	(\$30,607)	\$377,648	Updated due to quarterly assessment and reallocation						
						3/26/2015	(\$11,543)	\$366,105	Updated due to quarterly assessment and reallocation						
						4/28/2015	(\$45,568)	\$320,537	Updated due to quarterly assessment and reallocation						
1/16/2014	LenderLive Network, Inc, Glendale, CO	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	(\$10,869)	\$309,668	Updated due to quarterly assessment and reallocation	\$38,500	\$69,770	\$8,000	\$116,270		
						7/16/2015	\$10,000	\$319,668	Transfer of cap due to servicing transfer						
						9/28/2015	(\$16,383)	\$303,285	Updated due to quarterly assessment and reallocation						
						11/16/2015	\$10,000	\$313,285	Transfer of cap due to servicing transfer						
						12/28/2015	(\$13,791)	\$299,494	Updated due to quarterly assessment and reallocation						
						2/16/2016	\$360,000	\$659,494	Transfer of cap due to servicing transfer						
						2/25/2016	(\$251,560)	\$407,934	Reallocation due to MHA program deobligation						
						3/16/2016	\$20,000	\$427,934	Transfer of cap due to servicing transfer						
						3/28/2016	(\$5,780)	\$422,154	Updated due to quarterly assessment and reallocation						
						4/14/2016	(\$70,000)	\$352,154	Transfer of cap due to servicing transfer						
						5/31/2016	(\$45,497)	\$306,657	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$27,179)	\$279,478	Updated due to quarterly assessment and reallocation						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$450,556	\$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						
							9/27/2012	(\$48)	\$1,450,464	Updated due to quarterly assessment and reallocation						
							12/27/2012	(\$8)	\$1,450,456	Updated due to quarterly assessment and reallocation						
							3/25/2013	(\$30)	\$1,450,426	Updated due to quarterly assessment and reallocation						
							6/27/2013	(\$11)	\$1,450,415	Updated due to quarterly assessment and reallocation						
							9/27/2013	(\$4)	\$1,450,411	Updated due to quarterly assessment and reallocation						
							12/23/2013	(\$6,958)	\$1,443,453	Updated due to quarterly assessment and reallocation						
							3/26/2014	(\$245)	\$1,443,208	Updated due to quarterly assessment and reallocation						
							6/26/2014	(\$2,887)	\$1,440,321	Updated due to quarterly assessment and reallocation						
							7/29/2014	(\$5,734)	\$1,434,587	Updated due to quarterly assessment and reallocation						
							9/29/2014	(\$1,894)	\$1,432,693	Updated due to quarterly assessment and reallocation						
							12/29/2014	(\$229,437)	\$1,203,256	Updated due to quarterly assessment and reallocation						
							3/26/2015	(\$86,288)	\$1,116,968	Updated due to quarterly assessment and reallocation						
							4/28/2015	(\$340,104)	\$776,864	Updated due to quarterly assessment and reallocation						
							6/25/2015	(\$80,659)	\$696,205	Updated due to quarterly assessment and reallocation						
							9/28/2015	(\$107,746)	\$588,459	Updated due to quarterly assessment and reallocation						
							12/28/2015	(\$79,741)	\$508,718	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$227,724)	\$280,994	Reallocation due to MHA program deobligation						
							3/28/2016	(\$4,757)	\$276,237	Updated due to quarterly assessment and reallocation						
							5/31/2016	(\$37,231)	\$239,006	Updated due to quarterly assessment and reallocation						
							6/27/2016	(\$22,241)	\$216,765	Updated due to quarterly assessment and reallocation						
9/30/2010	Liberty Bank and Trust Co, New Orleans, LA	Purchase	Financial Instrument for Home Loan Modifications	\$1,000,000	N/A						\$0	\$0	\$0	\$0		
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	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
						9/30/2009	\$313,050,000	\$1,087,950,000	Updated portfolio data from servicer/additional program initial cap			
						12/30/2009	\$275,370,000	\$1,363,320,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	\$278,910,000	\$1,642,230,000	Updated portfolio data from servicer			
						7/14/2010	(\$474,730,000)	\$1,167,500,000	Updated portfolio data from servicer			
						8/13/2010	(\$700,000)	\$1,166,800,000	Transfer of cap due to servicing transfer			
						9/15/2010	(\$1,000,000)	\$1,165,800,000	Transfer of cap due to servicing transfer			
						9/30/2010	(\$115,017,236)	\$1,050,782,764	Updated portfolio data from servicer			
						10/15/2010	(\$800,000)	\$1,049,982,764	Transfer of cap due to servicing transfer			
						12/15/2010	\$800,000	\$1,050,782,764	Transfer of cap due to servicing transfer			
						1/6/2011	(\$1,286)	\$1,050,781,478	Updated due to quarterly assessment and reallocation			
						3/16/2011	\$8,800,000	\$1,059,581,478	Transfer of cap due to servicing transfer			
						3/30/2011	(\$1,470)	\$1,059,580,008	Updated due to quarterly assessment and reallocation			
						4/13/2011	(\$3,300,000)	\$1,056,280,008	Transfer of cap due to servicing transfer			
						5/13/2011	(\$300,000)	\$1,055,980,008	Transfer of cap due to servicing transfer			
						6/16/2011	(\$700,000)	\$1,055,280,008	Transfer of cap due to servicing transfer			
						6/29/2011	(\$13,097)	\$1,055,266,911	Updated due to quarterly assessment and reallocation			
						7/14/2011	(\$200,000)	\$1,055,066,911	Transfer of cap due to servicing transfer			
					12	9/15/2011	(\$2,900,000)	\$1,052,166,911	Transfer of cap due to servicing transfer	\$13,441,220	\$35,353,126	\$76,324,760
						10/14/2011	(\$300,000)	\$1,051,866,911	Transfer of cap due to servicing transfer			
						11/16/2011	(\$500,000)	\$1,051,366,911	Transfer of cap due to servicing transfer			
						12/15/2011	(\$2,600,000)	\$1,048,766,911	Transfer of cap due to servicing transfer			
						1/13/2012	(\$194,800,000)	\$853,966,911	Transfer of cap due to servicing transfer			
						2/16/2012	(\$400,000)	\$853,566,911	Transfer of cap due to servicing transfer			
						6/28/2012	(\$9,728)	\$853,557,183	Updated due to quarterly assessment and reallocation			
						8/16/2012	(\$7,990,000)	\$845,567,183	Transfer of cap due to servicing transfer			
						9/27/2012	(\$26,467)	\$845,540,716	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$4,466)	\$845,536,250	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$16,922)	\$845,519,328	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$6,386)	\$845,512,942	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$2,289)	\$845,510,653	Updated due to quarterly assessment and reallocation			
						12/16/2013	(\$60,000)	\$845,450,653	Transfer of cap due to servicing transfer			
						12/23/2013	(\$3,864,503)	\$841,586,150	Updated due to quarterly assessment and reallocation			
						1/16/2014	(\$30,000)	\$841,556,150	Transfer of cap due to servicing transfer			
						1/31/2014	(\$765,231,390)	\$76,324,760	Termination of SPA			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
							1/22/2010	\$40,000	\$740,000	Updated portfolio data from servicer/initial cap				
							3/26/2010	\$50,000	\$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	(\$46)	\$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	(\$6)	\$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	(\$11,184)	\$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				
							2/25/2016	(\$266,057)	\$834,613	Reallocation due to MHA program deobligation				
							3/28/2016	(\$5,558)	\$829,055	Updated due to quarterly assessment and reallocation				
							5/31/2016	(\$47,268)	\$781,787	Updated due to quarterly assessment and reallocation				
							6/27/2016	(\$27,327)	\$754,460	Updated due to quarterly assessment and reallocation				

Continued on next page

11/6/2009  
 Los Alamos National Bank, Los Alamos, NM  
 Financial Instrument for Home Loan Modifications  
 Purchase

\$157,484

\$66,088

\$65,556

\$289,127

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
			Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) *			9/30/2010	\$315,389	\$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	(\$1)	\$1,015,387	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$11)	\$1,015,376	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$11)	\$1,015,365	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$30)	\$1,015,335	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$5)	\$1,015,330	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$20)	\$1,015,310	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$7)	\$1,015,303	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$3)	\$1,015,300	Updated due to quarterly assessment and reallocation			
						12/23/2013	(\$4,381)	\$1,010,919	Updated due to quarterly assessment and reallocation			
						2/13/2014	\$1,280,000	\$2,290,919	Transfer of cap due to servicing transfer			
						3/26/2014	\$125,146	\$2,416,065	Updated due to quarterly assessment and reallocation			
						4/16/2014	\$20,000	\$2,436,065	Transfer of cap due to servicing transfer			
						5/15/2014	\$80,000	\$2,516,065	Transfer of cap due to servicing transfer			
						6/16/2014	\$140,000	\$2,656,065	Transfer of cap due to servicing transfer			
						6/26/2014	\$230,716	\$2,886,781	Updated due to quarterly assessment and reallocation			
						7/29/2014	\$688,320	\$3,575,101	Updated due to quarterly assessment and reallocation			
						8/14/2014	\$2,310,000	\$5,885,101	Transfer of cap due to servicing transfer	\$1,797,396	\$1,332	\$3,656,781
						9/16/2014	\$20,000	\$5,905,101	Transfer of cap due to servicing transfer			
						9/29/2014	\$1,468,864	\$7,373,965	Updated due to quarterly assessment and reallocation			
						11/14/2014	\$60,000	\$7,433,965	Transfer of cap due to servicing transfer			
						12/29/2014	\$5,916,728	\$13,350,693	Updated due to quarterly assessment and reallocation			
						3/26/2015	\$3,793,179	\$17,143,872	Updated due to quarterly assessment and reallocation			
						4/28/2015	(\$253,976)	\$16,889,896	Updated due to quarterly assessment and reallocation			
						6/25/2015	\$2,727,797	\$19,617,693	Updated due to quarterly assessment and reallocation			
						9/28/2015	\$4,943,712	\$24,561,405	Updated due to quarterly assessment and reallocation			
						11/16/2015	\$830,000	\$25,391,405	Transfer of cap due to servicing transfer			
						12/16/2015	\$20,000	\$25,411,405	Transfer of cap due to servicing transfer			
						12/28/2015	(\$112,429)	\$25,298,976	Updated due to quarterly assessment and reallocation			
						2/16/2016	\$1,180,000	\$26,478,976	Transfer of cap due to servicing transfer			
						2/25/2016	(\$2,303,668)	\$24,175,308	Reallocation due to MHA program deobligation			
						3/28/2016	(\$44,805)	\$24,130,503	Updated due to quarterly assessment and reallocation			
						5/16/2016	\$10,000	\$24,140,503	Transfer of cap due to servicing transfer			
						5/31/2016	\$448,012	\$24,588,515	Updated due to quarterly assessment and reallocation			
						6/27/2016	\$1,299,823	\$25,888,338	Updated due to quarterly assessment and reallocation			

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$630,778	\$2,030,778	Updated portfolio data from servicer					
							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					
							12/23/2013	(\$9,947)	\$2,020,622	Updated due to quarterly assessment and reallocation					
							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					
							2/25/2016	(\$325,557)	\$358,753	Reallocation due to MHA program deobligation					
							3/28/2016	(\$6,800)	\$351,953	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$53,226)	\$298,727	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$31,796)	\$266,931	Updated due to quarterly assessment and reallocation					
							9/30/2010	\$225,278	\$725,278	Updated portfolio data from servicer					
							1/6/2011	(\$1)	\$725,277	Updated due to quarterly assessment and reallocation					
							3/9/2011	(\$725,277)	\$0	Termination of SPA					
							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)	\$19,687,007	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					
9/30/2010	Magna Bank, Germantown, TN	Purchase	Financial Instrument for Home Loan Modifications	\$1,400,000	N/A						\$0	\$0	\$0	\$0	
9/30/2010	Mainstreet Credit Union, Lexena, KS	Purchase	Financial Instrument for Home Loan Modifications	\$500,000	N/A						\$0	\$0	\$0	\$0	
11/25/2009	Mark Servicing, LLC, Phoenix, AZ	Purchase	Financial Instrument for Home Loan Modifications	\$20,360,000	N/A						\$352,196	\$970,197	\$839,633	\$2,162,025	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 Lenders/Investors (Cap) *										
						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						
						2/25/2016	(\$544,595)	\$2,976,403	Reallocation due to MHA program deobligation						
						3/28/2016	(\$11,376)	\$2,965,027	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$89,037)	\$2,875,990	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$53,189)	\$2,822,801	Updated due to quarterly assessment and reallocation						
						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						
			Financial Instrument for Home Loan Modifications			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						
						3/25/2013	(\$1)	\$145,052	Updated due to quarterly assessment and reallocation						
						10/15/2013	(\$60,000)	\$85,052	Transfer of cap due to servicing transfer						
						4/21/2010	(\$510,000)	\$0	Termination of SPA	\$0	\$0	\$0	\$0		
9/30/2010	Marsh Associates, Inc., Charlotte NC	Purchase	Financial Instrument for Home Loan Modifications				\$100,000	N/A		\$9,688	\$0	\$10,649	\$20,337		
10/28/2009	Members Mortgage Company, Inc., Woburn, MA	Purchase	Financial Instrument for Home Loan Modifications				\$510,000	N/A		\$0	\$0	\$0	\$0		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
9/11/2009	Metropolitan National Bank, Little Rock, AR	Purchase	Financial Instrument for Home Loan Modifications	\$280,000	N/A		10/2/2009	\$70,000	\$350,000	Updated portfolio data from servicer/initial cap						
							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	(\$1)	\$435,166	Updated due to quarterly assessment and reallocation						
							1/26/2011	(\$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						
							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						
9/30/2010	Mid America Mortgage, Inc. (Schmitt Mortgage Company), Rocky River, OH	Purchase	Financial Instrument for Home Loan Modifications	\$100,000	N/A		12/29/2014	(\$7,654)	\$136,807	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0		
							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	(\$3,596)	\$116,295	Updated due to quarterly assessment and reallocation						
							12/28/2015	(\$2,660)	\$113,635	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation						
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation						
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation						
							6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
						9/30/2010	\$49,915,806	\$93,415,806	Updated portfolio data from servicer						
						1/6/2011	(\$125)	\$93,415,681	Updated due to quarterly assessment and reallocation						
						3/30/2011	(\$139)	\$93,415,542	Updated due to quarterly assessment and reallocation						
						6/29/2011	(\$1,223)	\$93,414,319	Updated due to quarterly assessment and reallocation						
						6/28/2012	(\$797)	\$93,413,522	Updated due to quarterly assessment and reallocation						
						7/16/2012	\$294,540,000	\$387,953,522	Transfer of cap due to servicing transfer						
						7/27/2012	(\$263,550,000)	\$124,403,522	Transfer of cap due to servicing transfer						
						9/27/2012	(\$3,170)	\$124,400,352	Updated due to quarterly assessment and reallocation						
						12/27/2012	(\$507)	\$124,399,845	Updated due to quarterly assessment and reallocation						
						3/25/2013	(\$1,729)	\$124,398,116	Updated due to quarterly assessment and reallocation						
						6/27/2013	(\$593)	\$124,397,523	Updated due to quarterly assessment and reallocation						
						9/27/2013	(\$199)	\$124,397,324	Updated due to quarterly assessment and reallocation						
						12/23/2013	(\$280,061)	\$124,117,263	Updated due to quarterly assessment and reallocation						
						3/26/2014	(\$8,934)	\$124,108,329	Updated due to quarterly assessment and reallocation						
						6/26/2014	(\$95,352)	\$124,012,977	Updated due to quarterly assessment and reallocation						
						7/29/2014	\$30,892,185	\$154,905,162	Updated due to quarterly assessment and reallocation						
						9/29/2014	(\$9,245)	\$154,895,917	Updated due to quarterly assessment and reallocation						
						12/29/2014	\$75,614,324	\$230,510,241	Updated due to quarterly assessment and reallocation						
						3/26/2015	(\$240,368)	\$230,269,873	Updated due to quarterly assessment and reallocation						
						4/28/2015	(\$679,405)	\$229,590,468	Updated due to quarterly assessment and reallocation						
						5/14/2015	\$27,080,000	\$256,670,468	Transfer of cap due to servicing transfer						
						6/16/2015	\$8,250,000	\$264,920,468	Transfer of cap due to servicing transfer						
						6/25/2015	(\$87,379)	\$264,833,089	Updated due to quarterly assessment and reallocation						
						8/14/2015	\$13,920,000	\$278,753,089	Transfer of cap due to servicing transfer						
						9/28/2015	\$34,217,510	\$312,970,599	Updated due to quarterly assessment and reallocation						
						12/16/2015	\$2,100,000	\$315,070,599	Transfer of cap due to servicing transfer						
						12/28/2015	\$12,428,293	\$327,498,892	Updated due to quarterly assessment and reallocation						
						2/25/2016	(\$8,220,632)	\$319,278,260	Reallocation due to MHA program deobligation						
						3/28/2016	(\$80,000)	\$319,198,260	Updated due to quarterly assessment and reallocation						
						4/14/2016	\$3,320,000	\$322,518,260	Transfer of cap due to servicing transfer						
						5/31/2016	(\$15,808)	\$322,502,452	Updated due to quarterly assessment and reallocation						
						6/27/2016	\$6,140,240	\$328,642,792	Updated due to quarterly assessment and reallocation						
						7/14/2016	\$300,000	\$600,000	Updated portfolio data from servicer						
						9/30/2016	(\$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						
						7/14/2011	(\$580,212)	\$0	Termination of SPA						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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					
							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					
							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	(\$1,20,932)	\$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					
							2/25/2016	(\$80,972)	\$164,357	Reallocation due to MHA program deobligation					
							3/28/2016	(\$1,691)	\$162,666	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$13,238)	\$149,428	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$7,908)	\$141,520	Updated due to quarterly assessment and reallocation	\$1,000	\$1,818	\$2,000	\$4,818	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
									Updated portfolio data from servicer/additional program initial cap				
						9/30/2009	(\$490,000)	\$370,000					
						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				
						2/25/2016	(\$33,723)	\$991,886	Reallocation due to MHA program deobligation				
						3/28/2016	(\$707)	\$991,179	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$5,534)	\$985,645	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$3,306)	\$982,339	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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$1,780,000	\$5,990,000	Updated portfolio data from servicer/additional program initial cap						
							12/30/2009	\$2,840,000	\$8,830,000	Updated portfolio data from servicer/additional program initial cap						
							3/26/2010	\$2,800,000	\$11,630,000	Updated portfolio data from servicer						
							7/14/2010	(\$5,730,000)	\$5,900,000	Updated portfolio data from servicer						
							9/30/2010	\$2,658,280	\$8,558,280	Updated portfolio data from servicer						
							1/6/2011	(\$12)	\$8,558,268	Updated due to quarterly assessment and reallocation						
							3/30/2011	(\$14)	\$8,558,254	Updated due to quarterly assessment and reallocation						
							6/29/2011	(\$129)	\$8,558,125	Updated due to quarterly assessment and reallocation						
							6/28/2012	(\$94)	\$8,558,031	Updated due to quarterly assessment and reallocation						
							9/27/2012	(\$256)	\$8,557,775	Updated due to quarterly assessment and reallocation						
							12/27/2012	(\$43)	\$8,557,732	Updated due to quarterly assessment and reallocation						
							3/25/2013	(\$162)	\$8,557,570	Updated due to quarterly assessment and reallocation						
							6/27/2013	(\$60)	\$8,557,510	Updated due to quarterly assessment and reallocation						
							9/27/2013	(\$21)	\$8,557,489	Updated due to quarterly assessment and reallocation						
							12/23/2013	(\$35,751)	\$8,521,738	Updated due to quarterly assessment and reallocation						
							3/26/2014	(\$1,246)	\$8,520,492	Updated due to quarterly assessment and reallocation						
							6/26/2014	(\$14,660)	\$8,505,832	Updated due to quarterly assessment and reallocation						
							7/29/2014	(\$28,986)	\$8,476,846	Updated due to quarterly assessment and reallocation						
							9/29/2014	(\$9,490)	\$8,467,356	Updated due to quarterly assessment and reallocation						
							12/29/2014	(\$1,009,361)	\$7,457,995	Updated due to quarterly assessment and reallocation						
							3/26/2015	(\$376,129)	\$7,081,866	Updated due to quarterly assessment and reallocation						
							4/28/2015	(\$1,379,506)	\$5,702,360	Updated due to quarterly assessment and reallocation						
							6/25/2015	(\$322,597)	\$5,379,763	Updated due to quarterly assessment and reallocation						
							9/28/2015	(\$416,164)	\$4,963,599	Updated due to quarterly assessment and reallocation						
							12/28/2015	(\$295,000)	\$4,668,599	Updated due to quarterly assessment and reallocation						
							2/25/2016	(\$988,991)	\$3,679,608	Reallocation due to MHA program deobligation						
							3/28/2016	(\$20,369)	\$3,659,239	Updated due to quarterly assessment and reallocation						
							5/31/2016	(\$148,441)	\$3,510,798	Updated due to quarterly assessment and reallocation						
							6/27/2016	(\$84,458)	\$3,426,340	Updated due to quarterly assessment and reallocation						
							12/30/2009	(\$2,900,000)	\$1,960,000	Updated portfolio data from servicer/additional program initial cap						
							3/26/2010	(\$1,600,000)	\$360,000	Updated portfolio data from servicer						
							7/14/2010	(\$260,000)	\$100,000	Updated portfolio data from servicer						
							9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer						
							3/9/2011	(\$145,056)	\$0	Termination of SPA						
							7/16/2014	\$10,000	\$10,000	Transfer of cap due to servicing transfer						
							12/29/2014	\$6,042	\$16,042	Updated due to quarterly assessment and reallocation						
							6/12/2009	\$16,140,000	\$117,140,000	Updated portfolio data from servicer						
							9/30/2009	\$134,560,000	\$251,700,000	Updated portfolio data from servicer/additional program initial cap						
							12/30/2009	\$80,250,000	\$331,950,000	Updated portfolio data from servicer/additional program initial cap						
							3/26/2010	\$67,250,000	\$399,200,000	Updated portfolio data from servicer						
							7/14/2010	(\$85,900,000)	\$313,300,000	Updated portfolio data from servicer						
							8/13/2010	\$100,000	\$313,400,000	Transfer of cap due to servicing transfer						
7/22/2009	Mortgage Center, LLC, Southfield, MI	Purchase	Financial Instrument for Home Loan Modifications	\$4,210,000	N/A						\$439,113	\$505,970	\$502,021	\$1,447,104		
10/14/2009	Mortgage Clearing Corporation, Tulsa, OK	Purchase	Financial Instrument for Home Loan Modifications	\$4,860,000	N/A						\$0	\$0	\$0	\$0		
7/16/2014	Mortgage Investors Group, Knoxville, TN	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3					\$9,917	\$0	\$2,917	\$12,833		
5/28/2009	Nationstar Mortgage LLC, Lewisville, TX	Purchase	Financial Instrument for Home Loan Modifications	\$1,010,000,000	N/A						\$238,469,583	\$420,157,858	\$161,795,481	\$840,422,922		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \* Pricing Mechanism

Date	Name of Institution	Transaction Type	Investment Description	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	\$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	\$363,401,123	Transfer of cap due to servicing transfer				
3/16/2011					3/16/2011	\$29,800,000	\$393,201,123	Transfer of cap due to servicing transfer				
3/30/2011					3/30/2011	(\$428)	\$393,200,695	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				
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	(\$100,000)	\$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				

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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)								
7/29/2014							(\$917,451)	\$1,149,334,396	Updated due to quarterly assessment and reallocation				
8/14/2014							\$47,000,000	\$1,196,334,396	Transfer of cap due to servicing transfer				
9/16/2014							\$4,250,000	\$1,200,584,396	Transfer of cap due to servicing transfer				
9/29/2014							(\$345,854)	\$1,200,238,542	Updated due to quarterly assessment and reallocation				
10/16/2014							\$23,560,000	\$1,223,798,542	Transfer of cap due to servicing transfer				
11/14/2014							\$350,000	\$1,224,148,542	Transfer of cap due to servicing transfer				
12/16/2014							(\$1,170,000)	\$1,222,978,542	Transfer of cap due to servicing transfer				
12/29/2014							\$115,871,484	\$1,338,850,026	Updated due to quarterly assessment and reallocation				
1/15/2015							\$390,000	\$1,339,240,026	Transfer of cap due to servicing transfer				
2/13/2015							(\$20,000)	\$1,339,220,026	Transfer of cap due to servicing transfer				
3/16/2015							\$3,770,000	\$1,342,990,026	Transfer of cap due to servicing transfer				
3/26/2015							\$77,475,779	\$1,420,465,805	Updated due to quarterly assessment and reallocation				
4/16/2015							\$1,400,000	\$1,421,865,805	Transfer of cap due to servicing transfer				
4/28/2015							\$436,566,037	\$1,858,431,842	Updated due to quarterly assessment and reallocation				
5/14/2015							\$0	\$1,858,431,842	Transfer of cap due to servicing transfer				
6/16/2015							\$70,000	\$1,858,501,842	Transfer of cap due to servicing transfer				
6/25/2015							\$47,906,687	\$1,906,408,529	Updated due to quarterly assessment and reallocation				
7/16/2015							(\$1,480,000)	\$1,904,928,529	Transfer of cap due to servicing transfer				
8/14/2015							(\$10,000)	\$1,904,918,529	Transfer of cap due to servicing transfer				
9/16/2015							(\$1,870,000)	\$1,903,048,529	Transfer of cap due to servicing transfer				
9/28/2015							\$161,750,620	\$2,064,799,149	Updated due to quarterly assessment and reallocation				
10/15/2015							\$350,000	\$2,065,149,149	Transfer of cap due to servicing transfer				
11/16/2015							(\$60,000)	\$2,065,089,149	Transfer of cap due to servicing transfer				
12/16/2015							(\$90,000)	\$2,064,999,149	Transfer of cap due to servicing transfer				
12/28/2015							\$130,704,697	\$2,195,703,846	Updated due to quarterly assessment and reallocation				
1/14/2016							(\$2,860,000)	\$2,192,843,846	Transfer of cap due to servicing transfer				
2/16/2016							\$3,400,000	\$2,196,243,846	Transfer of cap due to servicing transfer				
2/25/2016							(\$102,109,507)	\$2,094,134,339	Reallocation due to MHA program deobligation				
3/16/2016							\$1,050,000	\$2,095,184,339	Transfer of cap due to servicing transfer				
3/28/2016							(\$1,853,801)	\$2,093,330,538	Updated due to quarterly assessment and reallocation				
4/14/2016							(\$120,000)	\$2,093,210,538	Transfer of cap due to servicing transfer				
5/16/2016							\$1,360,000	\$2,094,570,538	Transfer of cap due to servicing transfer				
5/31/2016							(\$9,332,357)	\$2,085,238,181	Updated due to quarterly assessment and reallocation				
6/16/2016							(\$190,000)	\$2,085,048,181	Transfer of cap due to servicing transfer				
6/27/2016							(\$1,088,825)	\$2,083,959,356	Updated due to quarterly assessment and reallocation				
12/16/2013							\$10,000	\$10,000	Transfer of cap due to servicing transfer				
12/16/2013	Nationwide Advantage Mortgage Company, Des Moines, IA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$10,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
						7/14/2010	(\$44,880,000)	\$15,900,000	Updated portfolio data from servicer			
						9/30/2010	\$1,071,505	\$16,971,505	Updated portfolio data from servicer			
						1/6/2011	(\$23)	\$16,971,482	Updated due to quarterly assessment and reallocation			
						3/30/2011	(\$26)	\$16,971,456	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$238)	\$16,971,218	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$145)	\$16,971,073	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$374)	\$16,970,699	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$58)	\$16,970,641	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$199)	\$16,970,442	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$68)	\$16,970,374	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$22)	\$16,970,352	Updated due to quarterly assessment and reallocation			
						12/23/2013	(\$36,317)	\$16,934,035	Updated due to quarterly assessment and reallocation			
						3/26/2014	(\$1,230)	\$16,932,805	Updated due to quarterly assessment and reallocation			
						6/26/2014	(\$13,708)	\$16,919,097	Updated due to quarterly assessment and reallocation			
						7/29/2014	(\$26,600)	\$16,892,497	Updated due to quarterly assessment and reallocation			
						9/29/2014	(\$8,647)	\$16,883,850	Updated due to quarterly assessment and reallocation			
						12/29/2014	(\$473,803)	\$16,410,047	Updated due to quarterly assessment and reallocation			
						3/26/2015	(\$141,406)	\$16,268,642	Updated due to quarterly assessment and reallocation			
						4/28/2015	\$989,851	\$17,258,493	Updated due to quarterly assessment and reallocation			
						6/25/2015	\$78,769	\$17,337,262	Updated due to quarterly assessment and reallocation			
						9/28/2015	\$259,191	\$17,596,453	Updated due to quarterly assessment and reallocation			
						12/28/2015	\$280,053	\$17,876,506	Updated due to quarterly assessment and reallocation			
						2/25/2016	(\$611,191)	\$17,265,315	Reallocation due to MHA program deobligation			
						3/28/2016	(\$7,004)	\$17,258,311	Updated due to quarterly assessment and reallocation			
						5/31/2016	(\$38,160)	\$17,220,151	Updated due to quarterly assessment and reallocation			
						6/27/2016	(\$18,454)	\$17,201,697	Updated due to quarterly assessment and reallocation	\$1,879,485	\$3,579,626	\$7,625,200

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
						8/14/2014	\$240,000	\$240,000	Transfer of cap due to servicing transfer			
						9/16/2014	\$59,470,004	\$59,470,004	Transfer of cap due to servicing transfer			
						9/29/2014	(\$69,838)	\$59,400,166	Updated due to quarterly assessment and reallocation			
						10/16/2014	\$11,480,000	\$70,880,166	Transfer of cap due to servicing transfer			
						11/3/2014	\$800,680	\$71,680,846	Transfer of cap due to merger/acquisition			
						11/14/2014	\$1,750,000	\$73,430,846	Transfer of cap due to servicing transfer			
						12/16/2014	\$440,000	\$73,870,846	Transfer of cap due to servicing transfer			
						12/29/2014	(\$7,109,361)	\$66,761,485	Updated due to quarterly assessment and reallocation			
						1/15/2015	\$300,000	\$67,061,485	Transfer of cap due to servicing transfer			
						2/13/2015	\$3,380,000	\$70,441,485	Transfer of cap due to servicing transfer			
						3/16/2015	\$1,300,000	\$71,741,485	Transfer of cap due to servicing transfer			
						3/26/2015	(\$3,077,094)	\$68,664,391	Updated due to quarterly assessment and reallocation			
						4/16/2015	(\$2,060,000)	\$66,604,391	Transfer of cap due to servicing transfer			
						4/28/2015	(\$11,593,331)	\$55,011,060	Updated due to quarterly assessment and reallocation			
						5/14/2015	\$1,410,000	\$56,421,060	Transfer of cap due to servicing transfer			
						6/16/2015	\$5,720,000	\$62,141,060	Transfer of cap due to servicing transfer			
						6/25/2015	(\$2,857,812)	\$59,283,248	Updated due to quarterly assessment and reallocation			
						7/16/2015	\$13,130,000	\$72,413,248	Transfer of cap due to servicing transfer			
8/14/2014	New Penn Financial, LLC dba Stealpoint Mortgage Servicing, Greenville, SC	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	8/14/2015	(\$2,810,000)	\$69,603,248	Transfer of cap due to servicing transfer	\$5,141,593	\$17,471,940
						9/16/2015	\$1,280,000	\$70,883,248	Transfer of cap due to servicing transfer		\$9,735,963	\$2,594,384
						9/28/2015	(\$3,708,330)	\$67,174,918	Updated due to quarterly assessment and reallocation			
						10/15/2015	\$680,000	\$67,854,918	Transfer of cap due to servicing transfer			
						11/16/2015	(\$300,000)	\$67,554,918	Transfer of cap due to servicing transfer			
						12/16/2015	\$1,410,000	\$68,964,918	Transfer of cap due to servicing transfer			
						12/28/2015	(\$2,856,501)	\$66,108,417	Updated due to quarterly assessment and reallocation			
						1/14/2016	\$3,030,000	\$69,138,417	Transfer of cap due to servicing transfer			
						2/16/2016	\$4,770,000	\$73,908,417	Transfer of cap due to servicing transfer			
						2/25/2016	(\$1,340,532)	\$60,503,085	Reallocation due to MHA program deobligation			
						3/16/2016	\$19,990,000	\$80,493,085	Transfer of cap due to servicing transfer			
						3/28/2016	(\$758,592)	\$79,734,493	Updated due to quarterly assessment and reallocation			
						4/14/2016	\$7,800,000	\$87,534,493	Transfer of cap due to servicing transfer			
						5/16/2016	\$4,050,000	\$91,584,493	Transfer of cap due to servicing transfer			
						5/31/2016	(\$7,677,850)	\$83,906,643	Updated due to quarterly assessment and reallocation			
						6/16/2016	\$4,570,000	\$88,476,643	Transfer of cap due to servicing transfer			
						6/27/2016	(\$4,563,638)	\$83,913,005	Updated due to quarterly assessment and reallocation			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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				
						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				
						2/25/2016	(\$114,666)	\$422,435	Reallocation due to MHA program deobligation				
						3/28/2016	(\$2,395)	\$420,040	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$18,747)	\$401,293	Updated due to quarterly assessment and reallocation				
						6/16/2016	\$40,000	\$441,293	Transfer of cap due to servicing transfer				
						6/27/2016	(\$10,639)	\$430,654	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				
						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				
						2/25/2016	(\$20,231)	\$205,714	Reallocation due to MHA program deobligation				
						3/28/2016	(\$423)	\$205,291	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$3,307)	\$201,984	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$1,976)	\$200,008	Updated due to quarterly assessment and reallocation				
4/13/2011	New York Community Bank (AmTrust Bank), Cleveland, OH	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$81,475	\$93,368	\$44,757	\$219,600
3/16/2015	NJ Housing & Mortgage Finance, Trenton, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$62,612	\$0	\$32,888	\$95,501

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
8/5/2009	Oakland Municipal Credit Union, Oakland, CA	Purchase	Financial Instrument for Home Loan Modifications	N/A	6	9/30/2009	\$290,000	\$430,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$3,568	\$6,500	\$10,068
						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				
						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				
						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				
						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	\$63,880,000	\$1,930,742,506	Transfer of cap due to servicing transfer				
						3/25/2013	(\$1,877)	\$1,930,740,629	Updated due to quarterly assessment and reallocation				
						4/9/2013	\$157,237,929	\$2,107,978,558	Transfer of cap due to servicing transfer				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors

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
4/16/2013						4/16/2013	\$620,860,000	\$2,728,838,558	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	\$18,970,000	\$2,747,808,558	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	(\$190,000)	\$2,747,618,558	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$2,817)	\$2,747,615,741	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	\$14,710,000	\$2,762,325,741	Transfer of cap due to servicing transfer				
9/16/2013						9/16/2013	\$66,170,000	\$2,828,495,741	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$276)	\$2,828,495,465	Updated due to quarterly assessment and reallocation				
10/15/2013						10/15/2013	\$267,580,000	\$3,096,075,465	Transfer of cap due to servicing transfer				
11/14/2013						11/14/2013	\$4,290,000	\$3,100,365,465	Transfer of cap due to servicing transfer				
12/16/2013						12/16/2013	\$280,370,000	\$3,380,735,465	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	\$49,286,732	\$3,430,022,197	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	\$51,180,000	\$3,481,202,197	Transfer of cap due to servicing transfer				
1/31/2014						1/31/2014	\$765,231,390	\$4,246,433,587	Transfer of cap due to merger/acquisition				
2/13/2014						2/13/2014	\$38,900,000	\$4,285,333,587	Transfer of cap due to servicing transfer				
2/27/2014						2/27/2014	\$360,860,500	\$4,646,194,086	Transfer of cap due to merger/acquisition				
3/14/2014						3/14/2014	\$25,080,000	\$4,671,274,086	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$167,651)	\$4,671,106,435	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$11,980,000	\$4,683,086,435	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	\$130,000	\$4,683,216,435	Transfer of cap due to servicing transfer				
5/28/2014						5/28/2014	\$284,475,088	\$4,967,691,523	Transfer of cap due to merger/acquisition				
6/16/2014						6/16/2014	\$690,000	\$4,968,381,523	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$2,284,678)	\$4,966,096,845	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	(\$10,000)	\$4,966,086,845	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$4,336,420)	\$4,961,750,425	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$1,030,000	\$4,962,780,425	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$2,290,000	\$4,965,070,425	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$1,332,356)	\$4,963,738,069	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	(\$55,610,000)	\$4,908,128,069	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	(\$560,000)	\$4,907,568,069	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	\$1,110,000	\$4,908,678,069	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	\$301,404,585	\$5,210,082,654	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$100,000	\$5,210,182,654	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	\$31,540,000	\$5,241,722,654	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	\$185,944,745	\$5,427,667,399	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	(\$4,540,000)	\$5,423,127,399	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	\$427,273,750	\$5,850,401,149	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	(\$2,790,000)	\$5,847,611,149	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	(\$81,300,000)	\$5,839,481,149	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	\$166,414,320	\$6,005,895,469	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	(\$7,110,000)	\$5,998,785,469	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	(\$10,500,000)	\$5,988,285,469	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$7,770,000)	\$5,980,515,469	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	\$158,658,251	\$6,139,173,720	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	(\$5,660,000)	\$6,133,513,720	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	(\$600,000)	\$6,132,913,720	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	(\$9,870,000)	\$6,123,043,720	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	\$85,621,261	\$6,208,664,981	Updated due to quarterly assessment and reallocation				

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
1/14/2016						1/14/2016	(\$350,000)	\$6,208,314,981	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$30,000	\$6,208,344,981	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$168,638,885)	\$6,039,706,096	Reallocation due to MHA program deobligation				
3/4/2016						3/4/2016	\$161,526,035	\$6,201,232,131	Transfer of cap due to merger/acquisition				
3/16/2016						3/16/2016	(\$21,390,000)	\$6,179,842,131	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$5,796,239)	\$6,174,045,892	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	(\$460,000)	\$6,173,585,892	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	(\$44,490,000)	\$6,129,095,892	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	\$78,956,346	\$6,208,052,238	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	(\$870,000)	\$6,207,182,238	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	\$84,587,240	\$6,291,769,478	Updated due to quarterly assessment and reallocation				
6/12/2009						6/12/2009	\$384,650,000	\$1,017,650,000	Updated portfolio data from servicer				
9/30/2009						9/30/2009	\$2,537,240,000	\$3,554,890,000	Updated portfolio data from servicer/additional program initial cap				
12/30/2009						12/30/2009	(\$1,679,520,000)	\$1,875,370,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	\$190,180,000	\$2,065,550,000	Updated portfolio data from servicer				
5/14/2010						5/14/2010	\$1,880,000	\$2,067,430,000	Transfer of cap due to servicing transfer				
7/14/2010						7/14/2010	(\$881,530,000)	\$1,185,900,000	Updated portfolio data from servicer				
8/13/2010						8/13/2010	(\$3,700,000)	\$1,182,200,000	Transfer of cap due to servicing transfer				
9/30/2010						9/30/2010	\$119,200,000	\$1,301,400,000	Updated portfolio data from servicer/additional program initial cap				
9/30/2010						9/30/2010	\$216,998,139	\$1,518,398,139	Updated portfolio data from servicer				
12/15/2010						12/15/2010	(\$500,000)	\$1,517,898,139	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(\$1,734)	\$1,517,896,405	Updated due to quarterly assessment and reallocation				
3/16/2011						3/16/2011	(\$2,024)	\$1,517,794,381	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(\$800,000)	\$1,516,994,381	Updated due to quarterly assessment and reallocation				
4/13/2011						4/13/2011	(\$17,900,000)	\$1,499,094,381	Transfer of cap due to servicing transfer				
5/13/2011						5/13/2011	(\$18,457)	\$1,499,075,924	Updated due to quarterly assessment and reallocation				
6/29/2011					16	6/29/2011	(\$200,000)	\$1,498,875,924	Transfer of cap due to servicing transfer	\$63,425,900	\$148,796,298	\$97,337,470	\$309,559,668
7/14/2011						7/14/2011	\$3,400,000	\$1,502,275,924	Transfer of cap due to servicing transfer				
8/16/2011						8/16/2011	\$200,000	\$1,502,475,924	Transfer of cap due to servicing transfer				
9/15/2011						9/15/2011	(\$800,000)	\$1,501,675,924	Transfer of cap due to servicing transfer				
10/14/2011						10/14/2011	(\$200,000)	\$1,501,475,924	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	(\$2,600,000)	\$1,504,075,924	Transfer of cap due to servicing transfer				
12/15/2011						12/15/2011	(\$1,600,000)	\$1,502,475,924	Transfer of cap due to servicing transfer				
3/15/2012						3/15/2012	(\$400,000)	\$1,502,075,924	Transfer of cap due to servicing transfer				
4/16/2012						4/16/2012	(\$100,000)	\$1,501,975,924	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	(\$800,000)	\$1,501,175,924	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	(\$990,000)	\$1,500,185,924	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$12,463)	\$1,500,173,461	Updated due to quarterly assessment and reallocation				
8/16/2012						8/16/2012	\$10,000	\$1,500,183,461	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$33,210)	\$1,500,150,251	Updated due to quarterly assessment and reallocation				
11/15/2012						11/15/2012	(\$1,200,000)	\$1,498,950,251	Transfer of cap due to servicing transfer				
12/14/2012						12/14/2012	\$40,000	\$1,498,990,251	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$5,432)	\$1,498,984,819	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
						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			
						10/15/2013	(\$197,220,000)	\$1,235,215,446	Transfer of cap due to servicing transfer			
						11/14/2013	(\$30,000)	\$1,235,185,446	Transfer of cap due to servicing transfer			
						12/16/2013	(\$2,230,000)	\$1,232,955,446	Transfer of cap due to servicing transfer			
						12/23/2013	(\$3,902,818)	\$1,229,052,628	Updated due to quarterly assessment and reallocation			
						1/16/2014	(\$9,350,000)	\$1,219,702,628	Transfer of cap due to servicing transfer			
						2/13/2014	(\$36,560,000)	\$1,183,142,628	Transfer of cap due to servicing transfer			
						3/14/2014	(\$17,170,000)	\$1,165,972,628	Transfer of cap due to servicing transfer			
						3/26/2014	(\$136,207)	\$1,165,836,421	Updated due to quarterly assessment and reallocation			
						4/16/2014	(\$20,570,000)	\$1,145,266,421	Transfer of cap due to servicing transfer			
						5/15/2014	(\$260,000)	\$1,145,006,421	Transfer of cap due to servicing transfer			
						6/16/2014	(\$400,000)	\$1,144,606,421	Transfer of cap due to servicing transfer			
						6/26/2014	(\$1,585,532)	\$1,143,020,889	Updated due to quarterly assessment and reallocation			
						7/16/2014	(\$70,000)	\$1,142,950,889	Transfer of cap due to servicing transfer			
						7/29/2014	(\$3,099,444)	\$1,139,851,445	Updated due to quarterly assessment and reallocation			
						8/14/2014	(\$7,900,000)	\$1,131,951,445	Transfer of cap due to servicing transfer			
						9/16/2014	(\$2,480,000)	\$1,129,471,445	Transfer of cap due to servicing transfer			
						9/29/2014	(\$1,022,008)	\$1,128,449,437	Updated due to quarterly assessment and reallocation			
						10/16/2014	(\$240,000)	\$1,128,209,437	Transfer of cap due to servicing transfer			
						11/14/2014	(\$260,000)	\$1,127,949,437	Transfer of cap due to servicing transfer			
						12/16/2014	(\$1,200,000)	\$1,126,749,437	Transfer of cap due to servicing transfer			
						12/29/2014	(\$120,415,077)	\$1,006,334,360	Updated due to quarterly assessment and reallocation			
						1/15/2015	(\$90,000)	\$1,006,244,360	Transfer of cap due to servicing transfer			
						2/13/2015	(\$32,040,000)	\$974,204,360	Transfer of cap due to servicing transfer			
						3/26/2015	(\$45,741,813)	\$928,462,547	Updated due to quarterly assessment and reallocation			
						4/16/2015	\$80,000	\$928,542,547	Transfer of cap due to servicing transfer			
						4/28/2015	(\$180,258,444)	\$748,284,103	Updated due to quarterly assessment and reallocation			
						6/16/2015	(\$180,000)	\$748,104,103	Transfer of cap due to servicing transfer			
						6/25/2015	(\$42,755,476)	\$705,348,627	Updated due to quarterly assessment and reallocation			
						9/28/2015	(\$57,116,228)	\$648,232,399	Updated due to quarterly assessment and reallocation			
						12/28/2015	(\$42,653,357)	\$605,579,042	Updated due to quarterly assessment and reallocation			
						2/25/2016	(\$134,493,339)	\$471,085,703	Reallocation due to MHA program deobligation			
						3/4/2016	(\$161,526,035)	\$309,559,668	Termination of SPA			

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 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	\$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				
						12/23/2013	(\$33,979)	\$6,782,910	Updated due to quarterly assessment and reallocation				
						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				
						2/25/2016	(\$1,091,210)	\$1,252,943	Reallocation due to MHA program deobligation				
						3/28/2016	(\$22,798)	\$1,230,145	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$178,458)	\$1,051,687	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$106,634)	\$945,053	Updated due to quarterly assessment and reallocation				

\$2,070,000 N/A

Financial Instrument for Home Loan Modifications

Purchase

ORNL Federal Credit Union, Oak Ridge, TN

\$45,711

\$57,889

\$63,006

\$166,606

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 Lenders/Investors 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	\$950,000	\$5,300,000	Updated portfolio data from servicer/additional program initial cap				
							12/30/2009	\$5,700,000	\$11,000,000	Updated portfolio data from servicer/additional program 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				
9/9/2009	OwnersChoice Funding, Inc. (CUC Mortgage Corporation), Albany, NY	Purchase	Financial Instrument for Home Loan Modifications	\$4,350,000	N/A		12/23/2013	(\$15,739)	\$3,610,321	Updated due to quarterly assessment and reallocation	\$136,918	\$220,889	\$117,929	\$475,736
							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				
							2/25/2016	(\$466,555)	\$1,191,012	Reallocation due to MHA program deobligation				
							3/28/2016	(\$9,753)	\$1,181,259	Updated due to quarterly assessment and reallocation				
							5/31/2016	(\$69,927)	\$1,111,332	Updated due to quarterly assessment and reallocation				
							6/27/2016	(\$42,745)	\$1,068,587	Updated due to quarterly assessment and reallocation				
							1/22/2010	\$40,000	\$800,000	Updated portfolio data from servicer/additional program 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				
						6	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				

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Pricing Mechanism

Transaction Type

Investment Description

Date

Name of Institution

Total TARP Incentive Payments

Servicers Incentives

Lenders/Investors Incentives

Borrower's Incentives

Adjustment Date	Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
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			
7/14/2011	\$2,500,000	\$69,755,825	Transfer of cap due to servicing transfer			
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			
9/27/2013	(\$7)	\$95,253,716	Updated due to quarterly assessment and reallocation			
10/15/2013	\$4,450,000	\$99,703,716	Transfer of cap due to servicing transfer			
12/23/2013	\$15,826,215	\$115,529,931	Updated due to quarterly assessment and reallocation			
2/13/2014	\$5,130,000	\$120,659,931	Transfer of cap due to servicing transfer			
3/14/2014	(\$2,390,000)	\$118,269,931	Transfer of cap due to servicing transfer			
3/26/2014	\$2,017,426	\$120,287,357	Updated due to quarterly assessment and reallocation			
5/15/2014	(\$10,000)	\$120,277,357	Transfer of cap due to servicing transfer			
6/16/2014	\$2,360,000	\$122,637,357	Transfer of cap due to servicing transfer			
6/26/2014	\$5,959,201	\$128,596,558	Updated due to quarterly assessment and reallocation			
7/16/2014	\$10,000	\$128,606,558	Transfer of cap due to servicing transfer			
7/29/2014	\$3,708,381	\$132,314,939	Updated due to quarterly assessment and reallocation			
8/14/2014	\$150,000	\$132,464,939	Transfer of cap due to servicing transfer			
9/16/2014	(\$2,610,000)	\$129,854,939	Transfer of cap due to servicing transfer			
9/29/2014	(\$7,217)	\$129,847,722	Updated due to quarterly assessment and reallocation			
10/16/2014	(\$25,090,000)	\$104,757,722	Transfer of cap due to servicing transfer			
11/14/2014	\$20,000	\$104,777,722	Transfer of cap due to servicing transfer			
12/29/2014	\$16,799,847	\$121,577,569	Updated due to quarterly assessment and reallocation			
2/13/2015	\$20,000	\$121,597,569	Transfer of cap due to servicing transfer			
3/26/2015	\$2,467,104	\$124,064,673	Updated due to quarterly assessment and reallocation			
4/16/2015	\$3,210,000	\$127,274,673	Transfer of cap due to servicing transfer			
4/28/2015	\$1,404,045	\$128,678,718	Updated due to quarterly assessment and reallocation			
5/14/2015	(\$3,370,000)	\$125,308,718	Transfer of cap due to servicing transfer			
6/16/2015	\$3,380,000	\$128,688,718	Transfer of cap due to servicing transfer			
6/25/2015	\$2,364,052	\$131,052,770	Updated due to quarterly assessment and reallocation			

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
						7/16/2015	\$450,000	\$131,502,770	Transfer of cap due to servicing transfer						
						8/14/2015	\$4,410,000	\$135,912,770	Transfer of cap due to servicing transfer						
						9/28/2015	\$6,612,807	\$142,525,577	Updated due to quarterly assessment and reallocation						
						12/28/2015	\$4,078,670	\$146,604,247	Updated due to quarterly assessment and reallocation						
						2/25/2016	(\$5,430,455)	\$141,173,792	Reallocation due to MHA program deobligation						
						3/16/2016	\$20,000	\$141,193,792	Transfer of cap due to servicing transfer						
						3/28/2016	(\$125,261)	\$141,068,531	Updated due to quarterly assessment and reallocation						
						4/14/2016	\$30,000	\$141,098,531	Transfer of cap due to servicing transfer						
						5/16/2016	(\$10,000)	\$141,088,531	Transfer of cap due to servicing transfer						
						5/31/2016	\$1,973,967	\$143,062,498	Updated due to quarterly assessment and reallocation						
						6/16/2016	(\$16,870,000)	\$126,192,498	Transfer of cap due to servicing transfer						
						6/27/2016	(\$126,953)	\$126,065,545	Updated due to quarterly assessment and reallocation						
						9/15/2011	\$1,300,000	\$1,300,000	Transfer of cap due to servicing transfer						
						6/28/2012	(\$15)	\$1,299,985	Updated due to quarterly assessment and reallocation						
						9/27/2012	(\$42)	\$1,299,943	Updated due to quarterly assessment and reallocation						
						10/16/2012	\$140,000	\$1,439,943	Transfer of cap due to servicing transfer						
						12/27/2012	(\$8)	\$1,439,935	Updated due to quarterly assessment and reallocation						
						3/25/2013	(\$30)	\$1,439,905	Updated due to quarterly assessment and reallocation						
						6/27/2013	(\$11)	\$1,439,894	Updated due to quarterly assessment and reallocation						
						7/16/2013	\$5,850,000	\$7,289,894	Transfer of cap due to servicing transfer						
						9/27/2013	(\$20)	\$7,289,874	Updated due to quarterly assessment and reallocation						
						12/23/2013	(\$34,546)	\$7,255,329	Updated due to quarterly assessment and reallocation						
						3/26/2014	(\$1,216)	\$7,254,113	Updated due to quarterly assessment and reallocation						
						6/26/2014	(\$14,371)	\$7,239,742	Updated due to quarterly assessment and reallocation						
						7/29/2014	(\$28,561)	\$7,211,181	Updated due to quarterly assessment and reallocation						
9/15/2011	PHH Mortgage Corporation, Mt. Laurel, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	(\$9,436)	\$7,201,745	Updated due to quarterly assessment and reallocation	\$184,835	\$145,337	\$73,118	\$403,290		
						12/29/2014	(\$1,078,208)	\$6,123,537	Updated due to quarterly assessment and reallocation						
						3/26/2015	(\$406,380)	\$5,717,157	Updated due to quarterly assessment and reallocation						
						4/28/2015	(\$1,601,860)	\$4,115,297	Updated due to quarterly assessment and reallocation						
						6/25/2015	(\$382,420)	\$3,732,877	Updated due to quarterly assessment and reallocation						
						8/14/2015	(\$10,000)	\$3,722,877	Transfer of cap due to servicing transfer						
						9/28/2015	(\$512,596)	\$3,210,281	Updated due to quarterly assessment and reallocation						
						12/28/2015	(\$387,831)	\$2,822,450	Updated due to quarterly assessment and reallocation						
						2/25/2016	(\$1,134,993)	\$1,687,457	Reallocation due to MHA program deobligation						
						3/28/2016	(\$23,709)	\$1,663,748	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$185,561)	\$1,478,187	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$111,846)	\$1,366,341	Updated due to quarterly assessment and reallocation						
						11/14/2013	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$9,917	\$0	\$3,000	\$12,917		
11/14/2013	Plaza Home Mortgage, Inc. San Diego, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$20,000	\$30,000	Transfer of cap due to servicing transfer						

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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	Services Incentives	Total TARP Incentive Payments
	Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap) *												
						9/30/2009	(\$36,240,000)	\$18,230,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$19,280,000	\$37,510,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	\$2,470,000	\$39,980,000	Updated portfolio data from servicer				
						7/14/2010	(\$17,180,000)	\$22,800,000	Updated portfolio data from servicer				
						9/30/2010	\$35,500,000	\$58,300,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$23,076,191	\$81,376,191	Updated portfolio data from servicer				
						1/6/2011	(\$123)	\$81,376,068	Updated due to quarterly assessment and reallocation				
						3/30/2011	(\$147)	\$81,375,921	Updated due to quarterly assessment and reallocation				
						5/13/2011	(\$100,000)	\$81,275,921	Transfer of cap due to servicing transfer				
						6/29/2011	(\$1,382)	\$81,274,539	Updated due to quarterly assessment and reallocation				
						10/14/2011	(\$300,000)	\$80,974,539	Transfer of cap due to servicing transfer				
						6/28/2012	(\$1,003)	\$80,973,536	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$2,746)	\$80,970,791	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$460)	\$80,970,331	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$1,740)	\$80,968,591	Updated due to quarterly assessment and reallocation				
						4/9/2013	\$60,000	\$81,028,591	Transfer of cap due to merger/acquisition	\$397,688			\$3,365,751
7/17/2009	PNC Bank, National Association, Pittsburgh, PA	Purchase	Financial Instrument for Home Loan Modifications			6/27/2013	(\$656)	\$81,027,935	Updated due to quarterly assessment and reallocation		\$2,185,314	\$782,750	
						9/27/2013	(\$234)	\$81,027,701	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$394,926)	\$80,632,775	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$13,846)	\$80,618,930	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$162,401)	\$80,456,529	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$322,480)	\$80,134,049	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$106,405)	\$80,027,644	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$12,871,888)	\$67,155,756	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$4,826,204)	\$62,329,552	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$19,002,914)	\$43,326,638	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$4,501,446)	\$38,825,193	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$5,972,171)	\$32,853,022	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$4,421,272)	\$28,431,750	Updated due to quarterly assessment and reallocation				
						2/25/2016	(\$12,807,238)	\$15,624,512	Reallocation due to MHA program deobligation				
						3/28/2016	(\$268,339)	\$15,356,173	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$2,078,999)	\$13,277,174	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$1,239,369)	\$12,037,805	Updated due to quarterly assessment and reallocation				
						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	\$18,774,304	\$19,730,865	\$11,886,060	\$50,391,230
						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				
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					

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details											TARP Incentive Payments			
Date	Name of Institution	Transaction Type	Investment Description	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
				Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)										
							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				
							2/25/2016	(\$75,905,149)	\$172,732,104	Reallocation due to MHA program deobligation				
							3/28/2016	(\$1,587,446)	\$171,144,658	Updated due to quarterly assessment and reallocation				
							4/14/2016	\$30,000	\$171,174,658	Transfer of cap due to servicing transfer				
							5/31/2016	(\$1,526,843)	\$159,647,815	Updated due to quarterly assessment and reallocation				
							6/16/2016	(\$810,000)	\$158,837,815	Transfer of cap due to servicing transfer				
							6/27/2016	(\$7,133,429)	\$151,704,386	Updated due to quarterly assessment and reallocation				
3/15/2012	PrimeWest Mortgage Corporation, Lubbock, TX	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	3/15/2012	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 Lenders/Investors (Cap) *										
						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						
						6/28/2012	(\$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	\$5,000			\$12,976		
						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						
						2/25/2016	(\$80,972)	\$164,357	Reallocation due to MHA program deobligation						
						3/28/2016	(\$1,691)	\$162,666	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$13,238)	\$149,428	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$7,908)	\$141,520	Updated due to quarterly assessment and reallocation						

Continued on next page

7/29/2009  
 Purdue Federal Credit Union (Purdue Employees Federal Credit Union), West Lafayette, IN

Financial Instrument for Home Loan Modifications

Purchase

\$1,090,000 N/A



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans														
Adjustment Details														
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	(\$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	\$0	\$0	\$0	\$0
							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				
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation				
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation				
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation				
							6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
						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				
11/18/2009	Quantum Servicing Corporation, Tampa, FL	Purchase	Financial Instrument for Home Loan Modifications			1/13/2012	\$100,000	\$35,161,013	Transfer of cap due to servicing transfer	\$133,393	\$332,061	\$179,984	\$645,439
					6	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				
						12/14/2012	\$10,000	\$10,000	Transfer of cap due to servicing transfer				
						8/15/2013	\$10,000	\$20,000	Transfer of cap due to servicing transfer				
						3/14/2014	\$30,000	\$50,000	Transfer of cap due to servicing transfer				
						5/15/2014	\$10,000	\$60,000	Transfer of cap due to servicing transfer	\$9,917	\$0	\$7,000	\$16,917
						1/15/2015	\$10,000	\$70,000	Transfer of cap due to servicing transfer				
						9/30/2010	\$45,056	\$145,056	Updated portfolio data from servicer				
						1/6/2011	\$34,944	\$180,000	Updated due to quarterly assessment and reallocation				
						3/30/2011	\$40,000	\$220,000	Updated due to quarterly assessment and reallocation				
						6/29/2011	\$50,000	\$270,000	Updated due to quarterly assessment and reallocation				
						3/15/2012	(\$200,000)	\$70,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0
						6/14/2012	(\$10,000)	\$60,000	Transfer of cap due to servicing transfer				
						4/9/2013	(\$60,000)	\$0	Termination of SPA				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)				Updated portfolio data from servicer/additional program initial cap						
						9/30/2009	(\$1,860,000)	\$17,540,000							
						12/30/2009	\$27,920,000	\$45,460,000	Updated portfolio data from servicer/additional program initial cap						
						3/26/2010	(\$1,390,000)	\$44,070,000	Updated portfolio data from servicer						
						7/14/2010	(\$13,870,000)	\$30,200,000	Updated portfolio data from servicer						
						9/30/2010	\$400,000	\$30,600,000	Updated portfolio data from servicer/additional program initial cap						
						9/30/2010	\$586,954	\$31,186,954	Updated portfolio data from servicer						
						1/6/2011	(\$34)	\$31,186,920	Updated due to quarterly assessment and reallocation						
						3/30/2011	(\$37)	\$31,186,883	Updated due to quarterly assessment and reallocation						
						4/13/2011	\$100,000	\$31,286,883	Transfer of cap due to servicing transfer						
						6/29/2011	(\$329)	\$31,286,554	Updated due to quarterly assessment and reallocation						
						9/15/2011	(\$1,900,000)	\$29,386,554	Transfer of cap due to servicing transfer						
						11/16/2011	\$2,800,000	\$32,186,554	Transfer of cap due to servicing transfer						
						5/16/2012	\$420,000	\$32,606,554	Transfer of cap due to servicing transfer						
						6/14/2012	\$8,060,000	\$40,666,554	Transfer of cap due to servicing transfer						
						6/28/2012	(\$313)	\$40,666,241	Updated due to quarterly assessment and reallocation						
						7/16/2012	\$2,160,000	\$42,826,241	Transfer of cap due to servicing transfer						
						9/27/2012	(\$911)	\$42,825,330	Updated due to quarterly assessment and reallocation						
						10/16/2012	\$5,690,000	\$48,515,330	Transfer of cap due to servicing transfer						
						11/15/2012	\$20,000	\$48,535,330	Transfer of cap due to servicing transfer						
						12/27/2012	(\$178)	\$48,535,152	Updated due to quarterly assessment and reallocation						
						2/14/2013	\$3,190,000	\$51,725,152	Transfer of cap due to servicing transfer						
						3/14/2013	(\$260,000)	\$51,465,152	Transfer of cap due to servicing transfer						
						3/25/2013	(\$713)	\$51,464,439	Updated due to quarterly assessment and reallocation						
						4/16/2013	\$1,330,000	\$52,794,439	Transfer of cap due to servicing transfer						
						5/16/2013	\$100,000	\$52,894,439	Transfer of cap due to servicing transfer						
						6/14/2013	\$20,000	\$52,914,439	Transfer of cap due to servicing transfer						
						6/27/2013	(\$264)	\$52,914,175	Updated due to quarterly assessment and reallocation						
						7/16/2013	\$6,080,000	\$58,994,175	Transfer of cap due to servicing transfer						
						9/16/2013	(\$2,130,000)	\$56,864,175	Transfer of cap due to servicing transfer						
						9/27/2013	(\$101)	\$56,864,074	Updated due to quarterly assessment and reallocation						
						10/15/2013	\$6,910,000	\$63,774,074	Transfer of cap due to servicing transfer						
						12/16/2013	(\$1,050,000)	\$62,724,074	Transfer of cap due to servicing transfer						
						12/23/2013	(\$173,584)	\$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	(\$2,210,000)	\$61,650,490	Transfer of cap due to servicing transfer						
						3/14/2014	(\$1,390,000)	\$60,260,490	Transfer of cap due to servicing transfer						
						3/26/2014	(\$5,632)	\$60,254,858	Updated due to quarterly assessment and reallocation						
						4/16/2014	(\$220,000)	\$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	(\$2,700,000)	\$58,442,801	Transfer of cap due to servicing transfer	\$6,562,211	\$10,869,991	\$4,629,986	\$22,062,188		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
9/16/2014						9/16/2014	(\$2,860,000)	\$55,582,801	Transfer of cap due to servicing transfer			
9/29/2014						9/29/2014	(\$37,047)	\$55,545,754	Updated due to quarterly assessment and reallocation			
10/16/2014						10/16/2014	\$690,000	\$56,235,754	Transfer of cap due to servicing transfer			
11/14/2014						11/14/2014	\$40,000	\$56,275,754	Transfer of cap due to servicing transfer			
12/16/2014						12/16/2014	(\$780,000)	\$55,495,754	Transfer of cap due to servicing transfer			
12/29/2014						12/29/2014	(\$3,041,582)	\$52,454,172	Updated due to quarterly assessment and reallocation			
1/15/2015						1/15/2015	(\$270,000)	\$52,184,172	Transfer of cap due to servicing transfer			
2/13/2015						2/13/2015	\$1,300,000	\$53,484,172	Transfer of cap due to servicing transfer			
3/16/2015						3/16/2015	(\$140,000)	\$53,344,172	Transfer of cap due to servicing transfer			
3/26/2015						3/26/2015	(\$1,134,415)	\$52,209,757	Updated due to quarterly assessment and reallocation			
4/16/2015						4/16/2015	(\$10,000)	\$52,199,757	Transfer of cap due to servicing transfer			
4/28/2015						4/28/2015	(\$4,012,710)	\$48,187,047	Updated due to quarterly assessment and reallocation			
5/14/2015						5/14/2015	\$570,000	\$48,757,047	Transfer of cap due to servicing transfer			
6/16/2015						6/16/2015	\$350,000	\$49,107,047	Transfer of cap due to servicing transfer			
6/25/2015						6/25/2015	(\$936,320)	\$48,170,727	Updated due to quarterly assessment and reallocation			
7/16/2015						7/16/2015	(\$40,000)	\$48,130,727	Transfer of cap due to servicing transfer			
8/14/2015						8/14/2015	\$10,000	\$48,140,727	Transfer of cap due to servicing transfer			
9/16/2015						9/16/2015	(\$300,000)	\$47,840,727	Transfer of cap due to servicing transfer			
9/28/2015						9/28/2015	(\$999,808)	\$46,840,919	Updated due to quarterly assessment and reallocation			
10/15/2015						10/15/2015	\$290,000	\$47,130,919	Transfer of cap due to servicing transfer			
11/16/2015						11/16/2015	(\$120,000)	\$47,010,919	Transfer of cap due to servicing transfer			
12/16/2015						12/16/2015	(\$250,000)	\$46,760,919	Transfer of cap due to servicing transfer			
12/28/2015						12/28/2015	(\$660,712)	\$46,100,207	Updated due to quarterly assessment and reallocation			
2/16/2016						2/16/2016	(\$3,250,000)	\$42,850,207	Transfer of cap due to servicing transfer			
2/25/2016						2/25/2016	(\$3,134,539)	\$39,715,668	Reallocation due to MHA program deobligation			
3/16/2016						3/16/2016	(\$2,070,000)	\$37,645,668	Transfer of cap due to servicing transfer			
3/28/2016						3/28/2016	(\$86,358)	\$37,559,310	Updated due to quarterly assessment and reallocation			
4/14/2016						4/14/2016	(\$8,730,000)	\$28,829,310	Transfer of cap due to servicing transfer			
5/16/2016						5/16/2016	(\$350,000)	\$28,479,310	Transfer of cap due to servicing transfer			
5/31/2016						5/31/2016	(\$80,165)	\$28,399,145	Updated due to quarterly assessment and reallocation			
6/16/2016						6/16/2016	\$20,000	\$28,419,145	Transfer of cap due to servicing transfer			
6/27/2016						6/27/2016	(\$46,949)	\$28,372,196	Updated due to quarterly assessment and reallocation			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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)									
6/14/2012	Resurgent Capital Solutions L.P., Greenville, SC	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3, 15				\$708,326	\$1,696,731	\$3,202,722
						6/14/2012	\$940,000	\$940,000	Transfer of cap due to servicing transfer			
						6/28/2012	\$205,242	\$1,145,242	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$3)	\$1,145,239	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$1)	\$1,145,238	Updated due to quarterly assessment and reallocation			
						1/16/2013	\$10,000	\$1,155,238	Transfer of cap due to servicing transfer			
						2/14/2013	\$8,690,000	\$9,845,238	Transfer of cap due to servicing transfer			
						3/14/2013	\$1,390,000	\$11,235,238	Transfer of cap due to servicing transfer			
						3/25/2013	(\$219)	\$11,235,019	Updated due to quarterly assessment and reallocation			
						5/16/2013	\$620,000	\$11,855,019	Transfer of cap due to servicing transfer			
						6/14/2013	\$990,000	\$12,845,019	Transfer of cap due to servicing transfer			
						6/27/2013	(\$96)	\$12,844,923	Updated due to quarterly assessment and reallocation			
						7/16/2013	\$5,780,000	\$18,624,923	Transfer of cap due to servicing transfer			
						9/27/2013	(\$90)	\$18,624,873	Updated due to quarterly assessment and reallocation			
						10/15/2013	\$880,000	\$19,504,873	Transfer of cap due to servicing transfer			
						11/14/2013	\$6,610,000	\$26,114,873	Transfer of cap due to servicing transfer			
						12/16/2013	\$20,000	\$26,134,873	Transfer of cap due to servicing transfer			
						12/23/2013	(\$118,329)	\$26,016,544	Updated due to quarterly assessment and reallocation			
						1/16/2014	\$1,770,000	\$27,786,544	Transfer of cap due to servicing transfer			
						2/13/2014	\$23,920,000	\$51,706,544	Transfer of cap due to servicing transfer			
						3/14/2014	\$1,460,000	\$53,166,544	Transfer of cap due to servicing transfer			
						3/26/2014	(\$7,186)	\$53,159,358	Updated due to quarterly assessment and reallocation			
						4/16/2014	\$2,370,000	\$55,529,358	Transfer of cap due to servicing transfer			
						5/15/2014	\$1,990,000	\$57,519,358	Transfer of cap due to servicing transfer			
						6/16/2014	\$1,720,000	\$59,239,358	Transfer of cap due to servicing transfer			
						6/26/2014	(\$96,715)	\$59,142,643	Updated due to quarterly assessment and reallocation			
						7/16/2014	\$1,310,000	\$60,452,643	Transfer of cap due to servicing transfer			
						7/29/2014	(\$197,950)	\$60,254,693	Updated due to quarterly assessment and reallocation			
						9/16/2014	(\$56,740,004)	\$3,514,689	Transfer of cap due to servicing transfer			
						9/29/2014	\$488,713	\$4,003,402	Updated due to quarterly assessment and reallocation			
						11/3/2014	(\$800,680)	\$3,202,722	Termination of SPA			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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) * Mechanism															
6/17/2009	RG Mortgage Corporation, San Juan, PR	Purchase	Financial Instrument for Home Loan Modifications	\$57,000,000	N/A	6							\$793,769		
						9/30/2009	(\$11,300,000)	\$45,700,000	Updated portfolio data from servicer/additional program initial cap	\$164,893	\$227,582	\$401,334	\$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						
6/16/2016	Rockland Trust Company, Rockland, MA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	\$40,000	\$40,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0		
1/13/2010	Roebling Bank, Roebling, NJ	Purchase	Financial Instrument for Home Loan Modifications	\$240,000	N/A					\$0	\$0	\$0	\$0		
						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	\$870,333	\$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	\$494,229	\$1,046,621	\$656,620	\$2,197,471		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details										TARP Incentive Payments				
Date	Name of Institution	Transaction Type	Investment Description	Transaction Type	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)											
3/25/2013							3/25/2013	(\$308)	\$15,349,850	Updated due to quarterly assessment and reallocation				
4/16/2013							4/16/2013	\$80,000	\$15,429,850	Transfer of cap due to servicing transfer				
6/14/2013							6/14/2013	\$20,000	\$15,449,850	Transfer of cap due to servicing transfer				
6/27/2013							6/27/2013	(\$108)	\$15,449,742	Updated due to quarterly assessment and reallocation				
7/16/2013							7/16/2013	\$30,000	\$15,479,742	Transfer of cap due to servicing transfer				
9/16/2013							9/16/2013	\$640,000	\$16,119,742	Transfer of cap due to servicing transfer				
9/27/2013							9/27/2013	(\$40)	\$16,119,702	Updated due to quarterly assessment and reallocation				
12/16/2013							12/16/2013	\$190,000	\$16,309,702	Transfer of cap due to servicing transfer				
12/23/2013							12/23/2013	(\$67,286)	\$16,242,416	Updated due to quarterly assessment and reallocation				
1/16/2014							1/16/2014	\$520,000	\$16,762,416	Transfer of cap due to servicing transfer				
2/13/2014							2/13/2014	\$10,000	\$16,772,416	Transfer of cap due to servicing transfer				
3/14/2014							3/14/2014	(\$30,000)	\$16,742,416	Transfer of cap due to servicing transfer				
3/26/2014							3/26/2014	(\$2,463)	\$16,739,953	Updated due to quarterly assessment and reallocation				
4/16/2014							4/16/2014	(\$20,000)	\$16,719,953	Transfer of cap due to servicing transfer				
6/26/2014							6/26/2014	(\$28,873)	\$16,691,080	Updated due to quarterly assessment and reallocation				
7/16/2014							7/16/2014	\$480,000	\$17,171,080	Transfer of cap due to servicing transfer				
7/29/2014							7/29/2014	(\$59,056)	\$17,112,025	Updated due to quarterly assessment and reallocation				
8/14/2014							8/14/2014	\$360,000	\$17,472,025	Transfer of cap due to servicing transfer				
9/29/2014							9/29/2014	(\$19,992)	\$17,452,033	Updated due to quarterly assessment and reallocation				
10/16/2014							10/16/2014	\$530,000	\$17,982,033	Transfer of cap due to servicing transfer				
12/16/2014							12/16/2014	(\$120,000)	\$17,862,033	Transfer of cap due to servicing transfer				
12/29/2014							12/29/2014	(\$2,352,678)	\$15,509,355	Updated due to quarterly assessment and reallocation				
3/26/2015							3/26/2015	(\$891,303)	\$14,618,052	Updated due to quarterly assessment and reallocation				
4/28/2015							4/28/2015	(\$3,450,733)	\$11,167,319	Updated due to quarterly assessment and reallocation				
5/14/2015							5/14/2015	(\$50,000)	\$11,117,319	Transfer of cap due to servicing transfer				
6/25/2015							6/25/2015	(\$822,251)	\$10,295,068	Updated due to quarterly assessment and reallocation				
8/14/2015							8/14/2015	\$20,000	\$10,315,068	Transfer of cap due to servicing transfer				
9/28/2015							9/28/2015	(\$1,064,251)	\$9,250,817	Updated due to quarterly assessment and reallocation				
12/16/2015							12/16/2015	\$10,000	\$9,260,817	Transfer of cap due to servicing transfer				
12/28/2015							12/28/2015	(\$732,290)	\$8,528,527	Updated due to quarterly assessment and reallocation				
1/14/2016							1/14/2016	\$50,000	\$8,578,527	Transfer of cap due to servicing transfer				
2/16/2016							2/16/2016	\$10,000	\$8,588,527	Transfer of cap due to servicing transfer				
2/25/2016							2/25/2016	(\$2,314,829)	\$6,273,698	Reallocation due to MHA program deobligation				
3/16/2016							3/16/2016	\$200,000	\$6,473,698	Transfer of cap due to servicing transfer				
3/28/2016							3/28/2016	(\$55,575)	\$6,418,123	Updated due to quarterly assessment and reallocation				
5/16/2016							5/16/2016	\$20,000	\$6,438,123	Transfer of cap due to servicing transfer				
5/31/2016							5/31/2016	(\$455,300)	\$5,982,823	Updated due to quarterly assessment and reallocation				
6/16/2016							6/16/2016	(\$10,000)	\$5,972,823	Transfer of cap due to servicing transfer				
6/27/2016							6/27/2016	(\$271,492)	\$5,701,331	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
						12/15/2011	\$200,000	\$200,000	Transfer of cap due to servicing transfer				
						4/16/2012	\$600,000	\$800,000	Transfer of cap due to servicing transfer				
						6/28/2012	(\$3)	\$799,997	Updated due to quarterly assessment and reallocation				
						8/16/2012	\$110,000	\$909,997	Transfer of cap due to servicing transfer				
						9/27/2012	(\$13)	\$909,984	Updated due to quarterly assessment and reallocation				
						10/16/2012	\$1,270,000	\$2,179,984	Transfer of cap due to servicing transfer				
						11/15/2012	\$230,000	\$2,409,984	Transfer of cap due to servicing transfer				
						12/27/2012	(\$5)	\$2,409,979	Updated due to quarterly assessment and reallocation				
						1/16/2013	\$990,000	\$3,399,979	Transfer of cap due to servicing transfer				
						2/14/2013	\$600,000	\$3,999,979	Transfer of cap due to servicing transfer				
						3/14/2013	\$1,980,000	\$5,979,979	Transfer of cap due to servicing transfer				
						3/25/2013	(\$77)	\$5,979,902	Updated due to quarterly assessment and reallocation				
						4/16/2013	\$340,000	\$6,319,902	Transfer of cap due to servicing transfer				
						5/16/2013	\$1,520,000	\$7,839,902	Transfer of cap due to servicing transfer				
						6/14/2013	\$2,740,000	\$10,579,902	Transfer of cap due to servicing transfer				
						6/27/2013	(\$53)	\$10,579,849	Updated due to quarterly assessment and reallocation				
						9/16/2013	\$2,570,000	\$13,149,849	Transfer of cap due to servicing transfer				
						9/27/2013	(\$26)	\$13,149,823	Updated due to quarterly assessment and reallocation				
						10/15/2013	\$10,000	\$13,159,823	Transfer of cap due to servicing transfer				
						11/14/2013	\$19,140,000	\$32,299,823	Transfer of cap due to servicing transfer				
						12/16/2013	\$1,330,000	\$33,629,823	Transfer of cap due to servicing transfer				
						12/23/2013	(\$60,644)	\$33,569,179	Updated due to quarterly assessment and reallocation				
12/15/2011	Rushmore Loan Management Services LLC, Irvine, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0 N/A	3	1/16/2014	\$10,000	\$33,579,179	Transfer of cap due to servicing transfer	\$14,016,748	\$15,124,100	\$3,314,045	\$32,454,892
						3/4/2014	\$50,000	\$33,629,179	Transfer of cap due to servicing transfer				
						3/26/2014	(\$2,090)	\$33,627,089	Updated due to quarterly assessment and reallocation				
						4/16/2014	\$4,440,000	\$38,067,089	Transfer of cap due to servicing transfer				
						5/15/2014	\$60,000	\$38,127,089	Transfer of cap due to servicing transfer				
						6/16/2014	\$380,000	\$38,507,089	Transfer of cap due to servicing transfer				
						6/26/2014	(\$35,305)	\$38,471,784	Updated due to quarterly assessment and reallocation				
						7/16/2014	\$270,000	\$38,741,784	Transfer of cap due to servicing transfer				
						7/29/2014	(\$69,974)	\$38,671,810	Updated due to quarterly assessment and reallocation				
						8/14/2014	\$4,040,000	\$42,711,810	Transfer of cap due to servicing transfer				
						9/16/2014	\$1,670,000	\$44,381,810	Transfer of cap due to servicing transfer				
						9/29/2014	(\$27,982)	\$44,353,828	Updated due to quarterly assessment and reallocation				
						10/16/2014	\$13,870,000	\$58,223,828	Transfer of cap due to servicing transfer				
						11/14/2014	\$8,350,000	\$66,573,828	Transfer of cap due to servicing transfer				
						12/16/2014	\$2,520,000	\$69,093,828	Transfer of cap due to servicing transfer				
						12/29/2014	(\$1,524,773)	\$67,569,055	Updated due to quarterly assessment and reallocation				
						1/15/2015	\$2,220,000	\$69,789,055	Transfer of cap due to servicing transfer				
						2/13/2015	\$980,000	\$70,769,055	Transfer of cap due to servicing transfer				
						3/16/2015	\$140,000	\$70,909,055	Transfer of cap due to servicing transfer				
						3/26/2015	(\$1,062,455)	\$69,846,600	Updated due to quarterly assessment and reallocation				
						4/16/2015	(\$2,050,000)	\$67,796,600	Transfer of cap due to servicing transfer				
						4/28/2015	(\$3,536,729)	\$64,259,871	Updated due to quarterly assessment and reallocation				
						5/14/2015	\$210,000	\$64,469,871	Transfer of cap due to servicing transfer				
						6/16/2015	\$8,540,000	\$73,009,871	Transfer of cap due to servicing transfer				

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
6/23/2015						6/23/2015	(\$1,665,379)	\$71,344,492	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$2,050,000	\$73,394,492	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$10,390,000	\$83,784,492	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$5,300,000	\$89,084,492	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$3,202,247)	\$85,882,245	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	(\$1,260,000)	\$84,622,245	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$100,000	\$84,722,245	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$350,000	\$85,072,245	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$2,075,474)	\$82,996,771	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$250,000	\$83,246,771	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$2,170,000	\$85,416,771	Transfer of cap due to servicing transfer				
2/23/2016						2/23/2016	(\$9,768,061)	\$75,648,710	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$5,500,000	\$81,148,710	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$347,014)	\$80,801,696	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	(\$1,040,000)	\$79,761,696	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	(\$1,740,000)	\$78,021,696	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$2,271,991)	\$75,749,705	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$5,480,000	\$81,229,705	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$1,805,648)	\$79,424,057	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Pricing Mechanism

Note

Adjustment Date

Investment Description

Transaction Type

Name of Institution

Adjustment Amount

Adjusted CAP

Reason for Adjustment

Borrower's Incentives

Lenders/Investors Incentives

Servicers Incentives

Total TARP Incentive Payments

Date	Name of Institution	Transaction Type	Investment Description	Pricing Mechanism	Note	Adjustment Date	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	(\$513,660,000)	\$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	\$19,655,075	\$41,738,413	\$39,413,598	\$100,807,086
4/13/2009	Saxon Mortgage Services, Inc., Irving, TX	Purchase	Financial Instrument for Home Loan Modifications		10	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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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		
						10/2/2009	\$90,000	\$480,000	Updated portfolio data from servicer/initial cap						
						12/30/2009	\$940,000	\$1,420,000	Updated portfolio data from servicer/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						
						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						
						2/25/2016	(\$210,262)	\$406,704	Reallocation due to MHA program deobligation						
						3/28/2016	(\$4,392)	\$402,312	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$35,674)	\$366,638	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$21,311)	\$345,327	Updated due to quarterly assessment and reallocation						
9/23/2009	Schools Financial Credit Union, Sacramento, CA	Purchase	Financial Instrument for Home Loan Modifications				\$390,000	N/A		\$50,667	\$81,609	\$39,500	\$171,775		

Continued on next page

HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)

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	Services Incentives	Total TARP Incentive Payments
						12/15/2010	\$4,300,000	\$4,300,000	Transfer of cap due to servicing transfer				
						1/6/2011	(\$4)	\$4,299,996	Updated due to quarterly assessment and reallocation				
						6/29/2011	(\$5)	\$4,299,991	Updated due to quarterly assessment and reallocation				
						6/28/2012	(\$23)	\$4,299,968	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$63)	\$4,299,905	Updated due to quarterly assessment and reallocation				
						12/27/2012	(\$11)	\$4,299,894	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$41)	\$4,299,853	Updated due to quarterly assessment and reallocation				
						6/27/2013	(\$16)	\$4,299,837	Updated due to quarterly assessment and reallocation				
						9/27/2013	(\$6)	\$4,299,831	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$9,679)	\$4,290,152	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$344)	\$4,289,808	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$4,087)	\$4,285,721	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$8,126)	\$4,277,595	Updated due to quarterly assessment and reallocation				
				\$0	N/A	9/29/2014	(\$2,690)	\$4,274,905	Updated due to quarterly assessment and reallocation				
						10/16/2014	\$30,000	\$4,304,905	Transfer of cap due to servicing transfer				
						12/29/2014	(\$163,461)	\$4,141,444	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$85,464)	\$4,075,980	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$260,119)	\$3,815,861	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$63,179)	\$3,752,682	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$87,786)	\$3,664,897	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$65,988)	\$3,598,909	Updated due to quarterly assessment and reallocation				
						2/25/2016	(\$298,593)	\$3,300,316	Reallocation due to MHA program deobligation				
						3/28/2016	(\$6,237)	\$3,294,079	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$48,817)	\$3,245,262	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$29,163)	\$3,216,099	Updated due to quarterly assessment and reallocation				
						10/2/2009	\$100,000	\$540,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$20,000	\$560,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$290,000)	\$270,000	Updated portfolio data from servicer				
						7/14/2010	(\$70,000)	\$200,000	Updated portfolio data from servicer				
						9/30/2010	(\$54,944)	\$145,056	Updated portfolio data from servicer				
						6/29/2011	(\$1)	\$145,055	Updated due to quarterly assessment and reallocation				
						4/11/2012	(\$145,055)	\$0	Termination of SPA				
						6/12/2009	\$284,590,000	\$660,590,000	Updated portfolio data from servicer				
						9/30/2009	\$121,910,000	\$782,500,000	Updated portfolio data from servicer/additional program initial cap				
						12/30/2009	\$131,340,000	\$913,840,000	Updated portfolio data from servicer/additional program initial cap				
						3/26/2010	(\$355,530,000)	\$558,310,000	Updated portfolio data from servicer				
						7/14/2010	\$128,690,000	\$687,000,000	Updated portfolio data from servicer				
						9/30/2010	\$4,000,000	\$691,000,000	Updated portfolio data from servicer/additional program initial cap				
						9/30/2010	\$59,807,784	\$750,807,784	Updated portfolio data from servicer				
						11/16/2010	(\$700,000)	\$750,107,784	Transfer of cap due to servicing transfer				
						12/15/2010	\$64,400,000	\$814,507,784	Transfer of cap due to servicing transfer				
						1/6/2011	(\$639)	\$814,507,145	Updated due to quarterly assessment and reallocation				
						1/13/2011	(\$2,300,000)	\$812,207,145	Transfer of cap due to servicing transfer				
						2/16/2011	\$100,000	\$812,307,145	Transfer of cap due to servicing transfer				
9/25/2009	SEFCU, Albany, NY	Purchase	Financial Instrument for Home Loan Modifications				\$440,000	N/A		\$0	\$0	\$0	\$0
4/13/2009	Select Portfolio Servicing, Inc., Salt Lake City, UT	Purchase	Financial Instrument for Home Loan Modifications				\$376,000,000	N/A		\$271,172,000	\$420,390,876	\$217,440,044	\$909,002,920

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
3/16/2011			Cap of Incentive Payments on Behalf of Borrowers and to Servicers & Lenders/Investors (Cap)			3/16/2011	\$3,600,000	\$815,907,145	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(\$735)	\$815,906,410	Updated due to quarterly assessment and reallocation				
4/13/2011						4/13/2011	(\$100,000)	\$815,806,410	Transfer of cap due to servicing transfer				
5/13/2011						5/13/2011	\$400,000	\$816,206,410	Transfer of cap due to servicing transfer				
6/16/2011						6/16/2011	(\$100,000)	\$816,106,410	Transfer of cap due to servicing transfer				
6/29/2011						6/29/2011	(\$6,805)	\$816,099,605	Updated due to quarterly assessment and reallocation				
8/16/2011						8/16/2011	(\$100,000)	\$815,999,605	Transfer of cap due to servicing transfer				
9/15/2011						9/15/2011	(\$200,000)	\$815,799,605	Transfer of cap due to servicing transfer				
10/14/2011						10/14/2011	(\$100,000)	\$815,699,605	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	(\$100,000)	\$815,599,605	Transfer of cap due to servicing transfer				
1/13/2012						1/13/2012	\$200,000	\$815,799,605	Transfer of cap due to servicing transfer				
3/15/2012						3/15/2012	\$24,800,000	\$840,599,605	Transfer of cap due to servicing transfer				
4/16/2012						4/16/2012	\$1,900,000	\$842,499,605	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	\$80,000	\$842,579,605	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	\$8,710,000	\$851,289,605	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$5,176)	\$851,284,429	Updated due to quarterly assessment and reallocation				
7/16/2012						7/16/2012	\$2,430,000	\$853,714,429	Transfer of cap due to servicing transfer				
8/16/2012						8/16/2012	\$2,310,000	\$856,024,429	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$13,961)	\$856,010,468	Updated due to quarterly assessment and reallocation				
10/16/2012						10/16/2012	\$126,940,000	\$982,950,468	Transfer of cap due to servicing transfer				
11/15/2012						11/15/2012	\$9,990,000	\$992,940,468	Transfer of cap due to servicing transfer				
12/14/2012						12/14/2012	\$10,650,000	\$1,003,590,468	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$2,663)	\$1,003,587,805	Updated due to quarterly assessment and reallocation				
1/16/2013						1/16/2013	\$18,650,000	\$1,022,237,805	Transfer of cap due to servicing transfer				
2/14/2013						2/14/2013	\$10,290,000	\$1,032,527,805	Transfer of cap due to servicing transfer				
3/14/2013						3/14/2013	\$4,320,000	\$1,036,847,805	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$10,116)	\$1,036,837,689	Updated due to quarterly assessment and reallocation				
4/16/2013						4/16/2013	\$840,000	\$1,037,677,689	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	\$1,330,000	\$1,039,007,689	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	\$3,620,000	\$1,042,627,689	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$3,564)	\$1,042,624,125	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	\$105,080,000	\$1,147,704,125	Transfer of cap due to servicing transfer				
8/15/2013						8/15/2013	\$10,000	\$1,147,714,125	Transfer of cap due to servicing transfer				
9/16/2013						9/16/2013	\$98,610,000	\$1,246,324,125	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$1,541)	\$1,246,322,584	Updated due to quarterly assessment and reallocation				
10/15/2013						10/15/2013	\$1,280,000	\$1,247,602,584	Transfer of cap due to servicing transfer				
11/14/2013						11/14/2013	\$15,130,000	\$1,262,732,584	Transfer of cap due to servicing transfer				
12/16/2013						12/16/2013	\$6,290,000	\$1,269,022,584	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$2,481,777)	\$1,266,540,807	Updated due to quarterly assessment and reallocation				
1/16/2014						1/16/2014	\$1,580,000	\$1,268,120,807	Transfer of cap due to servicing transfer				
2/13/2014						2/13/2014	\$75,350,000	\$1,343,470,807	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	\$16,900,000	\$1,360,370,807	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$85,696)	\$1,360,285,111	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$12,470,000	\$1,372,755,111	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	\$20,960,000	\$1,393,715,111	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$14,220,000	\$1,407,935,111	Transfer of cap due to servicing transfer				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

Total 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
						6/26/2014	(\$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				
						1/14/2016	\$24,710,000	\$1,837,307,827	Transfer of cap due to servicing transfer				
						2/16/2016	\$2,670,000	\$1,839,977,827	Transfer of cap due to servicing transfer				
						2/25/2016	(\$47,775,866)	\$1,792,201,961	Reallocation due to MHA program deobligation				
						3/16/2016	(\$1,310,000)	\$1,790,891,961	Transfer of cap due to servicing transfer				
						3/28/2016	(\$194,564)	\$1,790,697,397	Updated due to quarterly assessment and reallocation				
						4/14/2016	\$940,000	\$1,791,637,397	Transfer of cap due to servicing transfer				
						5/16/2016	\$10,880,000	\$1,802,517,397	Transfer of cap due to servicing transfer				
						5/31/2016	\$119,002,590	\$1,921,519,987	Updated due to quarterly assessment and reallocation				
						6/16/2016	\$38,730,000	\$1,960,249,987	Transfer of cap due to servicing transfer				
						6/27/2016	\$19,191,131	\$1,979,441,118	Updated due to quarterly assessment and reallocation				
						6/16/2010	\$3,680,000	\$3,680,000	Transfer of cap due to servicing transfer				
						8/13/2010	\$3,300,000	\$6,980,000	Transfer of cap due to servicing transfer				
						9/30/2010	\$3,043,831	\$10,023,831	Updated portfolio data from servicer				
						10/15/2010	\$1,400,000	\$11,423,831	Transfer of cap due to servicing transfer				
						1/6/2011	(\$17)	\$11,423,814	Updated due to quarterly assessment and reallocation				
						3/16/2011	\$2,100,000	\$13,523,814	Transfer of cap due to servicing transfer				
						3/30/2011	(\$24)	\$13,523,790	Updated due to quarterly assessment and reallocation				
						4/13/2011	\$2,900,000	\$16,423,790	Transfer of cap due to servicing transfer				
						6/16/2011	(\$200,000)	\$16,223,790	Transfer of cap due to servicing transfer				
						6/29/2011	(\$273)	\$16,223,517	Updated due to quarterly assessment and reallocation				
6/16/2010	Selene Finance LP, Houston, TX	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3				\$2,544,272	\$1,607,349	\$2,616,626	\$6,766,247

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
10/14/2011						10/14/2011	\$100,000	\$16,323,517	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	\$1,100,000	\$17,423,517	Transfer of cap due to servicing transfer				
4/16/2012						4/16/2012	\$200,000	\$17,623,517	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	\$10,000	\$17,633,517	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	(\$300,000)	\$17,333,517	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$218)	\$17,333,299	Updated due to quarterly assessment and reallocation				
7/16/2012						7/16/2012	\$40,000	\$17,373,299	Transfer of cap due to servicing transfer				
8/16/2012						8/16/2012	\$480,000	\$17,853,299	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$600)	\$17,852,699	Updated due to quarterly assessment and reallocation				
11/15/2012						11/15/2012	\$70,000	\$17,922,699	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$102)	\$17,922,597	Updated due to quarterly assessment and reallocation				
3/14/2013						3/14/2013	\$90,000	\$18,012,597	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$384)	\$18,012,213	Updated due to quarterly assessment and reallocation				
5/16/2013						5/16/2013	(\$30,000)	\$17,982,213	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$146)	\$17,982,067	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	\$170,000	\$18,152,067	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$52)	\$18,152,015	Updated due to quarterly assessment and reallocation				
12/23/2013						12/23/2013	(\$88,613)	\$18,063,402	Updated due to quarterly assessment and reallocation				
3/14/2014						3/14/2014	\$10,000	\$18,073,402	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$3,125)	\$18,070,277	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$30,000	\$18,100,277	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$36,971)	\$18,063,306	Updated due to quarterly assessment and reallocation				
7/16/2014						7/16/2014	\$23,490,000	\$41,553,306	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$142,594)	\$41,410,712	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$2,480,000	\$43,890,712	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$11,650,000	\$55,540,712	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$52,910)	\$55,487,802	Updated due to quarterly assessment and reallocation				
12/16/2014						12/16/2014	\$30,000	\$55,517,802	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$4,478,535)	\$51,039,267	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	\$10,000	\$51,049,267	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$20,000	\$51,069,267	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$1,844,353)	\$49,224,914	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$2,860,000	\$52,084,914	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$8,202,554)	\$43,882,360	Updated due to quarterly assessment and reallocation				
6/16/2015						6/16/2015	\$30,000	\$43,912,360	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$1,996,581)	\$41,915,779	Updated due to quarterly assessment and reallocation				
8/14/2015						8/14/2015	\$7,610,000	\$49,525,779	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$370,000	\$49,895,779	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$4,239,474)	\$45,656,305	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$3,760,000	\$49,416,305	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$1,150,000	\$50,566,305	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$90,000	\$50,656,305	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$3,752,790)	\$46,903,515	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	(\$10,000)	\$46,893,515	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$1,250,000	\$48,143,515	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$11,934,020)	\$36,209,495	Reallocation due to MHA program deobligation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and 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

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
						3/16/2016	(\$220,000)	\$35,989,495	Transfer of cap due to servicing transfer				
						3/28/2016	(\$226,478)	\$35,763,017	Updated due to quarterly assessment and reallocation				
						4/14/2016	(\$740,000)	\$35,023,017	Transfer of cap due to servicing transfer				
						5/16/2016	(\$220,000)	\$34,803,017	Transfer of cap due to servicing transfer				
						5/31/2016	(\$1,623,427)	\$33,179,590	Updated due to quarterly assessment and reallocation				
						6/16/2016	(\$80,000)	\$33,099,590	Transfer of cap due to servicing transfer				
						6/27/2016	(\$1,004,539)	\$32,095,051	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				
						3/14/2014	(\$260,000)	\$12,322,651	Transfer of cap due to servicing transfer				

9/23/2009 Seneca Mortgage Servicing LLC (AMS Servicing, LLC), Buffalo, NY

Financial Instrument for Home Loan Modifications

Purchase \$4,390,000 N/A

\$354,373

\$405,197

\$237,873

\$997,443

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans										TARP Incentive Payments			
Adjustment Details										Borrower's Incentives	Lenders/Investors Incentives	Servicers Incentives	Total 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)				
3/26/2014						3/26/2014	(\$1,697)	\$12,320,954	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$100,000	\$12,420,954	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$30,000	\$12,450,954	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$20,009)	\$12,430,945	Updated due to quarterly assessment and reallocation				
7/29/2014						7/29/2014	(\$39,741)	\$12,391,204	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	(\$40,000)	\$12,351,204	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$70,000	\$12,421,204	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$13,236)	\$12,407,968	Updated due to quarterly assessment and reallocation				
12/16/2014						12/16/2014	(\$10,000)	\$12,397,968	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$1,446,220)	\$10,951,748	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	(\$280,000)	\$10,671,748	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	(\$70,000)	\$10,601,748	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	(\$1,970,000)	\$8,631,748	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$563,340)	\$8,068,408	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	(\$20,000)	\$8,048,408	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$1,823,241)	\$6,225,167	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$160,000	\$6,385,167	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	(\$60,000)	\$6,325,167	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$427,170)	\$5,897,997	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$330,000	\$6,227,997	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$80,000	\$6,307,997	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$140,000	\$6,447,997	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$561,929)	\$5,886,068	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$40,000	\$5,926,068	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$580,000	\$6,506,068	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$230,000	\$6,736,068	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$486,283)	\$6,249,785	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$1,080,000	\$7,329,785	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$500,000	\$7,829,785	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$2,321,321)	\$5,508,464	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$330,000	\$5,838,464	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$54,203)	\$5,784,261	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	\$840,000	\$6,624,261	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	\$1,780,000	\$8,404,261	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$767,027)	\$7,637,234	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$640,000	\$8,277,234	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$516,588)	\$7,760,646	Updated due to quarterly assessment and reallocation				
9/30/2009						9/30/2009	(\$25,510,000)	\$4,220,000	Updated portfolio data from servicer/additional program initial cap				
12/30/2009						12/30/2009	\$520,000	\$4,740,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	\$4,330,000	\$9,070,000	Updated portfolio data from servicer				
4/19/2010						4/19/2010	\$230,000	\$9,300,000	Updated portfolio data from servicer				
5/19/2010						5/19/2010	\$850,000	\$10,150,000	Updated portfolio data from servicer/additional program initial cap				
7/14/2010						7/14/2010	(\$850,000)	\$9,300,000	Updated portfolio data from servicer				
9/15/2010						9/15/2010	\$100,000	\$9,400,000	Transfer of cap due to servicing transfer				
8/12/2009	Servis One, Inc. dba BSI Financial Services, Titusville, PA	Purchase	Financial Instrument for Home Loan Modifications				\$29,730,000			\$11,386,903	\$11,045,218	\$4,022,901	\$26,455,023

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and 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

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						9/30/2010	\$100,000	\$9,500,000	Updated portfolio data from servicer/additional program initial cap				
9/30/2010						9/30/2010	\$16,755,064	\$26,255,064	Updated portfolio data from servicer				
10/15/2010						10/15/2010	\$100,000	\$26,355,064	Transfer of cap due to servicing transfer				
12/15/2010						12/15/2010	\$100,000	\$26,455,064	Transfer of cap due to servicing transfer				
1/6/2011						1/6/2011	(\$40)	\$26,455,024	Updated due to quarterly assessment and reallocation				
1/13/2011						1/13/2011	\$300,000	\$26,755,024	Transfer of cap due to servicing transfer				
2/16/2011						2/16/2011	\$100,000	\$26,855,024	Transfer of cap due to servicing transfer				
3/16/2011						3/16/2011	\$2,200,000	\$29,055,024	Transfer of cap due to servicing transfer				
3/30/2011						3/30/2011	(\$52)	\$29,054,972	Updated due to quarterly assessment and reallocation				
4/13/2011						4/13/2011	\$1,500,000	\$30,554,972	Transfer of cap due to servicing transfer				
5/13/2011						5/13/2011	\$1,000,000	\$31,554,972	Transfer of cap due to servicing transfer				
6/16/2011						6/16/2011	\$100,000	\$31,654,972	Transfer of cap due to servicing transfer				
6/29/2011						6/29/2011	(\$534)	\$31,654,438	Updated due to quarterly assessment and reallocation				
8/16/2011						8/16/2011	\$700,000	\$32,354,438	Transfer of cap due to servicing transfer				
9/15/2011						9/15/2011	(\$600,000)	\$31,754,438	Transfer of cap due to servicing transfer				
10/14/2011						10/14/2011	\$4,000,000	\$35,754,438	Transfer of cap due to servicing transfer				
11/16/2011						11/16/2011	\$600,000	\$36,354,438	Transfer of cap due to servicing transfer				
12/15/2011						12/15/2011	\$200,000	\$36,554,438	Transfer of cap due to servicing transfer				
1/13/2012						1/13/2012	\$100,000	\$36,654,438	Transfer of cap due to servicing transfer				
2/16/2012						2/16/2012	\$1,300,000	\$37,954,438	Transfer of cap due to servicing transfer				
3/15/2012						3/15/2012	\$1,100,000	\$39,054,438	Transfer of cap due to servicing transfer				
4/16/2012						4/16/2012	\$800,000	\$39,854,438	Transfer of cap due to servicing transfer				
5/16/2012						5/16/2012	(\$1,080,000)	\$38,774,438	Transfer of cap due to servicing transfer				
6/14/2012						6/14/2012	\$1,560,000	\$40,334,438	Transfer of cap due to servicing transfer				
6/28/2012						6/28/2012	(\$465)	\$40,333,973	Updated due to quarterly assessment and reallocation				
8/16/2012						8/16/2012	\$70,000	\$40,403,973	Transfer of cap due to servicing transfer				
9/27/2012						9/27/2012	(\$1,272)	\$40,402,701	Updated due to quarterly assessment and reallocation				
10/16/2012						10/16/2012	\$2,100,000	\$42,502,701	Transfer of cap due to servicing transfer				
11/15/2012						11/15/2012	\$1,340,000	\$43,842,701	Transfer of cap due to servicing transfer				
12/14/2012						12/14/2012	\$1,160,000	\$45,002,701	Transfer of cap due to servicing transfer				
12/27/2012						12/27/2012	(\$239)	\$45,002,462	Updated due to quarterly assessment and reallocation				
1/16/2013						1/16/2013	\$210,000	\$45,212,462	Transfer of cap due to servicing transfer				
2/14/2013						2/14/2013	\$1,790,000	\$47,002,462	Transfer of cap due to servicing transfer				
3/14/2013						3/14/2013	\$1,920,000	\$48,922,462	Transfer of cap due to servicing transfer				
3/25/2013						3/25/2013	(\$960)	\$48,921,502	Updated due to quarterly assessment and reallocation				
4/16/2013						4/16/2013	\$410,000	\$49,331,502	Transfer of cap due to servicing transfer				
5/16/2013						5/16/2013	(\$60,000)	\$49,271,502	Transfer of cap due to servicing transfer				
6/14/2013						6/14/2013	\$1,620,000	\$50,891,502	Transfer of cap due to servicing transfer				
6/27/2013						6/27/2013	(\$359)	\$50,891,143	Updated due to quarterly assessment and reallocation				
7/16/2013						7/16/2013	\$2,030,000	\$52,921,143	Transfer of cap due to servicing transfer				
8/15/2013						8/15/2013	\$10,000	\$52,931,143	Transfer of cap due to servicing transfer				
9/16/2013						9/16/2013	\$2,600,000	\$55,531,143	Transfer of cap due to servicing transfer				
9/27/2013						9/27/2013	(\$135)	\$55,531,008	Updated due to quarterly assessment and reallocation				
10/15/2013						10/15/2013	\$270,000	\$55,801,008	Transfer of cap due to servicing transfer				
11/14/2013						11/14/2013	\$30,000	\$55,831,008	Transfer of cap due to servicing transfer				
12/16/2013						12/16/2013	\$9,960,000	\$65,791,008	Transfer of cap due to servicing transfer				
12/23/2013						12/23/2013	(\$239,727)	\$65,551,281	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
1/16/2014						1/16/2014	\$2,090,000	\$67,641,281	Transfer of cap due to servicing transfer				
2/13/2014						2/13/2014	\$2,450,000	\$70,091,281	Transfer of cap due to servicing transfer				
3/14/2014						3/14/2014	(\$130,000)	\$69,961,281	Transfer of cap due to servicing transfer				
3/26/2014						3/26/2014	(\$8,837)	\$69,952,444	Updated due to quarterly assessment and reallocation				
4/16/2014						4/16/2014	\$60,000	\$70,012,444	Transfer of cap due to servicing transfer				
5/15/2014						5/15/2014	(\$460,000)	\$69,552,444	Transfer of cap due to servicing transfer				
6/16/2014						6/16/2014	\$920,000	\$70,472,444	Transfer of cap due to servicing transfer				
6/26/2014						6/26/2014	(\$103,723)	\$70,368,721	Updated due to quarterly assessment and reallocation				
7/29/2014						7/29/2014	(\$205,396)	\$70,163,325	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$4,050,000	\$74,213,325	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	\$420,000	\$74,633,325	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$73,587)	\$74,559,738	Updated due to quarterly assessment and reallocation				
10/16/2014						10/16/2014	\$7,390,000	\$81,949,738	Transfer of cap due to servicing transfer				
11/14/2014						11/14/2014	(\$390,000)	\$81,559,738	Transfer of cap due to servicing transfer				
12/16/2014						12/16/2014	\$4,990,000	\$86,549,738	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	(\$8,713,039)	\$77,836,699	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	(\$50,000)	\$77,786,699	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	\$11,850,000	\$89,636,699	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$11,660,000	\$101,296,699	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	(\$4,671,888)	\$96,624,811	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$590,000	\$97,214,811	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	(\$18,231,781)	\$78,983,030	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$2,100,000	\$81,083,030	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	\$2,820,000	\$83,903,030	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$4,782,922)	\$79,120,108	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$60,000	\$79,180,108	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$2,240,000	\$81,420,108	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$430,000)	\$80,990,108	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$6,107,608)	\$74,882,500	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$1,040,000	\$75,922,500	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$3,700,000	\$79,622,500	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$500,000	\$80,122,500	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$4,760,843)	\$75,361,657	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$100,000	\$75,461,657	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$570,000	\$76,031,657	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$1,469,1799)	\$61,339,858	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$6,270,000	\$67,609,858	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$334,912)	\$67,274,946	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	\$5,270,000	\$72,544,946	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	(\$500,000)	\$72,044,946	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$3,185,286)	\$68,859,660	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$660,000	\$69,519,660	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$2,064,146)	\$67,455,514	Updated due to quarterly assessment and reallocation				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$890,000	\$2,300,000	Updated portfolio data from servicer/additional program initial cap						
						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						
					6	3/30/2011	(\$4)	\$3,771,439	Updated due to quarterly assessment and reallocation						
						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	\$49,915	\$153,906	\$143,165	\$346,986		
						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	\$40,356	\$176,299	\$69,189	\$285,844		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	
							10/15/2013	\$60,000	\$60,000	Transfer of cap due to servicing transfer					
							12/16/2013	\$10,000	\$70,000	Transfer of cap due to servicing transfer					
							7/16/2014	\$170,000	\$240,000	Transfer of cap due to servicing transfer					
							7/29/2014	(\$544)	\$239,456	Updated due to quarterly assessment and reallocation					
							9/29/2014	(\$180)	\$239,276	Updated due to quarterly assessment and reallocation					
							10/16/2014	\$160,000	\$399,276	Transfer of cap due to servicing transfer					
							11/14/2014	\$20,000	\$419,276	Transfer of cap due to servicing transfer					
							12/16/2014	\$60,000	\$479,276	Transfer of cap due to servicing transfer					
							12/29/2014	(\$13,406)	\$465,870	Updated due to quarterly assessment and reallocation					
							1/15/2015	\$90,000	\$555,870	Transfer of cap due to servicing transfer					
							3/26/2015	(\$18,475)	\$537,395	Updated due to quarterly assessment and reallocation					
							4/28/2015	(\$72,818)	\$464,577	Updated due to quarterly assessment and reallocation					
							5/14/2015	\$1,310,000	\$1,774,577	Transfer of cap due to servicing transfer					
							6/16/2015	\$80,000	\$1,854,577	Transfer of cap due to servicing transfer					
							6/25/2015	(\$158,664)	\$1,695,913	Updated due to quarterly assessment and reallocation					
							7/16/2015	\$20,000	\$1,715,913	Transfer of cap due to servicing transfer	\$64,340	\$127,229	\$59,635	\$251,204	
							8/14/2015	\$20,000	\$1,735,913	Transfer of cap due to servicing transfer					
							9/16/2015	\$160,000	\$1,895,913	Transfer of cap due to servicing transfer					
							9/28/2015	(\$260,437)	\$1,635,476	Updated due to quarterly assessment and reallocation					
							10/15/2015	\$2,820,000	\$4,455,476	Transfer of cap due to servicing transfer					
							11/16/2015	\$990,000	\$5,445,476	Transfer of cap due to servicing transfer					
							12/28/2015	(\$716,235)	\$4,729,241	Updated due to quarterly assessment and reallocation					
							1/14/2016	\$330,000	\$5,059,241	Transfer of cap due to servicing transfer					
							2/16/2016	(\$80,000)	\$4,979,241	Transfer of cap due to servicing transfer					
							2/25/2016	(\$2,295,159)	\$2,684,082	Reallocation due to MHA program deobligation					
							3/16/2016	\$1,170,000	\$3,854,082	Transfer of cap due to servicing transfer					
							3/28/2016	(\$76,689)	\$3,777,393	Updated due to quarterly assessment and reallocation					
							4/14/2016	\$840,000	\$4,617,393	Transfer of cap due to servicing transfer					
							5/16/2016	\$390,000	\$5,007,393	Transfer of cap due to servicing transfer					
							5/31/2016	(\$826,282)	\$4,181,111	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$499,359)	\$3,681,752	Updated due to quarterly assessment and reallocation					
							1/22/2010	\$20,000	\$460,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$0	\$0	\$0	
							3/26/2010	\$1,430,000	\$1,890,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0	
							7/14/2010	(\$390,000)	\$1,500,000	Updated portfolio data from servicer					
							9/8/2010	(\$1,500,000)	\$0	Termination of SPA					
							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	\$39,056,853	\$64,605,860	\$36,187,527	\$139,850,240	

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \* Pricing Mechanism

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
3/16/2011						3/16/2011	\$7,100,000	\$32,734,142	Transfer of cap due to servicing transfer			
3/30/2011						3/30/2011	(6,36)	\$32,734,106	Updated due to quarterly assessment and reallocation			
4/13/2011						4/13/2011	\$1,000,000	\$33,734,106	Transfer of cap due to servicing transfer			
5/13/2011						5/13/2011	\$100,000	\$33,834,106	Transfer of cap due to servicing transfer			
6/16/2011						6/16/2011	\$300,000	\$34,134,106	Transfer of cap due to servicing transfer			
6/29/2011						6/29/2011	(5,332)	\$34,133,774	Updated due to quarterly assessment and reallocation			
8/16/2011						8/16/2011	\$100,000	\$34,233,774	Transfer of cap due to servicing transfer			
9/15/2011						9/15/2011	\$300,000	\$34,533,774	Transfer of cap due to servicing transfer			
10/14/2011						10/14/2011	\$300,000	\$34,833,774	Transfer of cap due to servicing transfer			
12/15/2011						12/15/2011	(\$1,700,000)	\$33,133,774	Transfer of cap due to servicing transfer			
1/13/2012						1/13/2012	\$1,600,000	\$34,733,774	Transfer of cap due to servicing transfer			
2/16/2012						2/16/2012	\$100,000	\$34,833,774	Transfer of cap due to servicing transfer			
3/15/2012						3/15/2012	\$100,000	\$34,933,774	Transfer of cap due to servicing transfer			
4/16/2012						4/16/2012	\$77,600,000	\$112,533,774	Transfer of cap due to servicing transfer			
5/16/2012						5/16/2012	\$40,000	\$112,573,774	Transfer of cap due to servicing transfer			
6/14/2012						6/14/2012	(\$350,000)	\$112,223,774	Transfer of cap due to servicing transfer			
6/28/2012						6/28/2012	(\$1,058)	\$112,222,716	Updated due to quarterly assessment and reallocation			
7/16/2012						7/16/2012	\$4,430,000	\$116,652,716	Transfer of cap due to servicing transfer			
8/16/2012						8/16/2012	(\$1,280,000)	\$115,372,716	Transfer of cap due to servicing transfer			
9/27/2012						9/27/2012	(\$3,061)	\$115,369,655	Updated due to quarterly assessment and reallocation			
10/16/2012						10/16/2012	\$5,600,000	\$120,969,655	Transfer of cap due to servicing transfer			
11/15/2012						11/15/2012	\$880,000	\$121,849,655	Transfer of cap due to servicing transfer			
12/14/2012						12/14/2012	\$24,180,000	\$146,029,655	Transfer of cap due to servicing transfer			
12/27/2012						12/27/2012	(\$663)	\$146,028,992	Updated due to quarterly assessment and reallocation			
1/16/2013						1/16/2013	\$2,410,000	\$148,438,992	Transfer of cap due to servicing transfer			
2/14/2013						2/14/2013	\$6,650,000	\$155,088,992	Transfer of cap due to servicing transfer			
3/14/2013						3/14/2013	(\$1,450,000)	\$153,638,992	Transfer of cap due to servicing transfer			
3/25/2013						3/25/2013	(\$2,584)	\$153,636,408	Updated due to quarterly assessment and reallocation			
4/16/2013						4/16/2013	(\$750,000)	\$152,886,408	Transfer of cap due to servicing transfer			
5/16/2013						5/16/2013	(\$1,250,000)	\$151,636,408	Transfer of cap due to servicing transfer			
6/14/2013						6/14/2013	\$3,670,000	\$155,306,408	Transfer of cap due to servicing transfer			
6/27/2013						6/27/2013	(\$985)	\$155,305,423	Updated due to quarterly assessment and reallocation			
7/16/2013						7/16/2013	(\$3,720,000)	\$151,585,423	Transfer of cap due to servicing transfer			
9/16/2013						9/16/2013	(\$180,000)	\$151,405,423	Transfer of cap due to servicing transfer			
9/27/2013						9/27/2013	(\$346)	\$151,405,077	Updated due to quarterly assessment and reallocation			
10/15/2013						10/15/2013	\$860,000	\$152,265,077	Transfer of cap due to servicing transfer			
11/14/2013						11/14/2013	(\$410,000)	\$151,855,077	Transfer of cap due to servicing transfer			
12/16/2013						12/16/2013	(\$10,160,000)	\$141,695,077	Transfer of cap due to servicing transfer			
12/23/2013						12/23/2013	(\$381,129)	\$141,313,948	Updated due to quarterly assessment and reallocation			
1/16/2014						1/16/2014	\$8,200,000	\$149,513,948	Transfer of cap due to servicing transfer			
2/13/2014						2/13/2014	\$21,910,000	\$171,423,948	Transfer of cap due to servicing transfer			
3/14/2014						3/14/2014	\$300,000	\$171,723,948	Transfer of cap due to servicing transfer			
3/26/2014						3/26/2014	(\$10,851)	\$171,713,097	Updated due to quarterly assessment and reallocation			
4/16/2014						4/16/2014	\$4,470,000	\$176,183,097	Transfer of cap due to servicing transfer			
5/15/2014						5/15/2014	(\$28,460,000)	\$147,723,097	Transfer of cap due to servicing transfer			
6/16/2014						6/16/2014	\$4,680,000	\$152,403,097	Transfer of cap due to servicing transfer			
6/26/2014						6/26/2014	(\$57,511)	\$152,345,586	Updated due to quarterly assessment and reallocation			

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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)										
7/16/2014						7/16/2014	\$16,450,000	\$168,795,586	Transfer of cap due to servicing transfer				
7/29/2014						7/29/2014	(\$115,275)	\$168,680,311	Updated due to quarterly assessment and reallocation				
8/14/2014						8/14/2014	\$230,000	\$168,910,311	Transfer of cap due to servicing transfer				
9/16/2014						9/16/2014	(\$4,270,000)	\$164,640,311	Transfer of cap due to servicing transfer				
9/29/2014						9/29/2014	(\$27,454)	\$164,612,857	Updated due to quarterly assessment and reallocation				
11/14/2014						11/14/2014	\$540,000	\$165,152,857	Transfer of cap due to servicing transfer				
12/29/2014						12/29/2014	\$52,945,861	\$218,098,718	Updated due to quarterly assessment and reallocation				
1/15/2015						1/15/2015	(\$520,000)	\$217,578,718	Transfer of cap due to servicing transfer				
2/13/2015						2/13/2015	\$12,630,000	\$230,208,718	Transfer of cap due to servicing transfer				
3/16/2015						3/16/2015	\$11,890,000	\$242,098,718	Transfer of cap due to servicing transfer				
3/26/2015						3/26/2015	\$1,352,322	\$243,451,040	Updated due to quarterly assessment and reallocation				
4/16/2015						4/16/2015	\$1,050,000	\$244,501,040	Transfer of cap due to servicing transfer				
4/28/2015						4/28/2015	\$4,448,221	\$248,949,261	Updated due to quarterly assessment and reallocation				
5/14/2015						5/14/2015	\$7,170,000	\$256,119,261	Transfer of cap due to servicing transfer				
6/16/2015						6/16/2015	\$18,070,000	\$274,189,261	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	\$18,792,626	\$292,981,887	Updated due to quarterly assessment and reallocation				
7/16/2015						7/16/2015	\$14,500,000	\$307,481,887	Transfer of cap due to servicing transfer				
8/14/2015						8/14/2015	\$1,710,000	\$309,191,887	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	(\$390,000)	\$308,801,887	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	\$10,523,228	\$319,325,115	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$3,450,000	\$322,775,115	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$970,000	\$323,745,115	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	(\$210,000)	\$323,535,115	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	\$6,558,413	\$330,093,528	Updated due to quarterly assessment and reallocation				
1/14/2016						1/14/2016	\$25,010,000	\$355,103,528	Transfer of cap due to servicing transfer				
2/16/2016						2/16/2016	\$2,470,000	\$357,573,528	Transfer of cap due to servicing transfer				
2/25/2016						2/25/2016	(\$13,592,686)	\$343,980,842	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$1,040,000	\$345,020,842	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$174,419)	\$344,846,423	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	(\$390,000)	\$344,456,423	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	(\$8,920,000)	\$335,536,423	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	\$9,566,276	\$345,102,699	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	(\$2,510,000)	\$342,592,699	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	\$3,970,965	\$346,563,664	Updated due to quarterly assessment and reallocation				
1/22/2010						1/22/2010	\$10,000	\$370,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	\$850,000	\$1,220,000	Updated portfolio data from servicer				
7/14/2010						7/14/2010	(\$120,000)	\$1,100,000	Updated portfolio data from servicer				
9/30/2010						9/30/2010	\$100,000	\$1,200,000	Updated portfolio data from servicer/additional program initial cap				
9/30/2010						9/30/2010	\$105,500	\$1,305,500	Updated portfolio data from servicer				
1/6/2011						1/6/2011	(\$2)	\$1,305,498	Updated due to quarterly assessment and reallocation				
2/17/2011						2/17/2011	(\$1,305,498)	\$0	Termination of SPA				

Continued on next page

12/9/2009 Spirit of Alaska Federal Credit Union, Fairbanks, AK Purchase \$360,000 N/A Financial Instrument for Home Loan Modifications

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

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
8/28/2009	Stanford Federal Credit Union, Palo Alto, CA	Purchase	Financial Instrument for Home Loan Modifications	N/A		10/2/2009	\$70,000	\$370,000	Updated portfolio data from servicer/additional program initial cap	\$0	\$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	(\$85)	\$5,599,899	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				
						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	\$178,450	\$307,894	\$141,739	\$628,083

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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)								
6/16/2015						6/16/2015	\$30,000	\$7,069,429	Transfer of cap due to servicing transfer				
6/25/2015						6/25/2015	(\$711,743)	\$6,357,686	Updated due to quarterly assessment and reallocation				
8/14/2015						8/14/2015	\$160,000	\$6,517,686	Transfer of cap due to servicing transfer				
9/16/2015						9/16/2015	\$90,000	\$6,607,686	Transfer of cap due to servicing transfer				
9/28/2015						9/28/2015	(\$969,232)	\$5,638,454	Updated due to quarterly assessment and reallocation				
10/15/2015						10/15/2015	\$680,000	\$6,318,454	Transfer of cap due to servicing transfer				
11/16/2015						11/16/2015	\$40,000	\$6,358,454	Transfer of cap due to servicing transfer				
12/16/2015						12/16/2015	\$550,000	\$6,908,454	Transfer of cap due to servicing transfer				
12/28/2015						12/28/2015	(\$816,550)	\$6,091,904	Updated due to quarterly assessment and reallocation				
2/25/2016						2/25/2016	(\$2,359,857)	\$3,732,047	Reallocation due to MHA program deobligation				
3/16/2016						3/16/2016	\$980,000	\$4,712,047	Transfer of cap due to servicing transfer				
3/28/2016						3/28/2016	(\$72,124)	\$4,639,923	Updated due to quarterly assessment and reallocation				
4/14/2016						4/14/2016	\$300,000	\$4,939,923	Transfer of cap due to servicing transfer				
5/16/2016						5/16/2016	\$80,000	\$5,019,923	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$633,366)	\$4,386,557	Updated due to quarterly assessment and reallocation				
6/27/2016						6/27/2016	(\$362,288)	\$4,024,269	Updated due to quarterly assessment and reallocation				
1/22/2010						1/22/2010	\$100,000	\$2,350,000	Updated portfolio data from servicer/additional program initial cap				
3/26/2010						3/26/2010	(\$740,000)	\$1,610,000	Updated portfolio data from servicer				
7/14/2010						7/14/2010	(\$710,000)	\$900,000	Updated portfolio data from servicer				
9/30/2010						9/30/2010	\$550,556	\$1,450,556	Updated portfolio data from servicer				
1/6/2011						1/6/2011	(\$1)	\$1,450,555	Updated due to quarterly assessment and reallocation				
3/30/2011						3/30/2011	(\$1)	\$1,450,554	Updated due to quarterly assessment and reallocation				
6/29/2011						6/29/2011	(\$11)	\$1,450,543	Updated due to quarterly assessment and reallocation				
9/27/2012						9/27/2012	\$30,907	\$1,481,450	Updated due to quarterly assessment and reallocation				
12/27/2012						12/27/2012	\$58,688	\$1,540,138	Updated due to quarterly assessment and reallocation				
3/25/2013						3/25/2013	\$235,175	\$1,775,313	Updated due to quarterly assessment and reallocation				
6/27/2013						6/27/2013	\$84,191	\$1,859,504	Updated due to quarterly assessment and reallocation				
9/27/2013						9/27/2013	\$13,786	\$1,873,290	Updated due to quarterly assessment and reallocation				
12/23/2013						12/23/2013	(\$35)	\$1,873,255	Updated due to quarterly assessment and reallocation				
3/26/2014						3/26/2014	\$12,095	\$1,885,350	Updated due to quarterly assessment and reallocation				
6/26/2014						6/26/2014	\$122,307	\$2,007,657	Updated due to quarterly assessment and reallocation				
7/29/2014						7/29/2014	\$22,184	\$2,029,841	Updated due to quarterly assessment and reallocation				
9/29/2014						9/29/2014	\$24,565	\$2,054,406	Updated due to quarterly assessment and reallocation				
12/29/2014						12/29/2014	\$581,882	\$2,636,288	Updated due to quarterly assessment and reallocation				
3/26/2015						3/26/2015	(\$1,034)	\$2,635,254	Updated due to quarterly assessment and reallocation				
4/28/2015						4/28/2015	(\$4,285)	\$2,630,969	Updated due to quarterly assessment and reallocation				
6/25/2015						6/25/2015	(\$6,530)	\$2,624,439	Updated due to quarterly assessment and reallocation				
9/28/2015						9/28/2015	(\$11,773)	\$2,612,666	Updated due to quarterly assessment and reallocation				
12/28/2015						12/28/2015	(\$11,798)	\$2,600,868	Updated due to quarterly assessment and reallocation				
2/25/2016						2/25/2016	(\$130,663)	\$2,470,205	Reallocation due to MHA program deobligation				
3/28/2016						3/28/2016	(\$2,930)	\$2,467,275	Updated due to quarterly assessment and reallocation				
5/16/2016						5/16/2016	(\$590,000)	\$1,877,275	Transfer of cap due to servicing transfer				
5/31/2016						5/31/2016	(\$18,881)	\$1,858,394	Updated due to quarterly assessment and reallocation				
6/16/2016						6/16/2016	\$554,145	\$2,412,539	Transfer of cap due to servicing transfer				
6/27/2016						6/27/2016	(\$15,623)	\$2,396,916	Updated due to quarterly assessment and reallocation	\$,385,881	\$663,662	\$404,197	\$1,453,740

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 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	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	\$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					
							2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation					
							3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$742)	\$103,895	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					
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	\$0	

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	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)									
						4/13/2011	\$100,000	\$100,000	Transfer of cap due to servicing transfer			
						6/14/2013	\$120,000	\$220,000	Transfer of cap due to servicing transfer			
						6/27/2013	(\$1)	\$219,999	Updated due to quarterly assessment and reallocation			
						7/16/2013	\$10,000	\$229,999	Transfer of cap due to servicing transfer			
						12/23/2013	(\$670)	\$229,329	Updated due to quarterly assessment and reallocation			
						1/16/2014	\$20,000	\$249,329	Transfer of cap due to servicing transfer			
						2/13/2014	\$90,000	\$339,329	Transfer of cap due to servicing transfer			
						3/14/2014	\$50,000	\$389,329	Transfer of cap due to servicing transfer			
						3/26/2014	(\$38)	\$389,291	Updated due to quarterly assessment and reallocation			
						4/16/2014	\$60,000	\$449,291	Transfer of cap due to servicing transfer			
						6/26/2014	(\$486)	\$448,805	Updated due to quarterly assessment and reallocation			
						7/16/2014	\$70,000	\$518,805	Transfer of cap due to servicing transfer			
						7/29/2014	(\$989)	\$517,816	Updated due to quarterly assessment and reallocation			
						8/14/2014	\$30,000	\$547,816	Transfer of cap due to servicing transfer			
						9/29/2014	(\$358)	\$547,458	Updated due to quarterly assessment and reallocation			
					3	12/29/2014	(\$28,730)	\$518,728	Updated due to quarterly assessment and reallocation	\$439,104	\$435,766	\$1,092,223
						2/13/2015	(\$20,000)	\$498,728	Transfer of cap due to servicing transfer			
						3/26/2015	(\$10,741)	\$487,987	Updated due to quarterly assessment and reallocation			
						4/28/2015	(\$42,369)	\$445,618	Updated due to quarterly assessment and reallocation			
						6/25/2015	(\$14,001)	\$431,617	Updated due to quarterly assessment and reallocation			
						8/14/2015	(\$20,000)	\$411,617	Transfer of cap due to servicing transfer			
						9/28/2015	(\$20,248)	\$391,369	Updated due to quarterly assessment and reallocation			
						12/28/2015	(\$14,985)	\$376,384	Updated due to quarterly assessment and reallocation			
						1/14/2016	\$2,040,000	\$2,416,384	Transfer of cap due to servicing transfer			
						2/25/2016	\$250,500	\$2,666,884	Reallocation due to MHA program deobligation			
						3/16/2016	\$140,000	\$2,806,884	Transfer of cap due to servicing transfer			
						3/28/2016	\$4,517	\$2,811,401	Updated due to quarterly assessment and reallocation			
						5/31/2016	(\$184,936)	\$2,626,465	Updated due to quarterly assessment and reallocation			
						6/27/2016	(\$161,110)	\$2,465,355	Updated due to quarterly assessment and reallocation			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	Pricing Mechanism	Note	Adjustment Date	CAP Adjustment Amount	Adjusted CAP	Reason for Adjustment	Borrower's Incentives	Lenders/Investors Incentives	Total TARP Incentive Payments
						12/30/2009	\$2,180,000	\$2,250,000	Updated portfolio data from servicer/additional program initial cap			
						3/26/2010	(\$720,000)	\$1,530,000	Updated portfolio data from servicer			
						7/14/2010	(\$430,000)	\$1,100,000	Updated portfolio data from servicer			
						9/30/2010	\$60,445	\$1,160,445	Updated portfolio data from servicer			
						1/6/2011	(\$1)	\$1,160,444	Updated due to quarterly assessment and reallocation			
						3/30/2011	(\$1)	\$1,160,443	Updated due to quarterly assessment and reallocation			
						6/29/2011	(\$12)	\$1,160,431	Updated due to quarterly assessment and reallocation			
						6/28/2012	(\$9)	\$1,160,422	Updated due to quarterly assessment and reallocation			
						9/27/2012	(\$23)	\$1,160,399	Updated due to quarterly assessment and reallocation			
						12/27/2012	(\$4)	\$1,160,395	Updated due to quarterly assessment and reallocation			
						3/25/2013	(\$13)	\$1,160,382	Updated due to quarterly assessment and reallocation			
						6/27/2013	(\$5)	\$1,160,377	Updated due to quarterly assessment and reallocation			
						9/27/2013	(\$2)	\$1,160,375	Updated due to quarterly assessment and reallocation			
						12/23/2013	(\$2,729)	\$1,157,646	Updated due to quarterly assessment and reallocation			
						3/26/2014	(\$101)	\$1,157,545	Updated due to quarterly assessment and reallocation			
						6/26/2014	(\$1,195)	\$1,156,350	Updated due to quarterly assessment and reallocation			
						7/29/2014	(\$2,373)	\$1,153,977	Updated due to quarterly assessment and reallocation			
						9/29/2014	(\$784)	\$1,153,193	Updated due to quarterly assessment and reallocation			
						12/29/2014	(\$82,551)	\$1,070,642	Updated due to quarterly assessment and reallocation			
						3/26/2015	(\$32,953)	\$1,037,689	Updated due to quarterly assessment and reallocation			
						4/28/2015	(\$123,650)	\$914,039	Updated due to quarterly assessment and reallocation			
						6/25/2015	(\$30,757)	\$883,282	Updated due to quarterly assessment and reallocation			
						9/28/2015	(\$42,234)	\$841,048	Updated due to quarterly assessment and reallocation			
						12/28/2015	(\$33,352)	\$807,696	Updated due to quarterly assessment and reallocation			
						2/25/2016	(\$126,159)	\$681,537	Reallocation due to MHA program decoligation			
						3/28/2016	(\$2,635)	\$678,902	Updated due to quarterly assessment and reallocation			
						5/31/2016	(\$22,713)	\$656,189	Updated due to quarterly assessment and reallocation			
						6/27/2016	(\$13,568)	\$642,621	Updated due to quarterly assessment and reallocation			
						3/26/2010	(\$20,000)	\$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			
						12/8/2010	(\$145,056)	\$0	Termination of SPA			
						4/21/2010	(\$150,000)	\$0	Termination of SPA			
						6/16/2011	\$100,000	\$100,000	Transfer of cap due to servicing transfer	\$29,316	\$18,316	\$0
6/26/2009	Technology Credit Union, San Jose, CA	Purchase	Financial Instrument for Home Loan Modifications	\$70,000	N/A					\$102,333	\$258,118	\$81,817
12/23/2009	Tempe Schools Credit Union, Tempe, AZ	Purchase	Financial Instrument for Home Loan Modifications	\$110,000	N/A					\$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				\$29,316	\$18,316	\$8,436

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
						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	(62,890,000)	\$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	(635)	\$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	(614)	\$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				
			Financial Instrument for Home Loan Modifications			12/23/2013	(\$2,412)	\$4,204,119	Updated due to quarterly assessment and reallocation				
						3/26/2014	(684)	\$4,204,035	Updated due to quarterly assessment and reallocation	\$785,537	\$1,608,120	\$759,787	\$3,153,444
						6/26/2014	(6302)	\$4,203,733	Updated due to quarterly assessment and reallocation				
						7/29/2014	(616)	\$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				
						2/25/2016	(\$214,916)	\$5,094,716	Reallocation due to MHA program deobligation				
						3/28/2016	(\$4,496)	\$5,090,220	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$36,694)	\$5,053,526	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$22,867)	\$5,030,659	Updated due to quarterly assessment and reallocation				
10/16/2014	The Provident Bank, Jersey City, NJ	Purchase	Financial Instrument for Home Loan Modifications			10/16/2014	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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) *										
						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						
						9/27/2013	(\$139)	\$181,168,009	Updated due to quarterly assessment and reallocation						
						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						
						2/25/2016	(\$11,290,848)	\$252,051,044	Reallocation due to MHA program deobligation						
						3/16/2016	(\$180,000)	\$251,871,044	Transfer of cap due to servicing transfer						
						3/28/2016	(\$208,622)	\$251,662,422	Updated due to quarterly assessment and reallocation						
						4/14/2016	(\$90,000)	\$251,572,422	Transfer of cap due to servicing transfer						
						5/16/2016	(\$100,000)	\$251,472,422	Transfer of cap due to servicing transfer						
						5/31/2016	(\$1,039,451)	\$250,432,971	Updated due to quarterly assessment and reallocation						
						6/16/2016	(\$60,000)	\$250,372,971	Transfer of cap due to servicing transfer						
						6/27/2016	(\$258,661)	\$250,114,310	Updated due to quarterly assessment and reallocation						
						5/16/2016	\$590,000	\$590,000	Transfer of cap due to servicing transfer						
						5/31/2016	(\$5,854)	\$584,146	Updated due to quarterly assessment and reallocation						
						6/16/2016	(\$554,146)	\$30,001	Transfer of cap due to servicing transfer						
9/9/2009	U.S. Bank National Association, Owensboro, KY	Purchase	Financial Instrument for Home Loan Modifications		\$114,220,000	N/A				\$42,289,072	\$53,188,578	\$32,965,243	\$128,442,893		
5/16/2016	Umpqua Bank, Tigard, OR	Purchase	Financial Instrument for Home Loan Modifications		\$0	N/A				\$23,833	\$6,168	\$0	\$30,001		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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			
							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			
							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			
							2/25/2016	(\$58,322)	\$462,225	Reallocation due to MHA program deobligation			
							3/28/2016	(\$1,682)	\$460,543	Updated due to quarterly assessment and reallocation			
							5/31/2016	(\$14,408)	\$446,135	Updated due to quarterly assessment and reallocation			
							6/27/2016	(\$8,607)	\$437,528	Updated due to quarterly assessment and reallocation	\$117,917	\$2,652	\$127,169

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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					
10/21/2009	United Bank Mortgage Corporation, Grand Rapids, MI	Purchase	Financial Instrument for Home Loan Modifications	\$410,000	N/A		12/23/2013	(\$1,471)	\$578,717	Updated due to quarterly assessment and reallocation	\$168,901			\$334,044	
							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					
							2/25/2016	(\$27,664)	\$479,784	Reallocation due to MHA program deobligation					
							3/28/2016	(\$578)	\$479,206	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$4,523)	\$474,683	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$2,702)	\$471,981	Updated due to quarterly assessment and reallocation					
							9/30/2010	\$270,334	\$870,334	Updated portfolio data from servicer					
9/30/2010	University First Federal Credit Union, Salt Lake City, UT	Purchase	Financial Instrument for Home Loan Modifications	\$600,000	N/A		1/6/2011	(\$1)	\$870,333	Updated due to quarterly assessment and reallocation	\$0	\$0	\$0	\$0	
							2/17/2011	(\$870,333)	\$0	Termination of SPA					

Continued on next page



**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	
4/13/2011	Urban Partnership Bank, Chicago, IL	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	4/13/2011	\$1,000,000	\$1,000,000	Transfer of cap due to servicing transfer	\$344,704	\$392,374	\$135,919	\$872,997	
							6/29/2011	\$233,268	\$1,233,268	Updated due to quarterly assessment and reallocation					
							11/16/2011	\$100,000	\$1,333,268	Transfer of cap due to servicing transfer					
							6/28/2012	(\$3)	\$1,333,265	Updated due to quarterly assessment and reallocation					
							9/27/2012	(\$10)	\$1,333,255	Updated due to quarterly assessment and reallocation					
							12/27/2012	(\$2)	\$1,333,253	Updated due to quarterly assessment and reallocation					
							3/25/2013	(\$7)	\$1,333,246	Updated due to quarterly assessment and reallocation					
							6/27/2013	(\$3)	\$1,333,243	Updated due to quarterly assessment and reallocation					
							9/27/2013	(\$1)	\$1,333,242	Updated due to quarterly assessment and reallocation					
							12/23/2013	(\$1,744)	\$1,331,498	Updated due to quarterly assessment and reallocation					
							3/26/2014	(\$62)	\$1,331,436	Updated due to quarterly assessment and reallocation					
							6/26/2014	(\$735)	\$1,330,701	Updated due to quarterly assessment and reallocation					
							7/29/2014	(\$1,463)	\$1,329,238	Updated due to quarterly assessment and reallocation					
							9/29/2014	(\$498)	\$1,328,740	Updated due to quarterly assessment and reallocation					
							12/29/2014	(\$12,100)	\$1,316,640	Updated due to quarterly assessment and reallocation					
							3/26/2015	(\$5,115)	\$1,311,525	Updated due to quarterly assessment and reallocation					
							4/28/2015	(\$23,199)	\$1,288,326	Updated due to quarterly assessment and reallocation					
							6/25/2015	(\$5,627)	\$1,282,799	Updated due to quarterly assessment and reallocation					
							9/28/2015	(\$9,641)	\$1,273,158	Updated due to quarterly assessment and reallocation					
							12/28/2015	(\$7,135)	\$1,266,023	Updated due to quarterly assessment and reallocation					
							2/25/2016	(\$60,672)	\$1,205,351	Reallocation due to MHA program deobligation					
							3/28/2016	(\$1,267)	\$1,204,084	Updated due to quarterly assessment and reallocation					
							5/31/2016	(\$9,920)	\$1,194,164	Updated due to quarterly assessment and reallocation					
							6/27/2016	(\$5,926)	\$1,188,238	Updated due to quarterly assessment and reallocation					
							1/22/2010	\$30,000	\$630,000	Updated portfolio data from servicer/additional program initial cap					
							3/26/2010	\$400,000	\$1,030,000	Updated portfolio data from servicer					
							7/14/2010	(\$330,000)	\$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					
							2/17/2011	(\$725,277)	\$0	Termination of SPA					
							5/16/2013	\$50,000	\$50,000	Transfer of cap due to servicing transfer					
							12/16/2013	\$10,000	\$60,000	Transfer of cap due to servicing transfer					
							7/14/2010	\$400,000	\$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					
							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					
12/11/2009	Verity Credit Union, Seattle, WA	Purchase	Financial Instrument for Home Loan Modifications	\$600,000	N/A		3/26/2010	\$600,000	\$600,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0	
5/16/2013	ViewPoint Bank, Plano, TX	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	5/16/2013	\$50,000	\$50,000	Transfer of cap due to servicing transfer	\$0	\$1,606	\$0	\$1,606	
3/10/2010	VIST Financial Corp, Wyoming, PA	Purchase	Financial Instrument for Home Loan Modifications	\$300,000	N/A		3/10/2010	\$300,000	\$300,000	Updated portfolio data from servicer	\$0	\$0	\$0	\$0	

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 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	
7/29/2009	Wachovia 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	\$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		\$0	\$0	\$0	
							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					
7/1/2009	Wachovia Mortgage, FSB, Des Moines, IA	Purchase	Financial Instrument for Home Loan Modifications	\$634,010,000	N/A	2	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	\$0	\$76,890	\$162,000	\$238,890	
							3/12/2010	(\$54,767)	\$238,890	Termination of SPA					
4/14/2016	WALLICK AND VOLK, Cheyenne, WY	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	4/14/2016	\$30,000	\$30,000	Transfer of cap due to servicing transfer	\$5,000	\$8,331	\$3,000	\$16,331	
							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	Webster Bank, N.A., Cheshire, CT	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	12/16/2014	\$10,000	\$10,000	Transfer of cap due to servicing transfer	\$10,000	\$0	\$3,000	\$13,000	
							12/29/2014	\$6,250	\$16,250	Updated due to quarterly assessment and reallocation					
2/13/2015	Webster First Federal Credit Union, Worcester, MA	Purchase	Financial Instrument for Home Loan Modifications	\$0	N/A	3	2/13/2015	\$20,000	\$20,000	Transfer of cap due to servicing transfer	\$0	\$0	\$0	\$0	
							6/17/2009	(\$462,900,000)	\$2,410,010,000	Updated portfolio data from servicer					
							9/30/2009	\$65,070,000	\$2,475,080,000	Updated portfolio data from servicer/additional program initial cap					
							12/30/2009	\$1,213,310,000	\$3,688,390,000	Updated portfolio data from servicer/additional program 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/additional program initial cap	\$645,218,883	\$1,238,300,813	\$547,659,126	\$2,431,178,822	
							3/26/2010	\$683,130,000	\$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/additional program initial cap					

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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
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				
3/30/2011							(\$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				
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				
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				

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Servicer Modifying Borrowers' Loans

Adjustment Details

TARP Incentive Payments

Cap of Incentive Payments on Behalf of Borrowers and Lenders/Investors (Cap) \*

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
						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			
						6/14/2014	(\$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			
						1/14/2016	(\$30,280,000)	\$4,675,928,875	Transfer of cap due to servicing transfer			
						2/16/2016	(\$620,000)	\$4,675,308,875	Transfer of cap due to servicing transfer			
						2/25/2016	(\$152,559,254)	\$4,522,749,621	Reallocation due to MHA program deobligation			
						3/16/2016	(\$620,000)	\$4,522,129,621	Transfer of cap due to servicing transfer			
						3/28/2016	(\$2,062,907)	\$4,520,066,714	Updated due to quarterly assessment and reallocation			
						4/14/2016	(\$60,000)	\$4,520,006,714	Transfer of cap due to servicing transfer			
						5/16/2016	(\$3,580,000)	\$4,516,426,714	Transfer of cap due to servicing transfer			
						5/31/2016	(\$8,187,730)	\$4,508,238,984	Updated due to quarterly assessment and reallocation			
						6/16/2016	(\$3,520,000)	\$4,504,718,984	Transfer of cap due to servicing transfer			
						6/27/2016	(\$1,375,486)	\$4,503,343,498	Updated due to quarterly assessment and reallocation			

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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	(\$14,260,000)	\$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	(\$1,800,000)	\$2,551,664	Updated due to quarterly assessment and reallocation				
						5/13/2011	(\$1,872,787)	\$678,877	Transfer of cap due to servicing transfer				
						6/3/2011	\$990,000	\$1,668,877	Termination of SPA				
						6/14/2012	\$372,177	\$2,041,054	Transfer of cap due to servicing transfer				
						9/27/2012	(\$192)	\$2,040,862	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$8)	\$2,040,854	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$102)	\$2,040,752	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$207)	\$2,040,545	Updated due to quarterly assessment and reallocation				
						7/29/2014	(676)	\$2,040,469	Updated due to quarterly assessment and reallocation				
						9/29/2014	\$465,893	\$2,506,362	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$24)	\$2,506,338	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$2,291)	\$2,504,047	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$2,058)	\$2,501,989	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$5,008)	\$2,496,981	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$5,747)	\$2,491,234	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$97,095)	\$2,394,139	Updated due to quarterly assessment and reallocation				
						2/25/2016	(\$2,337)	\$2,391,802	Reallocation due to MHA program deobligation				
						3/28/2016	(\$19,537)	\$2,372,265	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$12,612)	\$2,359,653	Updated due to quarterly assessment and reallocation				
						6/27/2016	\$200,000	\$200,000	Updated due to quarterly assessment and reallocation				
						4/13/2011	\$17,687	\$217,687	Transfer of cap due to servicing transfer				
						6/29/2011	(\$1)	\$217,686	Updated due to quarterly assessment and reallocation				
						9/27/2012	(\$1)	\$217,685	Updated due to quarterly assessment and reallocation				
						3/25/2013	(\$290)	\$217,395	Updated due to quarterly assessment and reallocation				
						12/23/2013	(\$10)	\$217,385	Updated due to quarterly assessment and reallocation				
						3/26/2014	(\$121)	\$217,264	Updated due to quarterly assessment and reallocation				
						6/26/2014	(\$240)	\$217,024	Updated due to quarterly assessment and reallocation				
						7/29/2014	(\$79)	\$216,945	Updated due to quarterly assessment and reallocation				
						9/29/2014	(\$2,081)	\$214,864	Updated due to quarterly assessment and reallocation				
						12/29/2014	(\$782)	\$214,082	Updated due to quarterly assessment and reallocation				
						3/26/2015	(\$3,084)	\$210,998	Updated due to quarterly assessment and reallocation				
						4/28/2015	(\$732)	\$210,266	Updated due to quarterly assessment and reallocation				
						6/25/2015	(\$977)	\$209,289	Updated due to quarterly assessment and reallocation				
						9/28/2015	(\$1,754)	\$207,535	Updated due to quarterly assessment and reallocation				
						12/28/2015	(\$11,517)	\$196,018	Updated due to quarterly assessment and reallocation				
						2/25/2016	(\$401)	\$195,617	Reallocation due to MHA program deobligation				
						3/28/2016	(\$3,141)	\$192,476	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$1,876)	\$190,600	Updated due to quarterly assessment and reallocation				
						6/27/2016			Updated due to quarterly assessment and reallocation				
6/19/2009	Wescom Central Credit Union, Anaheim, CA	Purchase	Financial Instrument for Home Loan Modifications	N/A	3, 6		\$540,000			\$687,676	\$934,522	\$312,225	\$1,934,423
4/13/2011	Western Federal Credit Union, Hawthorne, CA	Purchase	Financial Instrument for Home Loan Modifications	\$0	3					\$31,167	\$74,554	\$22,917	\$128,638

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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 Lenders/Investors (Cap) * Pricing Mechanism															
9/30/2010	Weststar Mortgage, Inc., Woodbridge, VA	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						
						2/25/2016	(\$7,597)	\$106,038	Reallocation due to MHA program deobligation						
						3/28/2016	(\$159)	\$105,879	Updated due to quarterly assessment and reallocation						
						5/31/2016	(\$1,242)	\$104,637	Updated due to quarterly assessment and reallocation						
						6/27/2016	(\$742)	\$103,895	Updated due to quarterly assessment and reallocation						
6/12/2009						6/12/2009	\$87,130,000	\$453,130,000	Updated portfolio data from servicer						
9/30/2009						9/30/2009	(\$249,670,000)	\$203,460,000	Updated portfolio data from servicer/additional program initial cap						
12/30/2009						12/30/2009	\$119,700,000	\$323,160,000	Updated portfolio data from servicer/additional program initial cap						
3/26/2010						3/26/2010	\$52,270,000	\$375,430,000	Updated portfolio data from servicer						
4/19/2010						4/19/2010	(\$10,280,000)	\$365,150,000	Transfer of cap due to servicing transfer						
5/14/2010						5/14/2010	(\$1,880,000)	\$363,270,000	Transfer of cap due to servicing transfer						
6/16/2010						6/16/2010	(\$286,510,000)	\$76,760,000	Transfer of cap due to servicing transfer						
7/14/2010						7/14/2010	\$19,540,000	\$96,300,000	Updated portfolio data from servicer						
7/16/2010						7/16/2010	(\$210,000)	\$96,090,000	Transfer of cap due to servicing transfer						
8/13/2010						8/13/2010	(\$100,000)	\$95,990,000	Transfer of cap due to servicing transfer						
9/30/2010						9/30/2010	\$68,565,782	\$164,555,782	Updated portfolio data from servicer						
1/6/2011						1/6/2011	(\$247)	\$164,555,535	Updated due to quarterly assessment and reallocation						
3/30/2011						3/30/2011	(\$294)	\$164,555,241	Updated due to quarterly assessment and reallocation						
6/29/2011						6/29/2011	(\$2,779)	\$164,552,462	Updated due to quarterly assessment and reallocation						
10/19/2011						10/19/2011	(\$162,895,068)	\$1,657,394	Termination of SPA	\$0	\$490,394	\$1,167,000	\$1,657,394		

Continued on next page

**HAMP TRANSACTION DETAIL, AS OF 6/30/2016 (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	\$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				
						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				
						2/25/2016	(\$48,871)	\$257,622	Reallocation due to MHA program deobligation				
						3/28/2016	(\$1,021)	\$256,601	Updated due to quarterly assessment and reallocation				
						5/31/2016	(\$6,747)	\$249,854	Updated due to quarterly assessment and reallocation				
						6/27/2016	(\$4,031)	\$245,823	Updated due to quarterly assessment and reallocation				
						<b>Total CAP Adjustments</b>	<b>\$3,950,353,798</b>			<b>\$37,412</b>	<b>\$39,363</b>	<b>\$51,573</b>	<b>\$128,348</b>
						<b>Total CAP</b>	<b>\$27,819,233,798</b>			<b>\$3,729,310,091</b>	<b>\$7,785,409,319</b>	<b>\$3,254,251,458</b>	<b>\$14,768,970,868</b>

Notes: Numbers may be affected by rounding. Data as of 6/30/2016. Numbered notes are taken verbatim from Treasury's 6/28/2016, Transactions Report-Housing Programs.

- 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.
- 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.
- 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.
- On 8/27/10, an amendment was executed to reflect a change in the legal name of the institution.
- MorEquity, Inc. executed a sub-servicing 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 MorEquity, Inc. prior to such agreement.
- The remaining Adjusted Cap stated above represents the amount paid to servicer prior to SPA termination.
- Bank of America, N.A., Home Loan Services, Inc. and Wilshire 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.
- In April 2011, EMC Mortgage, an indirect subsidiary of J.P. Morgan Chase & Co., transferred the servicing of all loans to RBC Bank (USA) prior to such merger.
- 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.
- 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 Adjusted Cap stated above represents the amount previously paid to Saxon Mortgage Services, Inc. prior to ceasing servicing operations.
- 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.
- Effective September 1, 2011, Lorton Loan Servicing LP was acquired by Owen Financial Corporation. The remaining Adjusted Cap stated above represents the amount previously paid to Lorton prior to such acquisition.
- In May 2010, U.S. mortgage servicing business HomeEq was sold to Owen Loan Servicing. The remaining Adjusted Cap stated above represents the amount previously paid to HomeEq prior to such sale.
- In December 2012, Owen Financial Corporation completed the acquisition of Homeward Residential, Inc. The remaining Adjusted Cap stated above represents the amount previously paid to Homeward prior to such acquisition.
- 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.
- Effective February 15, 2013, Owen 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.

TABLE C.14  
**HARDEST HIT FUND (HHF) PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016**

Note	Date	Name of Institution	Transaction Type	Investment Description	Initial Investment Amount	Additional Investment Amount	Investment Amount <sup>1</sup>	Pricing Mechanism
		Seller						
2	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	\$202,911,881	N/A
3	9/29/2010			Financial Instrument for HHF Program	-	\$57,169,659	-	N/A
7	6/28/2016			Financial Instrument for HHF Program	-	\$8,885,641	-	N/A
				Financial Instrument for HHF Program	\$699,600,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$476,257,070	-	N/A
3	9/29/2010	CalHFA Mortgage Assistance Corporation, Sacramento, CA	Purchase	Financial Instrument for HHF Program	-	\$799,477,026	\$2,358,593,320	N/A
4	4/1/2016			Financial Instrument for HHF Program	-	\$213,489,977	-	N/A
6	6/1/2016			Financial Instrument for HHF Program	-	\$169,769,247	-	N/A
				Financial Instrument for HHF Program	\$418,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$238,864,755	-	N/A
3	9/29/2010	Florida Housing Finance Corporation, Tallahassee, FL	Purchase	Financial Instrument for HHF Program	-	\$400,974,381	\$1,135,735,674	N/A
5	5/3/2016			Financial Instrument for HHF Program	-	\$77,896,538	-	N/A
				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	\$296,048,525	N/A
5	5/3/2016			Financial Instrument for HHF Program	-	\$28,282,519	-	N/A
				Financial Instrument for HHF Program	\$154,500,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$128,461,559	-	N/A
3	9/29/2010	Michigan Homeowner Assistance Nonprofit Housing Corporation, Lansing, MI	Purchase	Financial Instrument for HHF Program	-	\$215,644,179	\$761,204,045	N/A
4	4/1/2016			Financial Instrument for HHF Program	-	\$74,491,816	-	N/A
6	6/1/2016			Financial Instrument for HHF Program	-	\$188,106,491	-	N/A
				Financial Instrument for HHF Program	\$159,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$120,874,221	-	N/A
3	9/29/2010	North Carolina Housing Finance Agency, Raleigh, NC	Purchase	Financial Instrument for HHF Program	-	\$202,907,565	\$706,507,564	N/A
4	4/1/2016			Financial Instrument for HHF Program	-	\$78,016,445	-	N/A
6	6/1/2016			Financial Instrument for HHF Program	-	\$145,709,333	-	N/A
				Financial Instrument for HHF Program	\$172,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$148,728,864	-	N/A
3	9/29/2010	Ohio Homeowner Assistance LLC, Columbus, OH	Purchase	Financial Instrument for HHF Program	-	\$249,666,235	\$762,302,067	N/A
7	6/28/2016			Financial Instrument for HHF Program	-	\$191,906,968	-	N/A
				Financial Instrument for HHF Program	\$88,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$49,294,215	-	N/A
3	9/29/2010	Oregon Affordable Housing Assistance Corporation, Salem, OR	Purchase	Financial Instrument for HHF Program	-	\$82,748,571	\$314,578,350	N/A
4	4/1/2016			Financial Instrument for HHF Program	-	\$36,425,456	-	N/A
7	6/28/2016			Financial Instrument for HHF Program	-	\$58,110,108	-	N/A
				Financial Instrument for HHF Program	\$43,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$13,570,770	-	N/A
3	9/29/2010	Rhode Island Housing and Mortgage Finance Corporation, Providence, RI	Purchase	Financial Instrument for HHF Program	-	\$22,780,803	\$115,975,303	N/A
6	6/1/2016			Financial Instrument for HHF Program	-	\$36,623,730	-	N/A
				Financial Instrument for HHF Program	\$138,000,000	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$58,772,347	-	N/A
3	9/29/2010	SC Housing Corp, Columbia, SC	Purchase	Financial Instrument for HHF Program	-	\$98,659,200	\$317,461,821	N/A
5	5/3/2016			Financial Instrument for HHF Program	-	\$22,030,274	-	N/A
				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
				Financial Instrument for HHF Program	\$55,588,050	-	-	N/A
2	9/23/2010			Financial Instrument for HHF Program	-	\$93,313,825	-	N/A
3	9/29/2010	Kentucky Housing Corporation, Frankfort, KY	Purchase	Financial Instrument for HHF Program	-	\$30,148,245	\$207,005,833	N/A
4	4/1/2016			Financial Instrument for HHF Program	-	\$27,955,713	-	N/A
6	6/1/2016			Financial Instrument for HHF Program	-	-	-	N/A

Continued on next page



**HARDEST HIT FUND (HHF) PROGRAM TRANSACTION DETAIL, AS OF 6/30/2016 (CONTINUED)**

Seller								
Note	Date	Name of Institution	Transaction Type	Investment Description	Initial Investment Amount	Additional Investment Amount	Investment Amount <sup>1</sup>	Pricing Mechanism
	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	\$144,291,701	N/A
5	5/3/2016			Financial Instrument for HHF Program		\$19,340,040		N/A
7	6/28/2016			Financial Instrument for HHF Program		\$23,063,338		N/A
	9/23/2010			Financial Instrument for HHF Program	\$126,650,987	-	\$370,136,394	N/A
3	9/29/2010	GHFA Affordable Housing, Inc., Atlanta, GA	Purchase	Financial Instrument for HHF Program	-	\$212,604,832		N/A
5	5/3/2016			Financial Instrument for HHF Program		\$30,880,575		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	\$283,714,437	N/A
4	4/1/2016			Financial Instrument for HHF Program		\$28,565,323		N/A
7	6/28/2016			Financial Instrument for HHF Program		\$33,454,975		N/A
	9/23/2010			Financial Instrument for HHF Program	\$166,352,726	-		N/A
3	9/29/2010	Illinois Housing Development Authority, Chicago, IL	Purchase	Financial Instrument for HHF Program	-	\$279,250,831	\$715,077,617	N/A
6	6/1/2016			Financial Instrument for HHF Program		\$269,474,060		N/A
	9/23/2010			Financial Instrument for HHF Program	\$112,200,637	-		N/A
3	9/29/2010	New Jersey Housing and Mortgage Finance Agency, Trenton, NJ	Purchase	Financial Instrument for HHF Program	-	\$188,347,507	\$415,133,962	N/A
7	6/28/2016			Financial Instrument for HHF Program		\$114,585,818		N/A
	9/23/2010			Financial Instrument for HHF Program	\$7,726,678	-		N/A
3	9/29/2010	District of Columbia Housing Finance Agency, Washington, DC	Purchase	Financial Instrument for HHF Program	-	\$12,970,520	\$28,745,131	N/A
6	6/1/2016			Financial Instrument for HHF Program		\$8,047,933		N/A
	9/23/2010			Financial Instrument for HHF Program	\$81,128,260	-		N/A
3	9/29/2010	Tennessee Housing Development Agency, Nashville, TN	Purchase	Financial Instrument for HHF Program	-	\$136,187,333	\$302,055,030	N/A
4	4/1/2016			Financial Instrument for HHF Program		\$51,945,211		N/A
7	6/28/2016			Financial Instrument for HHF Program		\$32,794,226		N/A
						<b>Total Investment Amount</b>	<b>\$9,600,000,000</b>	

Notes: Numbers may be affected by rounding. Data as of 6/30/2016. Numbered notes are taken verbatim from Treasury's 6/28/2016, Transactions Report-Housing Programs.

- The purchase will be incrementally funded up to the investment amount.
- On 9/23/2010, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- On 9/29/2010, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- On 4/1/2016, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- On 5/3/2016, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- On 6/1/2016, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.
- On 6/28/2016, Treasury provided additional investment to this HFA and substituted its investment for an amended and restated Financial Instrument.

Source: Treasury, Transactions Report-Housing Programs, 6/28/2016.

TABLE C.15

**FHA SHORT REFINANCE PROGRAM, AS OF 6/30/2016**

Note	Date	Seller Name	Transaction Type	Investment Description	Initial Investment Amount	Investment Adjustments	Investment Amount	Pricing Mechanism
1	9/3/2010			Facility Purchase Agreement	\$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
						<b>Total Investment Amount</b>	<b>\$125,000,000</b>	

Notes: Numbers may be affected by rounding. Data as of 6/30/2016. Numbered notes are taken verbatim from Treasury's 6/28/2016, Transactions Report-Housing Programs.

- 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.
- 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.
- 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, 6/28/2016.

TABLE D.1

**BREAKDOWN OF TARP EXPENDITURES, AS OF 6/30/2016** (\$ MILLIONS)

MHA	TARP Expenditures
<b>HAMP</b>	
<b>HAMP First Lien Modification Incentives</b>	
Servicer Incentive Payment	\$815.7
Servicer Current Borrower Incentive Payment	\$17.1
Annual Servicer Incentive Payment	\$1,596.6
Investor Current Borrower Incentive Payment	\$76.2
Investor Monthly Reduction Cost Share	\$3,878.3
Annual Borrower Incentive Payment	\$1,950.8
Borrower Sixth Year Bonus Payment	\$935.5 <sup>a</sup>
Tier 2 Incentive Payments	\$469.9
Streamline HAMP Incentive Payments	\$2.2
<b>HAMP First Lien Modification Incentives Total</b>	<b>\$9,742.3</b>
<b>PRA</b>	<b>\$2,199.3</b>
<b>HPDP</b>	<b>\$383.1</b>
<b>UP</b>	<b>\$—<sup>b</sup></b>
<b>HAMP Program Incentives Total</b>	<b>\$12,324.7</b>
<b>HAFA Incentives</b>	
Servicer Incentive Payment	\$319.7
Investor Reimbursement	\$274.0
Borrower Relocation	\$621.8
<b>HAFA Incentives Total</b>	<b>\$1,215.5</b>
<b>Second-Lien Modification Program Incentives</b>	
2MP Servicer Incentive Payment	\$77.3
2MP Annual Servicer Incentive Payment	\$57.7
2MP Annual Borrower Incentive Payment	\$67.8
2MP Investor Cost Share	\$340.1
2MP Investor Incentive	\$379.0
<b>Second-Lien Modification Program Incentives Total</b>	<b>\$921.9</b>
<b>Treasury/FHA-HAMP Incentives</b>	
Annual Servicer Incentive Payment	\$153.2
Annual Borrower Incentive Payment	\$150.2
Borrower Sixth Year Bonus Payment	\$— <sup>c</sup>
<b>Treasury/FHA-HAMP Incentives Total</b>	<b>\$306.3</b>
<b>RD-HAMP</b>	<b>\$—<sup>d</sup></b>
<b>FHA2LP</b>	<b>\$—</b>
<b>MHA Incentives Total</b>	<b>\$14,769.0</b>
<b>HHF Disbursements (Drawdowns by State HFAs)</b>	<b>\$6,563.8</b>
<b>FHA Short Refinance (Loss-Coverage)</b>	<b>\$20.6</b>
<b>Total Expenditures</b>	<b>\$21,353.4</b>

Notes: Numbers may not total due to rounding.

<sup>a</sup> Includes \$365.2 million of TARP funded incentives on GSE backed HAMP modifications.

<sup>b</sup> TARP funds are not used to support the UP program, which provides forbearance of a portion of the homeowner's mortgage payment.

<sup>c</sup> Treasury/FHA HAMP expenditures on the "Borrower Sixth Year Bonus Payment" were \$2,820,000 through June 30, 2016.

<sup>d</sup> RD-HAMP expenditures equal \$580,078 as of June 30, 2016.

Source: Source: Treasury, responses to SIGTARP data calls, 7/5/2016, and 7/21/2016.

TABLE D.2

<b>TARP INCENTIVE PAYMENTS BY 10 SERVICERS, HAMP ONLY, AS OF 6/30/2016</b> (\$ MILLIONS)				
	<b>Incentive Payments to Borrowers</b>	<b>Incentive Payments to Investors</b>	<b>Incentive Payments to Servicers</b>	<b>Total Incentive Payments</b>
Ocwen Loan Servicing, LLC <sup>a</sup>	\$666.9	\$2,121.0	\$674.7	\$3,462.7
JPMorgan Chase Bank, NA <sup>b</sup>	456.4	1,155.2	417.6	2,029.3
Wells Fargo Bank, N.A. <sup>d</sup>	457.9	1,093.5	417.9	1,969.3
Bank of America, N.A. <sup>c</sup>	325.5	659.5	330.8	1,315.8
Nationstar Mortgage LLC <sup>e</sup>	241.3	407.0	167.0	815.3
Select Portfolio Servicing, Inc.	204.0	387.1	185.8	776.9
CitiMortgage Inc	127.9	245.6	120.0	493.5
CIT Bank, N.A. <sup>f</sup>	56.4	205.4	78.9	340.7
Bayview Loan Servicing LLC	44.6	98.4	29.1	172.0
Ditech Financial LLC	95.2	21.6	16.0	132.7
Other Servicers	210.3	398.0	208.3	816.6
<b>Total</b>	<b>\$2,886.3</b>	<b>\$6,792.3</b>	<b>\$2,646.1</b>	<b>\$12,324.7</b>

Notes: Numbers may not total due to rounding. Includes HAMP Tier 1, HAMP Tier 2, HPDP, and PRA Incentives.

<sup>a</sup> Ocwen Loan Servicing, LLC includes the former Litton Loan Servicing, LLC, GMAC Mortgage, LLC, and Homeward Residential.

<sup>b</sup> JPMorgan Chase Bank, NA includes EMC Mortgage Corporation.

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

<sup>d</sup> Wells Fargo Bank, N.A. includes Wachovia Bank, NA and Wachovia Mortgage, FSB.

<sup>e</sup> Nationstar Mortgage LLC includes MorEquity, Inc and the former Aurora Loan Services LLC.

<sup>f</sup> Formerly OneWest Bank.

Source: Treasury, Program to Date Cash Disbursement Summary Report, June 2016.

TABLE D.3

**HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES BY YEAR, AS OF 5/31/2016**

Year Modified	Total Active Permanent Modifications	Permanent Modifications with Scheduled Payment Increases	Modification Status	Interest Rate <sup>a</sup>		Monthly Payment <sup>a</sup>	
				Median	Median Increase	Median	Median Increase
2009	24,486	22,918	Before Modification	6.62%		\$1,416	
			After Modification	2.00%		\$719	
			After All Increases	<b>5.00%</b>	<b>2.98%</b>	<b>\$989</b>	<b>\$258</b>
2010	241,038	224,924	Before Modification	6.50%		\$1,450	
			After Modification	2.00%		\$756	
			After All Increases	<b>5.00%</b>	<b>2.75%</b>	<b>\$1,019</b>	<b>\$249</b>
2011	196,544	176,346	Before Modification	6.38%		\$1,455	
			After Modification	2.00%		\$805	
			After All Increases	<b>4.63%</b>	<b>2.50%</b>	<b>\$1,049</b>	<b>\$232</b>
2012	132,563	99,006	Before Modification	6.25%		\$1,463	
			After Modification	2.00%		\$793	
			After All Increases	<b>3.88%</b>	<b>1.63%</b>	<b>\$962</b>	<b>\$159</b>
2013	110,381	75,720	Before Modification	6.00%		\$1,413	
			After Modification	2.00%		\$778	
			After All Increases	<b>3.50%</b>	<b>1.50%</b>	<b>\$944</b>	<b>\$151</b>
2014	68,930	48,805	Before Modification	6.13%		\$1,322	
			After Modification	2.00%		\$764	
			After All Increases	<b>4.25%</b>	<b>2.25%</b>	<b>\$968</b>	<b>\$193</b>
2015	50,052	32,943	Before Modification	6.00%		\$1,279	
			After Modification	2.00%		\$740	
			After All Increases	<b>3.88%</b>	<b>1.75%</b>	<b>\$901</b>	<b>\$154</b>
2016	17,435	11,071	Before Modification	5.88%		\$1,232	
			After Modification	2.00%		\$735	
			After All Increases	<b>3.75%</b>	<b>1.75%</b>	<b>\$888</b>	<b>\$145</b>
<b>All Years</b>	<b>841,429</b>	<b>691,733</b>	Before Modification	6.38%		\$1,427	
			After Modification	2.00%		\$774	
			After All Increases	<b>4.50%</b>	<b>2.25%</b>	<b>\$997</b>	<b>\$206</b>

Notes:

<sup>a</sup> Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 55,064 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 5/31/2016**

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	24,486	21,426	3.0%	1.0%	\$812	\$91	240,772	26,453	5.1%	0.1%	\$1,000	\$16	196,273	117,252	4.6%	0.6%	\$1,044	\$58	132,361	82,348	3.9%	0.8%	\$953	\$71
2015	24,486	20,001	4.0%	1.0%	\$901	\$94	241,035	200,305	3.0%	1.0%	\$854	\$94	196,537	156,054	3.0%	1.0%	\$906	\$98	132,491	93,315	3.0%	1.0%	\$892	\$95
2016	24,485	17,929	5.0%	1.0%	\$975	\$90	241,026	185,922	4.0%	1.0%	\$942	\$96	196,460	141,976	4.0%	1.0%	\$998	\$100	132,361	82,348	3.9%	0.8%	\$953	\$71
2017	24,479	5,394	5.3%	0.3%	\$1,009	\$19	240,961	165,247	5.0%	0.9%	\$1,006	\$77	196,460	141,976	4.0%	1.0%	\$998	\$100	132,361	82,348	3.9%	0.8%	\$953	\$71
2018							240,772	26,453	5.1%	0.1%	\$1,000	\$16	196,273	117,252	4.6%	0.6%	\$1,044	\$58	132,361	82,348	3.9%	0.8%	\$953	\$71
2019												195,957	101	5.1%	0.1%	\$972	\$10	132,140	2,194	4.1%	0.1%	\$856	\$14	
2020																			131,885	13	5.1%	0.1%	\$1,110	\$24
2021																								
2022																								
2023																								

**HAMP PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, ANNUAL, AS OF 5/31/2016 (CONTINUED)**

Year of Increase	HAMP Permanent Modifications Started in 2013						HAMP Permanent Modifications Started in 2014						HAMP Permanent Modifications Started in 2015						HAMP Permanent Modifications Started in 2016					
	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																								
2015																								
2016																								
2017																								
2018	110,217	74,493	3.0%	1.0%	\$873	\$92																		
2019	110,064	66,254	3.5%	0.5%	\$924	\$57	68,682	47,666	3.0%	1.0%	\$857	\$90	49,799	32,475	3.0%	1.0%	\$830	\$88	17,294	10,935	3.0%	1.0%	\$822	\$85
2020	109,846	20,280	4.4%	0.4%	\$988	\$34	68,523	43,343	4.0%	1.0%	\$946	\$94	49,666	29,063	3.9%	0.9%	\$906	\$76	17,238	9,643	3.8%	0.8%	\$894	\$70
2021	109,562	31	5.8%	0.6%	\$1,600	\$58	68,338	36,100	4.3%	0.3%	\$968	\$25	49,501	1,359	4.1%	0.1%	\$905	\$13	17,193	19	4.0%	0.5%	\$561	\$22
2022							68,119	19	4.4%	0.4%	\$893	\$38												
2023																								

Notes:

\* Analysis of HAMP permanent modifications with scheduled payment increases excludes 55,064 permanent modifications with incomplete records.

\*\* The sum of median monthly payment increases does not agree to the median monthly payment increases shown on Table 4.8, 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

<b>HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, AS OF 5/31/2016</b>						
<b>State</b>	<b>Total Active Permanent Modifications</b>	<b>Total Active Permanent Modifications With Scheduled Payment Increases</b>	<b>Percentage of Active Permanent Modifications With Scheduled Payment Increase</b>	<b>Median Payment Increase After All Increases<sup>a</sup></b>	<b>Maximum Payment Increase After All Increases<sup>a</sup></b>	
Alabama	4,349	2,941	68%	\$100	\$926	
Alaska	369	278	75%	172	756	
Arizona	29,038	24,639	85%	191	1,058	
Arkansas	1,720	1,258	73%	100	746	
California	216,053	188,290	87%	310	1,788	
Colorado	10,538	8,529	81%	179	1,128	
Connecticut	11,422	9,102	80%	198	1,265	
Delaware	2,503	1,955	78%	167	814	
Florida	110,524	90,387	82%	170	1,336	
Georgia	29,076	22,752	78%	138	1,049	
Guam	10	7	70%	65	167	
Hawaii	3,396	2,820	83%	377	1,258	
Idaho	2,889	2,349	81%	163	879	
Illinois	43,716	36,146	83%	178	1,556	
Indiana	7,345	5,228	71%	95	1,108	
Iowa	1,712	1,272	74%	94	667	
Kansas	1,819	1,357	75%	110	999	
Kentucky	2,946	2,138	73%	96	804	
Louisiana	4,498	3,180	71%	102	924	
Maine	2,263	1,796	79%	143	709	
Maryland	26,867	21,750	81%	250	1,378	
Massachusetts	19,820	16,512	83%	237	1,215	
Michigan	22,584	18,134	80%	125	1,301	
Minnesota	11,839	9,983	84%	176	1,218	
Mississippi	2,706	1,746	65%	91	800	
Missouri	7,414	5,450	74%	109	894	
Montana	857	695	81%	168	1,009	
Nebraska	1,002	735	73%	91	673	
Nevada	17,393	14,880	86%	217	1,114	
New Hampshire	3,498	2,884	82%	179	852	
New Jersey	29,291	24,649	84%	236	1,347	
New Mexico	2,871	2,250	78%	143	970	

Continued on next page

**HAMP TIER 1 PERMANENT MODIFICATIONS WITH SCHEDULED PAYMENT INCREASES, AS OF 5/31/2016**  
(CONTINUED)

<b>State</b>	<b>Total Active Permanent Modifications</b>	<b>Total Active Permanent Modifications With Scheduled Payment Increases</b>	<b>Percentage of Active Permanent Modifications With Scheduled Payment Increase</b>	<b>Median Payment Increase After All Increases<sup>a</sup></b>	<b>Maximum Payment Increase After All Increases<sup>a</sup></b>
New York	49,543	42,066	85%	\$298	\$1,586
North Carolina	14,424	10,922	76%	118	986
North Dakota	112	84	75%	108	461
Ohio	16,905	12,752	75%	100	1,002
Oklahoma	1,807	1,243	69%	87	667
Oregon	9,316	7,781	84%	197	1,682
Pennsylvania	17,915	13,396	75%	130	1,014
Puerto Rico	3,066	2,789	91%	95	987
Rhode Island	4,117	3,388	82%	193	888
South Carolina	7,499	5,544	74%	121	1,094
South Dakota	245	194	79%	126	822
Tennessee	7,849	5,406	69%	100	1,082
Texas	22,004	15,469	70%	99	1,138
Utah	6,429	5,379	84%	206	1,157
Vermont	750	588	78%	153	871
Virgin Islands	10	8	80%	166	229
Virginia	19,131	15,609	82%	235	1,425
Washington	17,991	15,135	84%	228	1,095
District of Columbia	1,419	1,196	84%	265	1,002
West Virginia	1,027	812	79%	128	586
Wisconsin	7,218	5,647	78%	125	979
Wyoming	324	233	72%	165	869
<b>Total</b>	<b>841,429</b>	<b>691,733</b>	<b>82%</b>	<b>\$206</b>	<b>\$1,788</b>

<sup>a</sup> Analysis of HAMP permanent modifications with scheduled interest rate and payment increases excludes 55,064 HAMP permanent modifications with incomplete records.

Source: SIGTARP analysis of Treasury HAMP data.

TABLE D.6

<b>HAMP TIER 1 PERMANENT MODIFICATION REDEFAULT ACTIVITY, AS OF 6/30/2016</b>						
	Year Modified	Permanents Started		Permanents Redefaulted		
		Annual	Cumulative	Annual	Cumulative	Redefault Rate Cumulative
<b>Non-GSE</b>	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%
	2016	16,431	787,402	13,849	284,094	35%
	<b>Total</b>		<b>787,402</b>		<b>284,094</b>	
<b>GSE</b>	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%
	2016	3,869	653,893	9,018	219,248	32%
	<b>Total</b>		<b>653,893</b>		<b>219,248</b>	
<b>Total</b>	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%
	2016	20,300	1,441,295	22,867	503,342	34%
	<b>Total</b>		<b>1,441,295</b>		<b>503,342</b>	

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, December 31, 2015, and June 30, 2016.

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 – June 2016," accessed 7/20/2016; 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 6/30/2016							
Program	Date Announced	Date Started	Purpose	Estimated Number of Homeowners to be Assisted	Homeowners Assisted		TARP Expenditures (In Billions)
					Permanents Started	Permanents Active	
Principal Reduction Alternative ("PRA") <sup>a</sup>	6/3/2010	10/1/2010	To provide incentives to investors to modify homeowners' mortgages under HAMP by reducing the principal amount owed.	—	215,553 <sup>b</sup>	156,507 <sup>b</sup>	\$2.2
Home Price Decline Protection ("HPDP") <sup>a</sup>	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.	—	229,844 <sup>b</sup>	133,273 <sup>b</sup>	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.	158,789	80,756	0.92
Treasury/Federal Housing Administration-Home Affordable Modification Program ("Treasury/FHA-HAMP")	7/30/2009 <sup>c</sup>	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.	121,327	85,233	0.31

Continued on next page

**ADDITIONAL MAKING HOME AFFORDABLE (“MHA”) HOUSING SUPPORT PROGRAMS, AS OF 6/30/2016** (CONTINUED)

Program	Date Announced	Date Started	Purpose	Estimated Number of Homeowners to be Assisted	Homeowners Assisted		TARP Expenditures (In Billions)
					Permanents Started	Permanents Active	
Department of Agriculture Rural Development-Home Affordable Modification Program (“RD-HAMP”)	9/17/2010 <sup>c</sup>	9/24/2010	To provide TARP-funded, HAMP-like incentives to servicers and borrowers for modifications of mortgages insured by RD.	—	242	165	— <sup>d</sup>
Treasury/Federal Housing Administration Second Lien Program (“Treasury/FHA-2LP”) <sup>f</sup>	3/26/2010 <sup>c</sup>	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	0.00
Department of Veterans Affairs-Home Affordable Modification Program (“VA HAMP”)	1/8/2010 <sup>c</sup>	2/1/2010	To provide non-TARP-funded, HAMP-like incentives to servicers and borrowers for modifications of mortgages insured by the VA.	—	746	532	— <sup>e</sup>

## Notes:

<sup>a</sup> Program is a subprogram of the Home Affordable Modification Program (“HAMP”).

<sup>b</sup> Includes HAMP Tier 1 and Tier 2 modifications.

<sup>c</sup> 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.”

<sup>d</sup> As of June 30, 2016, \$580,078 has been expended for RD-HAMP.

<sup>e</sup> Treasury does not provide incentive compensation related to VA-HAMP.

<sup>f</sup> 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, 1/21/2016, 4/4/2016, and 7/5/2016; Treasury, Treasury, “2MP Program Inventory – Program Type by Payor – June 2016,” accessed 7/20/2016; Treasury, “FHA & RD HAMP Trial Starts – Program Summary – June 2016,” accessed 7/20/2016; 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, 1/8/2016, 4/11/2016, and 7/14/2016; 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.6

ANNUAL AND CUMULATIVE HAMP TIER 1 MODIFICATION ACTIVITY, AS OF 6/30/2016														
	Trials Started <sup>a</sup>		Trials Cancelled <sup>a</sup>		Trials Active		Trials Converted to Permanent		Permanents Redefaulted		Permanents Paid Off <sup>b</sup>		Permanents Active	
	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
<b>TARP</b>	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
	2016	3,570	1,139,242	(11,088)	343,070	8,770	16,431	787,402	13,849	284,094	7,852	30,920	(6,925)	468,209
	<b>Total</b>	<b>1,139,242</b>	<b>1,139,242</b>	<b>343,070</b>	<b>343,070</b>	<b>442,455</b>	<b>43,305</b>	<b>43,305</b>	<b>339</b>	<b>339</b>	<b>3</b>	<b>3</b>	<b>42,963</b>	<b>42,963</b>
<b>GSE</b>	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
	2016	(7,588)	1,078,719	(10,660)	421,865	2,961	3,869	653,893	9,018	219,248	(49,727)	0	(22,335)	366,305
	<b>Total</b>	<b>1,078,719</b>	<b>1,078,719</b>	<b>421,865</b>	<b>421,865</b>	<b>787,402</b>	<b>653,893</b>	<b>653,893</b>	<b>219,248</b>	<b>219,248</b>	<b>66,382</b>	<b>66,382</b>	<b>366,305</b>	<b>366,305</b>
<b>Total</b>	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
	2016	(4,018)	2,217,961	(21,748)	764,935	11,731	20,300	1,441,295	22,867	503,342	24,507	97,302	(29,260)	834,514
	<b>Total</b>	<b>2,217,961</b>	<b>2,217,961</b>	<b>764,935</b>	<b>764,935</b>	<b>1,441,295</b>	<b>1,441,295</b>	<b>1,441,295</b>	<b>503,342</b>	<b>503,342</b>	<b>97,302</b>	<b>97,302</b>	<b>834,514</b>	<b>834,514</b>

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; December 31, 2015, and June 30, 2016.

<sup>a</sup> As a result of Treasury's recent data quality initiatives, it identified a population of loans that were erroneously duplicated in the MHA system of record. This quarter those records were remediated this past reporting cycle, resulting in a net decrease of trial starts and trials cancelled.

<sup>b</sup> Analysis excludes 6,216 HAMP modifications withdrawn.

Sources: Treasury, responses to SIGTARP data calls, 7/24/2014, 4/25/2014, 1/23/2014, 10/23/2013, 10/21/2013, 7/19/2013, 2/28/2013, 1/20/2012, and 1/21/2011; Treasury, "HAMP IMP: Program Volumes - Program Type & Payer by Tier - June 2016," accessed 7/20/2016; Pamie 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

<b>CPP-RELATED DIVIDEND RATE INCREASES, AS OF 6/30/2016</b>					
<b>Institution<sup>a</sup></b>	<b>Location</b>	<b>Investment Date</b>	<b>Outstanding Capital Amount</b>	<b>Value of Missed Dividend/Interest Payments<sup>b</sup></b>	<b>Number of Missed Dividend Payments<sup>b</sup></b>
<b>Rate Increased 12/5/2013</b>					
Popular, Inc.	San Juan, PR	12/5/2008			
<b>Rate Increased 2/15/2014</b>					
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	5,454,120	23
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	5,458,508	29
Cecil Bancorp, Inc.	Elkton, MD	12/23/2008	11,560,000	4,797,400	26
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	2,884,613	27
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		891,540	17
Goldwater Bank, N.A.	Scottsdale, AZ	1/30/2009		923,640	22
Saigon National Bank	Westminster, CA	12/23/2008	1,549,000	763,353	30
Centrue Financial Corporation	St. Louis, MO	1/9/2009		6,959,475	18
Calvert Financial Corporation	Ashland, MO	1/23/2009			
AB&T Financial Corporation	Gastonia, NC	1/23/2009		481,250	11

Continued on next page

**CPP-RELATED DIVIDEND RATE INCREASES, AS OF 6/30/2016** (CONTINUED)

Institution <sup>a</sup>	Location	Investment Date	Outstanding Capital Amount	Value of Missed Dividend/Interest Payments <sup>b</sup>	Number of Missed Dividend Payments <sup>b</sup>
<b>Rate Increased 5/15/2014</b>					
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	6,797,520	23
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	4,287,588	21
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	1,786,080	24
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	1,287,510	20
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. <sup>c</sup>	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

<b>CPP-RELATED DIVIDEND RATE INCREASES, AS OF 6/30/2016 (CONTINUED)</b>					
<b>Institution<sup>a</sup></b>	<b>Location</b>	<b>Investment Date</b>	<b>Outstanding Capital Amount</b>	<b>Value of Missed Dividend/Interest Payments<sup>b</sup></b>	<b>Number of Missed Dividend Payments<sup>b</sup></b>
U.S. Century Bank	Miami, FL	8/7/2009		\$15,378,590	21
Chambers Bancshares, Inc. <sup>d</sup>	Danville, AR	5/29/2009			
OneFinancial Corporation <sup>e</sup>	Little Rock, AR	6/5/2009	\$17,300,000	8,018,964	17
Suburban Illinois Bancorp, Inc. <sup>f</sup>	Elmhurst, IL	6/19/2009			
Equity Bancshares, Inc. (First Community Bancshares, Inc.)	Wichita, KS	5/15/2009			
Great River Holding Company <sup>g</sup>	Baxter, MN	7/17/2009		2,466,660	14
Harbor Bankshares Corporation	Baltimore, MD	7/17/2009	6,800,000	2,516,000	24
Covenant Financial Corporation	Clarksdale, MS	6/5/2009			
Duke Financial Group, Inc. <sup>h</sup>	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	1,382,420	28
SouthFirst Bancshares, Inc.	Sylacauga, AL	6/12/2009			
Riverside Bancshares, Inc. <sup>i</sup>	Little Rock, AR	5/15/2009			
<b>Rate Increased 11/15/2014</b>					
IA Bancorp, Inc.	Iselin, NJ	9/18/2009		472,365	6
Grand Financial Corporation <sup>j</sup>	Hattiesburg, MS	9/25/2009			
<b>Rate Increased 2/15/2015</b>					
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.

<sup>a</sup> These are the banks that were still in CPP at time rates started increasing.

<sup>b</sup> Missed Payments and Number of Missed Payments are current for banks still in CPP and as of last quarter before exit for exited banks.

<sup>c</sup> 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).

<sup>d</sup> 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).

<sup>e</sup> 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).

<sup>f</sup> 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).

<sup>g</sup> 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).

<sup>h</sup> 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).

<sup>i</sup> 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).

<sup>j</sup> 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	— <sup>a</sup>	\$—	3/11/2011	4/12/2011
Community Bankers Trust Corporation	17,680,000	— <sup>b</sup>	—	10/18/2011	11/23/2011
White River Bancshares Company <sup>c</sup>	16,800,000	14 <sup>d</sup>	3,204,600	3/28/2012	4/27/2012
Timberland Bancorp, Inc. <sup>e</sup>	16,641,000	— <sup>e</sup>	—	6/27/2011	8/18/2011
Alliance Financial Services Inc. <sup>f</sup>	12,000,000	12 <sup>f</sup>	3,020,400	3/10/2011	5/6/2011
Central Virginia Bankshares, Inc. <sup>g</sup>	11,385,000	15 <sup>h</sup>	2,134,688	3/9/2011	5/18/2012
Commonwealth Business Bank <sup>i</sup>	7,701,000	10 <sup>i</sup>	1,049,250	8/13/2010	9/20/2010
Pacific International Bancorp <sup>j</sup>	6,500,000	— <sup>k</sup>	—	9/23/2010	11/17/2010
Rising Sun Bancorp <sup>m</sup>	5,983,000	20	1,749,960	12/3/2010	2/28/2011
Omega Capital Corp. <sup>n</sup>	2,816,000	15 <sup>i</sup>	575,588	12/3/2010	1/13/2011
Citizens Bank & Trust Company <sup>o</sup>	2,400,000	5	163,500	9/23/2010	11/17/2010
Saigon National Bank	1,549,000	30	763,353	8/13/2010	9/20/2010

Notes: Numbers may not total due to rounding.

<sup>a</sup> 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.

<sup>b</sup> 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.

<sup>c</sup> Bank was sold at a loss at auction.

<sup>d</sup> White River Bancshares Company was sold at auction and its missed payments to Treasury were not repaid.

<sup>e</sup> 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.

<sup>f</sup> Alliance Financial Services Inc. was sold at a loss at auction and its missed payments to Treasury were not repaid.

<sup>g</sup> Bank accepted and then declined Treasury's request to have a Treasury observer attend board of directors meetings.

<sup>h</sup> Central Virginia Bankshares, Inc. was sold to C&F Financial Corporation and its missed payments to Treasury were not repaid.

<sup>i</sup> Commonwealth Business Bank was sold at a loss at auction and its missed payments to Treasury were not repaid.

<sup>j</sup> Bank has exited the Capital Purchase Program.

<sup>k</sup> 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.

<sup>l</sup> Omega Capital Corp. was sold at a loss at auction and its missed payments to Treasury were not repaid.

<sup>m</sup> Rising Sun Bancorp entered bankruptcy and its missed payments to Treasury were not repaid.

<sup>n</sup> 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*, 7/11/2016.

TABLE E.3

<b>CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016</b>					
<b>Company</b>	<b>Dividend or Payment Type</b>	<b>Number of Missed Payments</b>	<b>Observers Assigned to Board of Directors<sup>2</sup></b>	<b>Value of Missed Payments<sup>3</sup></b>	<b>Value of Unpaid Amounts<sup>3,4,5</sup></b>
Saigon National Bank	Non-Cumulative	30		\$763,353	\$763,353
One United Bank	Interest	29	✓	5,458,508	5,458,508
Grand Mountain Bancshares, Inc.	Cumulative	28	✓	1,382,420	1,382,420
Citizens Commerce Bancshares, Inc.	Cumulative	27	✓	2,884,613	2,884,613
Cecil Bancorp, Inc.	Cumulative	26	✓	4,797,400	4,797,400
Harbor Bankshares Corporation**	Cumulative	24		2,686,000	2,516,000
Pinnacle Bank Holding Company	Cumulative	24		1,786,080	1,786,080
Tidelands Bancshares, Inc	Cumulative	23	✓	5,454,120	5,454,120
Allied First Bancorp, Inc.	Cumulative	20		1,287,510	1,287,510
OneFinancial Corporation***	Non-Cumulative	17	✓	8,018,964	8,018,964
<b>Exchanges, Sales, Recapitalizations, and Failed Banks</b>					
Lone Star Bank****	Non-Cumulative	23	✓	\$1,059,242	\$1,059,242
City National Bancshares Corporation*****	Cumulative	22		2,973,285	2,973,285
Liberty Shares, Inc.	Cumulative	23	✓	6,797,520	6,797,520
Goldwater Bank, N.A. *******	Non-Cumulative	22		923,640	923,640
HCSB Financial Corporation	Cumulative	21	✓	4,287,588	4,287,588
CalWest Bancorp*****	Cumulative	21		1,658,213	1,658,213
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
Premier Service Bank****	Non-Cumulative	18	✓	4,000,000	977,972
Western Community Bancshares, Inc.	Cumulative	17		1,834,538	1,834,538
Anchor BanCorp Wisconsin, Inc.****	Cumulative	17	■	23,604,167	23,604,167
First Banks, Inc.*****	Cumulative	17	■	64,543,063	64,543,063

Continued on next page



**CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016** (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors <sup>2</sup>	Value of Missed Payments <sup>3</sup>	Value of Unpaid Amounts <sup>3,4,5</sup>
US Metro Bank <sup>*,*****</sup>	Non-Cumulative	17		\$891,540	\$891,540
Syringa Bancorp <sup>****</sup>	Cumulative	17	✓	1,853,000	1,853,000
Market Bancorporation, Inc.	Cumulative	16		449,080	449,080
Central Virginia Bankshares, Inc. <sup>*****</sup>	Cumulative	15		2,134,688	2,134,688
Omega Capital Corp. <sup>*****</sup>	Cumulative	15		575,588	575,588
Rogers Bancshares, Inc. <sup>****</sup>	Cumulative	15	■	5,109,375	5,109,375
Pathway Bancorp <sup>*****</sup>	Cumulative	15		761,588	761,588
Bridgeview Bancorp, Inc. <sup>*****</sup>	Cumulative	15	■	7,766,250	7,766,250
Madison Financial Corporation <sup>*****</sup>	Cumulative	15		688,913	688,913
Midtown Bank & Trust Company <sup>*,*****</sup>	Non-Cumulative	15		1,067,213	1,067,213
TCB Holding Company <sup>****</sup>	Cumulative	15	✓	2,397,488	2,397,488
Provident Community Bancshares, Inc. <sup>*****</sup>	Cumulative	15		1,737,375	1,737,375
Marine Bank & Trust Company <sup>*****</sup>	Non-Cumulative	15		613,125	613,125
Highlands Independent Bancshares, Inc. <sup>*****</sup>	Cumulative	15		1,436,313	1,436,313
NCAL Bancorp <sup>*****</sup>	Cumulative	14	✓	2,207,500	2,207,500
1st FS Corporation <sup>*****</sup>	Cumulative	14	✓	2,864,575	2,864,575
Dickinson Financial Corporation II <sup>*****</sup>	Cumulative	14		27,859,720	27,859,720
FC Holdings, Inc. <sup>*****</sup>	Cumulative	14		4,013,730	4,013,730
Ridgestone Financial Services, Inc. <sup>*****</sup>	Cumulative	14		2,079,175	2,079,175
Fidelity Federal Bancorp <sup>*****</sup>	Cumulative	14		1,229,924	1,229,924
Premierwest Bancorp <sup>*****</sup>	Cumulative	14	■	7,245,000	7,245,000
SouthFirst Bancshares, Inc. <sup>*****</sup>	Cumulative	14		609,270	609,270
Great River Holding Company <sup>*,*****</sup>	Cumulative	14		2,466,660	2,466,660
Bank of the Carolinas Corporation <sup>*****</sup>	Cumulative	14	✓	2,306,325	2,306,325
White River Bancshares Company <sup>****</sup>	Cumulative	14		3,204,600	3,204,600
Porter Bancorp, Inc.	Cumulative	13	✓	6,737,500	6,737,500
First Southwest Bancorporation, Inc. <sup>*****</sup>	Cumulative	13		974,188	974,188
Tennessee Valley Financial Holdings, Inc. <sup>*****</sup>	Cumulative	13		531,375	531,375
First Sound Bank <sup>****</sup>	Non-Cumulative	13		1,202,500	1,202,500
Pacific Commerce Bank <sup>*,*****</sup>	Non-Cumulative	13		751,089	695,771
Patriot Bancshares, Inc. <sup>*****</sup>	Cumulative	13	✓	4,612,010	4,612,010
Stonebridge Financial Corp. <sup>*****</sup>	Cumulative	12	✓	1,794,180	1,794,180
Premier Financial Corp. <sup>*,*****</sup>	Interest	12		1,597,857	1,597,857
Citizens Bancshares Co. (MO) <sup>****</sup>	Cumulative	12	■	4,086,000	4,086,000
Northwest Bancorporation, Inc. <sup>*****</sup>	Cumulative	12		1,716,750	1,716,750

Continued on next page

**CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016** (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors <sup>2</sup>	Value of Missed Payments <sup>3</sup>	Value of Unpaid Amounts <sup>3,4,5</sup>
Plumas Bancorp <sup>*****</sup>	Cumulative	12	✓	\$1,792,350	\$1,792,350
Gold Canyon Bank <sup>****</sup>	Non-Cumulative	12		254,010	254,010
Santa Clara Valley Bank, N.A. <sup>*****</sup>	Non-Cumulative	12		474,150	474,150
Spirit BankCorp, Inc. <sup>*****</sup>	Cumulative	12	✓	4,905,000	4,905,000
Alliance Financial Services, Inc. <sup>*****</sup>	Interest	12		3,020,400	3,020,400
First Trust Corporation <sup>*****</sup>	Interest	12	■	4,522,611	4,522,611
Community First, Inc. <sup>*****</sup>	Cumulative	12	✓	2,911,200	2,911,200
Eastern Virginia Bankshares, Inc. <sup>*****</sup>	Cumulative	11	✓	3,300,000	3,300,000
The Queensborough Company <sup>*****</sup>	Cumulative	11		1,798,500	1,798,500
Boscobel Bancorp, Inc. <sup>*****</sup>	Interest	11		1,288,716	1,288,716
Investors Financial Corporation of Pettis County, Inc. <sup>*</sup>	Interest	11		922,900	922,900
Florida Bank Group, Inc. <sup>*****</sup>	Cumulative	11	✓	3,068,203	3,068,203
Reliance Bancshares, Inc. <sup>*****</sup>	Cumulative	11	✓	5,995,000	5,995,000
Village Bank and Trust Financial Corp. <sup>*****</sup>	Cumulative	11	✓	2,026,475	2,026,475
AB&T Financial Corporation <sup>*****</sup>	Cumulative	11		481,250	481,250
Atlantic Bancshares, Inc. <sup>*****</sup>	Cumulative	11		299,255	299,255
First Financial Service Corporation <sup>*****</sup>	Cumulative	10	✓	2,500,000	2,500,000
Old Second Bancorp, Inc. <sup>*****</sup>	Cumulative	10	■	9,125,000	9,125,000
Security State Bank Holding-Company <sup>*****</sup>	Interest	10	✓	2,931,481	2,254,985
Bank of George <sup>*****</sup>	Non-Cumulative	10		364,150	364,150
Valley Community Bank <sup>*****</sup>	Non-Cumulative	10		749,375	749,375
Commonwealth Business Bank <sup>*****</sup>	Non-Cumulative	10		1,049,250	1,049,250
Community 1st Bank <sup>*****</sup>	Non-Cumulative	10		2,550,000	323,994
Gregg Bancshares, Inc. <sup>****</sup>	Cumulative	9		101,115	101,115
Metropolitan Bank Group, Inc./NC Bancorp, Inc. <sup>****</sup>	Cumulative	9	✓	12,716,368	9,511,543
National Bancshares, Inc. <sup>*****</sup>	Cumulative	9		3,024,383	3,024,383
SouthCrest Financial Group, Inc. <sup>*****</sup>	Cumulative	9		1,581,863	1,581,863
Citizens Bancorp <sup>****</sup>	Cumulative	9		1,275,300	1,275,300
Community Pride Bank Corporation <sup>*****</sup>	Interest	9		803,286	803,286
Premier Bank Holding Company <sup>****</sup>	Cumulative	9		1,164,938	1,164,938

Continued on next page

**CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016** (CONTINUED)

<b>Company</b>	<b>Dividend or Payment Type</b>	<b>Number of Missed Payments</b>	<b>Observers Assigned to Board of Directors<sup>2</sup></b>	<b>Value of Missed Payments<sup>3</sup></b>	<b>Value of Unpaid Amounts<sup>3,4,5</sup></b>
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
Randolph Band & Trust Company*****	Non-Cumulative	8		6,229,000	678,880
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
Coastal Banking Company, Inc.****	Cumulative	6		995,000	746,250
First Reliance Bancshares, Inc.*****	Cumulative	6		1,254,720	1,254,720
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
IA Bancorp, Inc.*****	Cumulative	6		551,093	472,365
Citizens Bank & Trust Company*****	Non-Cumulative	5	✓	163,500	163,500
Community Financial Shares, Inc.***	Cumulative	5		759,820	430,215
Delmar Bancorp*****	Cumulative	5		613,125	613,125
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

Continued on next page

**CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016** (CONTINUED)

<b>Company</b>	<b>Dividend or Payment Type</b>	<b>Number of Missed Payments</b>	<b>Observers Assigned to Board of Directors<sup>2</sup></b>	<b>Value of Missed Payments<sup>3</sup></b>	<b>Value of Unpaid Amounts<sup>3,4,5</sup></b>
GulfSouth Private Bank****	Non-Cumulative	5		\$494,063	\$494,063
Northwest Commercial Bank****	Non-Cumulative	5		135,750	135,750
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.***,9	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)***,9	Cumulative	4		18,937,500	18,937,500
TIB Financial Corp*****,7	Cumulative	4		1,850,000	1,850,000
Community Bank of the Bay <sup>6</sup>	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.***,7	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
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

Continued on next page

**CPP-RELATED MISSED DIVIDEND AND INTEREST PAYMENTS, AS OF 6/30/2016** (CONTINUED)

Company	Dividend or Payment Type	Number of Missed Payments	Observers Assigned to Board of Directors <sup>2</sup>	Value of Missed Payments <sup>3</sup>	Value of Unpaid Amounts <sup>3,4,5</sup>
FBHC Holding Company <sup>*,*****</sup>	Interest	2		\$123,127	\$123,127
CIT Group Inc. <sup>****,8</sup>	Cumulative	2		29,125,000	29,125,000
Ojai Community Bank <sup>****</sup>	Non-Cumulative	2		56,680	56,680
UCBH Holdings, Inc. <sup>****</sup>	Cumulative	1		3,734,213	3,734,213
Exchange Bank <sup>****</sup>	Non-Cumulative	1		585,875	585,875
Tifton Banking Company <sup>****</sup>	Non-Cumulative	1		51,775	51,775
<b>Total</b>				<b>\$543,373,004</b>	<b>\$517,758,232</b>

Notes: Numbers may not total due to rounding. Approximately \$43.3 million of the \$517.8 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Includes unpaid cumulative dividends, non-cumulative dividends, and Subchapter S interest payments but does not include interest accrued on unpaid cumulative dividends.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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*, 7/11/2016; Treasury, response to SIGTARP data call, 7/5/2016.

TABLE E.4

**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
<b>Realized Losses</b>				
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	23	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

*Continued on next page*

**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
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.	22	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	49	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

*Continued on next page*

**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
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	181	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

Continued on next page



**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
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.	8	0.5	2/8/2013	Sale of preferred stock at a loss
First Priority Financial Corp.	9	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
NC Bancorp, Inc.	7	5	6/28/2013	Sale of preferred stock at a loss
Metropolitan Bank Group, Inc.	72	48	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

Continued on next page

**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
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	8	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	3	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

*Continued on next page*

<b>REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)</b>				
<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
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
HCSB Financial Corporation	13	13	4/11/2016	Sale of preferred stock at a loss
Liberty Shares, Inc.	17	14	6/30/2016	Sale of common stock at a loss
<b>Total CPP Realized Losses</b>	<b>\$1,709</b>			
<b>Write-Offs</b>				
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. <sup>a</sup>	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.	5	5	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

Continued on next page

**REALIZED LOSSES AND WRITE-OFFS IN CPP, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Institution</b>	<b>TARP Investment</b>	<b>Loss</b>	<b>Date</b>	<b>Description</b>
Premier Bank Holding Company	\$10	\$10	8/14/2012	Bankruptcy
GulfSouth Private Bank	8	8	10/19/2012	Bankruptcy
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	6	6	12/5/2014	Sale of common stock at a loss
Western Community Bancshares, Inc.	7	7	12/10/2014	Sale of preferred stock at a loss
<b>Total CPP Write-Offs</b>		<b>\$3,386</b>		
<b>Total of CPP Realized Losses and Write-Offs</b>		<b>\$5,096</b>		

Notes: Numbers may not total due to rounding.

<sup>a</sup> 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*, 7/5/2016; Treasury, response to SIGTARP data call, 7/8/2016.

TABLE E.5

<b>TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, &amp; SALES, AS OF 6/30/2016 (\$ MILLIONS)</b>				
<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
<b>Sold at Loss at Auction</b>				
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
Community Bancshares of MS	2/6/2009	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
Yadkin Valley Financial Corporation	7/24/2009	49.3		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

Continued on next page

**TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
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
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
First Western Financial, Inc.	2/6/2009	20.4		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

*Continued on next page*

**TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
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
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
Community First Bancshares, Inc.	4/3/2009	12.7		Sold at loss in auction
Meridian Bank	2/13/2009	12.5		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
First Priority Financial Corp.	12/18/2009	9.2		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

Continued on next page

**TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
Great River Holding Company	7/17/2009	\$8.4		Sold at loss in auction
F & M Bancshares, Inc.	11/6/2009	8.1		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
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 Corp.	5/22/2009	6.3		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
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 Bancshares of TN, Inc.	3/20/2009	3.9		Sold at loss in auction
Pathway Bancorp	3/27/2009	3.7		Sold at auction

*Continued on next page*



**TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
AB&T Financial Corporation	1/23/2009	\$3.5		Sold at loss in auction
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
Freeport Bancshares, Inc.	2/6/2009	3.0		Sold at 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
Desoto County Bank	2/13/2009	2.7		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
First Advantage Bancshares, Inc.	5/22/2009	1.2		Sold at loss in auction

Continued on next page

<b>TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, &amp; SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)</b>				
<b>Company</b>	<b>Investment Date</b>	<b>Original Investments</b>	<b>Combined Investments</b>	<b>Investment Status</b>
BankGreenville Financial Corp.	2/13/2009	\$1.0		Sold at loss in auction
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
<b>Sold at Loss</b>				
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	50.2		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
Liberty Shares, Inc.	2/20/2009	17.3		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
HCSB Financial Corporation	3/6/2009	12.9		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

Continued on next page

**TREASURY RESTRUCTURINGS, RECAPITALIZATIONS, EXCHANGES, & SALES, AS OF 6/30/2016 (\$ MILLIONS) (CONTINUED)**

Company	Investment Date	Original Investments	Combined Investments	Investment Status
FBHC Holding Company	12/29/2009	\$3.0		Sold
Goldwater Bank, NA	1/30/2009	2.6		Sold
<b>Exchanges</b>				
Citigroup Inc.	10/28/2008	\$25,000.0		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 <sup>a</sup>	
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	180.6		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 <sup>b</sup>	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 <sup>c</sup>	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. <sup>d</sup>	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 <sup>e</sup>	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.

<sup>a</sup> 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.

<sup>b</sup> 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.

<sup>c</sup> 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.

<sup>d</sup> 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.

<sup>e</sup> 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*, 7/5/2016.

TABLE E.6

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016**

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
Porter Bancorp, Inc.	12/4/2014	\$35,000,000	\$3,450,000	\$31,550,000	90%		13	\$6,737,500	\$38,287,500
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	10,345,500	27,654,500	73%		15	7,766,250	35,420,750
Spirit Bank Corp. Inc.	11/19/2013	30,000,000	8,910,000	21,090,000	70%		12	4,905,000	25,995,000
Community First Inc.	4/14/2014	17,806,000	5,297,196	12,508,804	70%		12	2,911,200	15,420,004
Maryland Financial Bank	7/2/2014	1,700,000	502,000	1,198,000	70%		7	162,138	1,360,138
Centrue Financial Corporation	10/21/2013	32,668,000	10,631,697	22,036,303	67%		18	6,959,475	28,995,778
Georgia Primary Bank	2/10/2014	4,500,000	1,531,145	2,968,855	66%		18	1,113,163	4,082,018
Bank of George	10/21/2013	2,672,000	930,240	1,741,760	65%		10	364,150	2,105,910
Old Second Bancorp, Inc. <sup>a</sup>	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	104,684,930	190,715,070	65%		17	64,543,063	255,258,132
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	5,615,638	9,122,362	62%		11	2,026,475	11,148,837
Valley Community Bank	10/21/2013	5,500,000	2,271,800	3,228,200	59%		10	749,375	3,977,575
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	3,108,200	2,113,800	40%	0%	15	1,067,213	3,181,013
Delmar Bancorp	1/29/2013	9,000,000	5,453,900	3,546,100	39%		5	613,125	4,159,225
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

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
Lone Star Bank	12/4/2014	\$3,072,000	\$1,883,480	\$1,188,520	39%		23	\$1,059,242	\$2,247,762
Franklin Bancorp, Inc.	11/9/2012	5,097,000	3,198,853	1,898,148	37%				1,898,148
Hyperion Bank	12/20/2012	1,552,000	983,800	568,200	37%				568,200
Citizens Bank & Trust Company	6/29/2015	2,400,000	1,535,312	864,688	36%		5	163,500	1,028,188
First Community Financial Partners, Inc. <sup>b</sup>	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
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	1,465,497	686,503	32%				686,503
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
HMN Financial, Inc.	1/29/2013	26,000,000	18,571,410	7,428,590	29%		8	2,600,000	10,028,590
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
Park Bancorporation, Inc.	7/27/2012	23,200,000	16,772,382	6,427,618	28%	30%			6,427,618
Diamond Bancorp, Inc.	7/27/2012	20,445,000	14,780,662	5,664,338	28%				5,664,338
Community West Bancshares	12/11/2012	15,600,000	11,181,456	4,418,544	28%		3	585,000	5,003,544
Farmers Capital Bank Corporation	6/13/2012	30,000,000	21,863,750	8,136,251	27%				8,136,251
Trinity Capital Corporation	7/27/2012	35,539,000	26,396,503	9,142,497	26%				9,142,497
National Bancshares, Inc.	2/7/2013	24,664,000	18,318,148	6,345,852	26%		9	3,024,383	9,370,235
Commonwealth Bancshares, Inc.	7/27/2012	20,400,000	15,147,000	5,253,000	26%	26%			5,253,000
Alliance Financial Services, Inc.	1/29/2013	12,000,000	8,912,495	3,087,505	26%		12	3,020,400	6,107,905
TriSummit Bank	11/30/2012	7,002,000	5,198,985	1,803,015	26%				1,803,015

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (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 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%		12	\$4,522,611	8,879,053
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
DeSoto County Bank	9/25/2013	2,681,000	2,163,563	517,437	19%	79%	-	0	517,437
Alpine Banks of Colorado	9/12/2012	70,000,000	56,430,297	13,569,703	19%				13,569,703
Seacoast Banking Corporation of Florida	3/28/2012	50,000,000	40,404,700	9,595,300	19%				9,595,300
Ridgestone Financial Services, Inc.	2/7/2013	10,900,000	8,876,677	2,023,323	19%		14	2,079,175	4,102,498
CenterBank	10/31/2012	2,250,000	1,831,250	418,750	19%				418,750
United Bancorp, Inc.	6/13/2012	20,600,000	16,750,221	3,849,780	19%				3,849,780
Meridian Bank	3/17/2014	12,535,000	10,224,871	2,310,129	18%		-	0	2,310,129
KS Bancorp, Inc.	11/30/2012	4,000,000	3,283,000	717,000	18%				717,000
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
First Western Financial, Inc. <sup>c</sup>	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
Presidio Bank	12/11/2012	10,800,000	9,058,369	1,741,631	16%				1,741,631
Carolina Trust Bank	11/30/2012	4,000,000	3,362,000	638,000	16%		3	150,000	788,000
Santa Clara Valley Bank, N.A.	3/1/2013	2,900,000	2,440,029	459,971	16%		12	474,150	934,121
Timberland Bancorp, Inc.	11/9/2012	16,641,000	14,209,334	2,431,666	15%				2,431,666

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
Worthington Financial Holdings, Inc.	6/24/2013	\$2,720,000	\$2,318,851	\$401,149	15%		6	\$222,360	\$623,509
LNB Bancorp Inc.	6/13/2012	25,223,000	21,594,229	3,628,771	14%				3,628,771
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
Exchange Bank	7/27/2012	43,000,000	37,259,393	5,740,608	13%	47%	1	585,875	6,326,483
Banner Corporation	3/28/2012	124,000,000	108,071,915	15,928,085	13%				15,928,085
Pulaski Financial Corp	6/27/2012	32,538,000	28,460,338	4,077,662	13%				4,077,662
First National Corporation	8/23/2012	13,900,000	12,082,749	1,817,251	13%				1,817,251
First Priority Financial Corp.	1/29/2013	9,175,000	8,012,094	1,162,906	13%				1,162,906
BankGreenville Financial Corporation	11/9/2012	1,000,000	875,000	125,000	13%				125,000
First Advantage Bancshares, Inc.	12/11/2012	1,177,000	1,032,193	144,807	12%				144,807
Taylor Capital Group	6/13/2012	104,823,000	92,254,460	12,568,540	12%				12,568,540
Yadkin Valley Financial Corporation <sup>d</sup>	9/12/2012	49,312,000	43,486,820	5,825,180	12%				5,825,180
Fidelity Financial Corporation	7/27/2012	36,282,000	32,013,328	4,268,672	12%	58%			4,268,672
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
Premier Financial Bancorp, Inc.	7/27/2012	22,252,000	19,849,222	2,402,778	11%	46%			2,402,778
FC Holdings, Inc.	2/7/2013	21,042,000	18,685,927	2,356,073	11%		14	4,013,730	6,369,803
Market Street Bancshares, Inc.	7/27/2012	20,300,000	18,069,213	2,230,787	11%	89%			2,230,787
Southern First Bancshares, Inc.	6/27/2012	17,299,000	15,403,722	1,895,278	11%	6%			1,895,278

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
ColoEast Bankshares, Inc.	7/22/2013	\$10,000,000	\$8,947,125	\$1,052,875	11%		8	\$1,090,000	\$2,142,875
Metro City Bank	10/31/2012	7,700,000	6,861,462	838,538	11%	15%			838,538
FFW Corporation	11/30/2012	7,289,000	6,515,426	773,574	11%				773,574
First Southwest Bancorporation, Inc.	3/15/2013	5,500,000	4,900,609	599,391	11%		13	974,188	1,573,579
RCB Financial Corporation	9/25/2013	8,900,000	7,992,546	907,454	10%		9	1,055,520	1,962,974
Flagstar Bancorp, Inc.	3/15/2013	266,657,000	240,627,277	26,029,723	10%		5	16,666,063	42,695,786
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
SouthCrest Financial Group, Inc.	3/1/2013	12,900,000	11,587,256	1,312,744	10%		9	1,581,863	2,894,607
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
Bank of Southern California, N.A.	12/20/2012	4,243,000	3,850,151	392,849	9%	30%			392,849
Regional Bankshares, Inc.	11/9/2012	1,500,000	1,362,500	137,500	9%	47%			137,500
BNC Bancorp	8/23/2012	31,260,000	28,365,685	2,894,315	9%				2,894,315
First Capital Bancorp, Inc.	6/13/2012	10,958,000	9,931,327	1,026,673	9%	50%			1,026,673
HomeTown Bankshares Corporation	10/31/2012	10,000,000	9,093,150	906,850	9%				906,850
Country Bank Shares, Inc.	11/30/2012	7,525,000	6,838,126	686,874	9%				686,874
Germantown Capital Corporation, Inc.	10/31/2012	4,967,000	4,495,616	471,384	9%	25%			471,384
Farmers & Merchants Financial Corporation	6/24/2013	442,000	400,425	41,575	9%				41,575
Oak Ridge Financial Services, Inc.	10/31/2012	7,700,000	7,024,595	675,406	9%				675,406
First Freedom Bancshares, Inc.	11/9/2012	8,700,000	7,945,493	754,508	9%	69%			754,508

Continued on next page



**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
Sound Banking Company	11/9/2012	\$3,070,000	\$2,807,413	\$262,587	9%				\$262,587
MainSource Financial Group, Inc.	3/28/2012	57,000,000	52,277,171	4,722,829	8%	37%			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%	50%			2,020,365
Central Community Corporation	12/11/2012	22,000,000	20,172,636	1,827,364	8%				1,827,364
Waukesha Bancshares, Inc.	1/29/2013	5,625,000	5,161,674	463,326	8%				463,326
CBB Bancorp	11/30/2012	4,397,000	4,066,752	330,248	8%	35%			330,248
Wilshire Bancorp, Inc.	3/28/2012	62,158,000	57,766,994	4,391,006	7%	97%			4,391,006
Firstbank Corporation	6/27/2012	33,000,000	30,587,530	2,412,470	7%	48%			2,412,470
Carolina Bank Holdings, Inc.	2/7/2013	16,000,000	14,811,984	1,188,016	7%				1,188,016
Western Illinois Bancshares, Inc.	11/9/2012	11,422,000	10,616,305	805,695	7%	89%			805,695
F & M Bancshares, Inc.	1/29/2013	8,144,000	7,598,963	545,037	7%				545,037
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
Community Bancshares of Mississippi, Inc.	11/30/2012	1,050,000	977,750	72,250	7%	52%			72,250
Capital Pacific Bancorp	11/9/2012	4,000,000	3,728,440	271,560	7%				271,560
Metropolitan Capital Bancorp, Inc.	6/29/2015	4,388,000	4,102,322	285,678	7%				285,678
F & M Financial Corporation (NC)	9/12/2012	17,000,000	15,988,500	1,011,500	6%	84%			1,011,500
Mackinac Financial Corporation	8/23/2012	11,000,000	10,380,905	619,095	6%				619,095
Universal Bancorp	8/12/2013	9,900,000	9,312,028	587,972	6%				587,972
Commonwealth Business Bank	7/22/2013	7,701,000	7,250,414	450,586	6%	100%	10	\$1,049,250	1,499,836
Community Investors Bancorp, Inc.	12/20/2012	2,600,000	2,445,000	155,000	6%	54%			155,000

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (CONTINUED)

<b>Institution</b>	<b>Auction Date</b>	<b>Investment</b>	<b>Net Proceeds</b>	<b>Auction Loss</b>	<b>Discount Percentage</b>	<b>Percentage of Shares Repurchased by Institution</b>	<b>Number of Missed Dividends</b>	<b>Missed Dividends</b>	<b>Total Loss from Auction Sales and Missed Dividends</b>
United Community Banks, Inc.	3/15/2013	\$180,000,000	\$171,517,500	\$8,482,500	5%				\$8,482,500
First Defiance Financial Corp.	6/13/2012	37,000,000	35,084,144	1,915,856	5%	45%			1,915,856
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
AmFirst Financial Services, Inc.	3/15/2013	5,000,000	4,752,000	248,000	5%				248,000
Alliance Bancshares, Inc.	3/15/2013	2,986,000	2,831,437	154,563	5%				154,563
F&C Bancorp, Inc.	11/9/2012	2,993,000	2,844,599	148,401	5%				148,401
Intervest Bancshares Corporation	6/24/2013	25,000,000	24,007,500	992,500	4%	25%			992,500
Biscayne Bancshares, Inc.	1/29/2013	6,400,000	6,170,630	229,370	4%	53%			229,370
Blue Valley Ban Corp	10/21/2013	21,750,000	21,050,387	699,613	3%		18	4,893,750	5,593,363
NewBridge Bancorp	4/29/2013	52,372,000	50,837,239	1,534,761	3%				1,534,761
MetroCorp Bancshares, Inc.	6/27/2012	45,000,000	43,490,360	1,509,640	3%	97%			1,509,640
The Queensborough Company	3/1/2013	12,000,000	11,605,572	394,428	3%		11	1,798,500	2,192,928
First Community Corporation	8/23/2012	11,350,000	10,987,794	362,206	3%	33%			362,206
Crosstown Holding Company	7/22/2013	10,650,000	10,356,564	293,436	3%				293,436
BancStar, Inc.	4/29/2013	8,600,000	8,366,452	233,548	3%	12%			233,548
The Little Bank, Incorporated	10/31/2012	7,500,000	7,285,410	214,590	3%	63%			214,590
Alarion Financial Services, Inc.	7/22/2013	6,514,000	6,338,584	175,416	3%		6	532,560	707,976
Guaranty Federal Bancshares, Inc. <sup>e</sup>	4/29/2013	17,000,000	16,493,900	506,100	3%				506,100
Manhattan Bancshares, Inc.	12/11/2012	2,639,000	2,561,405	77,595	3%	96%			77,595
IA Bancorp, Inc.	3/17/2014	5,976,000	5,804,482	171,518	3%		6	472,365	643,883
SouthFirst Bancshares, Inc.	6/29/2015	2,760,000	2,697,050	62,950	2%		14	609,270	672,220
Community First Bancshares, Inc.	2/10/2014	12,725,000	12,446,703	278,297	2%				278,297

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016** (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
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
Chicago Shore Corporation	3/17/2014	7,000,000	6,867,630	132,370	2%				132,370
Severn Bancorp, Inc.	9/25/2013	23,393,000	23,133,595	259,405	1%		6	\$1,754,475	2,013,880
Plato Holdings Inc.	4/29/2013	2,500,000	2,478,750	21,250	1%		4	207,266	228,516
BNCCORP, Inc.	3/17/2014	20,093,000	19,913,553	179,447	1%			0	179,447
First United Corporation	12/4/2014	30,000,000	29,759,697	240,303	1%			0	240,303
Oregon Bancorp, Inc.	10/21/2013	3,216,000	3,191,000	25,000	1%	78%			25,000
Reliance Bancshares, Inc.	9/25/2013	40,000,000	39,794,040	205,960	1%		11	5,995,000	6,200,960
Freeport Bancshares, Inc.	4/14/2014	3,000,000	2,994,530	5,470	0%	78%			5,470
Tennessee Valley Financial Holdings, Inc	4/29/2013	3,000,000	3,041,330	(41,330)	(1%)		13	531,375	490,045
Madison Financial Corporation	11/19/2013	3,370,000	3,421,196	(51,196)	(2%)		15	688,913	637,717
Northwest Bancorporation, Inc.	3/1/2013	10,500,000	10,728,783	(228,783)	(2%)		12	1,716,750	1,487,967
Brogan Bankshares, Inc.	4/29/2013	2,400,000	2,495,024	(95,024)	(4%)		7	352,380	257,356
Fidelity Federal Bancorp	7/22/2013	6,657,000	6,978,606	(321,606)	(5%)		14	1,229,924	908,318
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
Eastern Virginia Bankshares, Inc.	10/21/2013	24,000,000	26,233,654	(2,233,654)	(9%)		11	3,300,000	1,066,346
Community Pride Bank Corporation	8/12/2013	4,400,000	4,836,075	(436,075)	(10%)		9	803,286	367,211
Boscobel Bancorp, Inc.	3/1/2013	5,586,000	6,116,943	(530,943)	(10%)		11	1,288,716	757,773
Patriot Bancshares, Inc.	4/14/2014	26,038,000	29,438,815	(3,400,815)	(13%)		13	4,612,010	1,211,195
Omega Capital Corp.	7/22/2013	2,816,000	3,193,406	(377,406)	(13%)		15	575,588	198,181

Continued on next page

**INVESTMENTS IN CPP BANKS SOLD AT A LOSS AT AUCTION, AS OF 6/30/2016 (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
Atlantic Bancshares, Inc.	2/10/2014	\$2,000,000	\$2,275,000	(\$275,000)	(14%)		11	\$299,255	\$24,255
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
Prairie Star Bancshares, Inc.	6/29/2015	2,800,000	3,300,308	(500,308)	(18%)		21	913,150	412,842
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	19,488,896	(3,288,896)	(20%)	53%	18	3,973,050	684,154
CSRA Bank Corp.	6/29/2015	2,400,000	2,888,000	(488,000)	(20%)		19	717,300	229,300
Premier Financial Corp.	7/22/2013	6,349,000	7,777,816	(1,428,816)	(23%)	60%	12	1,597,857	169,041
<b>Total Auction Losses</b>				<b>\$809,738,281</b>					
<b>Total Missed Dividends</b>								<b>\$258,620,369</b>	

Notes: Numbers may not total due to rounding.

<sup>a</sup> 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.

<sup>b</sup> 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.

<sup>c</sup> 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.

<sup>d</sup> This institution was auctioned separately from the other set that closed on the same date because it is a publicly traded company.

<sup>e</sup> 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*, 7/5/2016; SNL Financial LLC data.

TABLE E.7

<b>CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016</b>			
<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
4/15/2009	Centra Financial Holdings, Inc.	750	\$750,000.0
4/22/2009	First ULB Corp.	245	245,000.0
5/8/2009	Old National Bancorp	813,008	1,200,000.0
5/20/2009	Iberiabank Corporation	138,490	1,200,000.0
5/27/2009	First Manitowoc Bancorp, Inc.	600	600,000.0
5/27/2009	FirstMerit Corporation	952,260	5,025,000.0
5/27/2009	Independent Bank Corp.	481,664	2,200,000.0
5/27/2009	Sun Bancorp, Inc.	1,620,545	2,100,000.0
6/17/2009	Alliance Financial Corporation	173,069	900,000.0
6/24/2009	Berkshire Hills Bancorp, Inc.	226,330	1,040,000.0
6/24/2009	First Niagara Financial Group	953,096	2,700,000.0
6/24/2009	SCBT Financial Corporation	303,083	1,400,000.0
6/24/2009	Somerset Hills Bancorp	163,065	275,000.0
6/30/2009	HF Financial Corp.	302,419	650,000.0
7/8/2009	State Street Corporation <sup>6</sup>	2,788,104	60,000,000.0
7/15/2009	U.S. Bancorp	32,679,102	139,000,000.0
7/22/2009	BB&T Corp.	13,902,573	67,010,401.9
7/22/2009	Goldman Sachs Group, Inc.	12,205,045	1,100,000,000.0
7/29/2009	American Express Company	24,264,129	340,000,000.0
8/5/2009	Bank of New York Mellon	14,516,129	136,000,000.0
8/12/2009	Morgan Stanley	65,245,759	950,000,000.0
8/26/2009	Northern Trust Corporation	3,824,624	87,000,000.0
9/2/2009	Old Line Bancshares, Inc.	141,892	225,000.0
9/30/2009	Bancorp Rhode Island, Inc.	192,967	1,400,000.0
10/14/2009	Manhattan Bancorp	29,480	63,363.9
10/28/2009	Centerstate Banks of Florida Inc.	125,413	212,000.0
10/28/2009	CVB Financial Corp.	834,761	1,307,000.0
11/10/2009	Midwest Regional Bancorp, Inc./The Bank of Otterville	35	35,000.0
11/18/2009	1st United Bancorp, Inc.	500	500,000.0
11/24/2009	Bank of The Ozarks, Inc.	379,811	2,650,000.0
12/16/2009	LSB Corporation	209,497	560,000.0
12/16/2009	Wainwright Bank & Trust Company	390,071	568,700.0
12/23/2009	Midland States Bancorp, Inc.	509	509,000.0
12/23/2009	Union First Market Bankshares Corporation	211,318	450,000.0
12/23/2009	Wesbanco, Inc.	439,282	950,000.0
12/30/2009	Flushing Financial Corporation	375,806	900,000.0
12/30/2009	Trustmark Corporation	1,647,931	10,000,000.0
2/3/2010	OceanFirst Financial Corp.	190,427	430,797.0
2/10/2010	Monarch Financial Holdings, Inc.	132,353	260,000.0
3/31/2010	Umpqua Holdings Corp.	1,110,898	4,500,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
4/7/2010	City National Corporation	1,128,668	\$18,500,000.0
4/7/2010	First Litchfield Financial Corporation	199,203	1,488,046.4
4/14/2010	The First State Bank of Mobeetie	37	37,000.0
4/21/2010	Hilltop Community Bancorp, Inc.	200	200,000.0
5/19/2010	Texas National Bancorporation Inc.	199	199,000.0
6/16/2010	First Southern Bancorp, Inc.	545	545,000.0
6/16/2010	FPB Financial Corp.	162	162,000.0
6/16/2010	SVB Financial Group	354,058	6,820,000.0
7/7/2010	Discover Financial Services	20,500,413	172,000,000.0
7/14/2010	Green City Bancshares, Inc.	33	33,000.0
7/28/2010	Bar Harbor Bankshares	52,455	250,000.0
9/1/2010	Citizens & Northern Corporation	194,794	400,000.0
9/1/2010	Columbia Banking System, Inc.	398,023	3,301,647.0
9/8/2010	Fulton Financial Corporation	5,509,756	10,800,000.0
9/8/2010	The Bancorp, Inc.	980,203	4,753,984.6
9/17/2010	First Eagle Bancshares, Inc. <sup>a,b</sup>	375,000	375,000.0
9/24/2010	First Choice Bank	110	110,000.0
9/29/2010	BancPlus Corporation <sup>b</sup>	2,400	2,400,000.0
9/29/2010	Community Bancshares of Mississippi, Inc./Community Bank of Mississippi <sup>b</sup>	2,600	2,600,000.0
9/29/2010	First Vernon Bancshares, Inc. <sup>b</sup>	245	245,000.0
9/29/2010	Lafayette Bancorp, Inc. <sup>b</sup>	100	100,000.0
9/29/2010	PSB Financial Corporation <sup>b</sup>	464	464,000.0
9/29/2010	Security Capital Corporation <sup>b</sup>	522	522,000.0
9/29/2010	State Capital Corp. <sup>b</sup>	750	750,000.0
9/30/2010	South Financial Group, Inc./ Carolina First Bank <sup>f</sup>	10,106,796	400,000.0
9/30/2010	TIB Financial Corp	1,106,389	40,000.0
10/6/2010	Frontier Bancshares, Inc	150,000	150,000.0
11/24/2010	Leader Bancorp, Inc.	292	292,000.0
12/1/2010	Central Jersey Bancorp	268,621	319,659.0
12/8/2010	California Oaks State Bank	165	165,000.0
12/15/2010	Signature Bancshares, Inc. <sup>a</sup>	85,000	85,000.0
12/29/2010	Haviland Bancshares, Inc.	21	21,000.0
12/29/2010	Nationwide Bankshares, Inc. <sup>a</sup>	100,000	100,000.0
12/29/2010	Surrey Bancorp	100	100,000.0
12/30/2010	Capital Bancorp, Inc.	235	235,000.0
1/5/2011	First PacTrust Bancorp, Inc.	280,795	1,003,227.0
1/19/2011	Huntington Bancshares	23,562,994	49,100,000.0
1/19/2011	Susquehanna Bancshares, Inc.	3,028,264	5,269,179.4
1/26/2011	American Premier Bancorp	90	90,000.0
1/26/2011	East West Bancorp, Inc.	1,517,555	14,500,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
2/16/2011	Georgia Commerce Bancshares, Inc.	435	\$435,000.0
2/23/2011	Sandy Spring Bancorp, Inc.	651,547	4,450,000.0
3/2/2011	Washington Banking Company	246,082	1,625,000.0
3/9/2011	1st Source Corporation	837,947	3,750,000.0
3/9/2011	First Horizon National Corporation	14,842,321	79,700,000.0
3/16/2011	Fifth Third Bancorp	43,617,747	280,025,936.0
3/16/2011	Stockmens Financial Corporation	778	778,000.0
4/13/2011	Hamilton State Bancshares, Inc.	35	350,000.0
4/13/2011	National Penn Bancshares, Inc.	735,294	1,000,000.0
4/20/2011	Bridge Capital Holdings	396,412	1,395,000.0
4/20/2011	Keycorp	35,244,361	70,000,000.0
5/11/2011	Financial Institutions, Inc.	378,175	2,079,962.5
5/18/2011	Sterling Bancorp	516,817	945,775.0
6/3/2011	Whitney Holding Corporation	2,631,579	6,900,000.0
6/29/2011	State Bankshares, Inc.	250	2,500,000.0
7/5/2011	Marshall & Ilsley Corporation	13,815,789	3,250,000.0
7/6/2011	Central Bancshares, Inc.	290	290,000.0
7/6/2011	Community Trust Financial Corporation	1,200	1,200,000.0
7/14/2011	BancIndependent, Incorporated	1,055	1,055,000.0
7/14/2011	BOH Holdings, Inc.	500	500,000.0
7/14/2011	Cache Valley Banking Company	238	238,000.0
7/14/2011	Centric Financial Corporation	182	182,000.0
7/14/2011	Security Business Bancorp	290	290,000.0
7/14/2011	York Traditions Bank	244	244,000.0
7/20/2011	Morrill Bancshares, Inc.	650	650,000.0
7/21/2011	Adbanc, Inc.	636	636,000.0
7/21/2011	Catskill Hudson Bancorp, Inc. <sup>d</sup>	263	263,000.0
7/21/2011	Farmers State Bankshares, Inc.	4	40,000.0
7/21/2011	Financial Security Corporation	250	250,000.0
7/21/2011	First Bank of Charleston, Inc.	167	167,000.0
7/21/2011	Liberty Bancshares, Inc. (AR)	2,875	2,875,000.0
7/21/2011	Medallion Bank <sup>c</sup>	645	645,000.0
7/21/2011	Redwood Capital Bancorp	190	190,000.0
7/21/2011	Regent Capital Corporation, Inc./Regent Bank	133	133,000.0
7/27/2011	Home Bancshares, Inc.	158,472	1,300,000.0
7/27/2011	MidWestOne Financial Group, Inc.	198,675	1,000,000.0
7/28/2011	Banner County Ban Corporation	4	40,000.0
7/28/2011	Birmingham Bloomfield Bancshares, Inc.	82	82,000.0
7/28/2011	Centrix Bank & Trust	375	375,000.0
7/28/2011	Citizens Community Bank	150	150,000.0
7/28/2011	Pacific Coast Bankers' Bancshares	580	580,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
8/3/2011	Peoples Bancorp (WA)	900	\$900,000.0
8/3/2011	TCNB Financial Corp	100	100,000.0
8/4/2011	BNC Financial Group, Inc.	240	240,000.0
8/4/2011	First NBC Bank Holding Company	892	892,000.0
8/4/2011	Mercantile Capital Corporation	175	175,000.0
8/4/2011	Washingtonfirst Bankshares, Inc.	332	332,000.0
8/11/2011	Equity Bancshares, Inc.	438	438,000.0
8/11/2011	Heritage Bankshares, Inc.	303	303,000.0
8/11/2011	Monument Bank	237	237,000.0
8/11/2011	Puget Sound Bank	225	225,000.0
8/11/2011	SBT Bancorp, Inc.	200	200,000.0
8/11/2011	UBT Bancshares, Inc. <sup>e</sup>	45	450,000.0
8/17/2011	Heritage Financial Corporation	138,037	450,000.0
8/18/2011	Bancorp Financial, Inc.	410	410,000.0
8/18/2011	Community First Bancshares, Inc. (TN)	1,000	1,000,000.0
8/18/2011	Gulfstream Bancshares, Inc.	375	375,000.0
8/18/2011	Katahdin Bankshares Corp.	522	522,000.0
8/18/2011	Liberty Bancshares, Inc. (Mo)	1,095	1,095,000.0
8/18/2011	Magna Bank	690	690,000.0
8/18/2011	Mcleod Bancshares, Inc. <sup>e</sup>	30	300,000.0
8/18/2011	Redwood Financial, Inc.	150	150,000.0
8/18/2011	The Landrum Company	750	750,000.0
8/24/2011	First California Financial Group, Inc.	599,042	599,042.0
8/25/2011	Enterprise Financial Services Group, Inc.	200	200,000.0
8/25/2011	PFSB Bancorporation, Inc./Pigeon Falls State Bank	71	71,000.0
8/25/2011	Southern Illinois Bancorp, Inc.	250	250,000.0
8/25/2011	The ANB Corporation	1,000	1,000,000.0
8/25/2011	Veritex Holdings, Inc. (Fidelity Resources Company)	150	150,000.0
8/31/2011	SV Financial, Inc.	200	200,000.0
8/31/2011	West Bancorporation, Inc.	474,100	700,000.0
9/1/2011	1st Enterprise Bank	220	220,000.0
9/1/2011	Bern Bancshares, Inc.	5	50,000.0
9/1/2011	Financial Services of Winger, Inc.	112,000	112,000.0
9/1/2011	Nicolet Bankshares, Inc.	748	748,000.0
9/1/2011	Penn Liberty Financial Corp.	498	498,000.0
9/1/2011	Seacoast Commerce Bank	90	90,000.0
9/1/2011	Steele Street Bank Corporation	331,000	331,000.0
9/1/2011	The Private Bank of California	273	273,000.0
9/1/2011	Two Rivers Financial Group, Inc.	60	600,000.0
9/7/2011	Merchants & Planters Bancshares, Inc.	94	94,000.0
9/8/2011	BankFirst Capital Corporation	775	775,000.0

Continued on next page



**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
9/8/2011	Cardinal Bancorp II, Inc.	313,000	\$313,000.0
9/8/2011	Deerfield Financial Corporation	132,000	132,000.0
9/8/2011	First Bankers Trustshares, Inc.	500	500,000.0
9/8/2011	Grand Capital Corporation	200	200,000.0
9/8/2011	GrandSouth Bancorporation	450	450,000.0
9/8/2011	Merchants and Manufacturers Bank Corporation	176	176,000.0
9/8/2011	Southern Heritage Bancshares, Inc.	243	243,000.0
9/8/2011	TCB Corporation/County Bank	292,000	292,000.0
9/14/2011	Summit State Bank	239,212	315,000.0
9/15/2011	AmeriBank Holding Company, Inc./American Bank of Oklahoma	125	125,000.0
9/15/2011	Avenue Financial Holdings	370	370,000.0
9/15/2011	Brotherhood Bancshares, Inc.	550	550,000.0
9/15/2011	California Bank of Commerce	200	200,000.0
9/15/2011	First Menasha Bancshares, Inc.	240	240,000.0
9/15/2011	First Resource Bank	130	130,000.0
9/15/2011	First Texas BHC, Inc.	677	677,000.0
9/15/2011	FNB Bancorp	600	600,000.0
9/15/2011	Fortune Financial Corporation	155	155,000.0
9/15/2011	Guaranty Bancorp, Inc.	346	346,000.0
9/15/2011	Moneytree Corporation	476	476,000.0
9/15/2011	Northway Financial, Inc.	500	500,000.0
9/15/2011	Providence Bank	175	175,000.0
9/15/2011	Security California Bancorp	341	341,000.0
9/15/2011	Sword Financial Corporation	682,000	682,000.0
9/15/2011	United Financial Banking Companies, Inc.	283	283,000.0
9/15/2011	W.T.B. Financial Corporation	5,500	5,500,000.0
9/21/2011	DNB Financial Corporation	186,311	458,000.0
9/21/2011	Great Southern Bancorp	909,091	6,436,364.0
9/22/2011	AMB Financial Corporation	184	184,000.0
9/22/2011	Columbine Capital Corp.	113	113,000.0
9/22/2011	FCB Bancorp, Inc.	465	465,000.0
9/22/2011	First Colebrook Bancorp, Inc.	225	225,000.0
9/22/2011	First Financial Bancshares, Inc.	113,000	113,000.0
9/22/2011	First Guaranty Bancshares, Inc.	103	1,030,000.0
9/22/2011	Florida Business Bancgroup, Inc.	475	475,000.0
9/22/2011	Highlands Bancorp, Inc.	155	155,000.0
9/22/2011	Howard Bancorp, Inc.	299	299,000.0
9/22/2011	Illinois State Bancorp, Inc.	406	406,000.0
9/22/2011	Security State Bancshares, Inc.	625	625,000.0
9/22/2011	Sovereign Bancshares, Inc.	911	911,000.0
9/22/2011	State Bank of Bartley, The	51,000	51,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
9/22/2011	The Victory Bancorp, Inc.	61	\$61,000.0
9/22/2011	Triad Bancorp, Inc.	185	185,000.0
9/22/2011	Tri-County Financial Corporation	777	777,000.0
9/22/2011	Union Bank & Trust Company	160	160,000.0
9/22/2011	Valley Financial Group, Ltd.	65	65,000.0
9/27/2011	D.L. Evans Bancorp	995	995,000.0
9/27/2011	Plains Capital Corporation	4,382	4,382,000.0
9/28/2011	Central Valley Community Bancorp	79,067	185,016.8
9/28/2011	Codorus Valley Bancorp, Inc.	263,859	526,604.0
9/28/2011	Heartland Financial USA, Inc.	609,687	1,800,000.0
9/28/2011	MutualFirst Financial, Inc.	625,135	900,194.0
9/28/2011	Oak Valley Bancorp	350,346	560,000.0
10/5/2011	OSB Financial Services, Inc. <sup>a</sup>	305,000	305,000.0
10/19/2011	Central Bancorp, Inc. (MA)	234,742	2,525,000.0
10/19/2011	Community Bank Shares of Indiana, Inc.	386,270	1,100,869.5
10/19/2011	MS Financial, Inc.	386	386,000.0
10/19/2011	Pascack Bancorp, Inc.	188	188,000.0
10/26/2011	Bank of Commerce Holdings	405,405	125,000.0
10/26/2011	Colonial American Bank	29	29,000.0
10/26/2011	Community Partners Bancorp	311,972	460,000.0
10/26/2011	Stewardship Financial Corporation	133,475	107,398.0
11/2/2011	American State Bancshares, Inc.	300	300,000.0
11/2/2011	Ameriserv Financial, Inc.	1,312,500	825,000.0
11/2/2011	Butler Point, Inc.	30	30,000.0
11/2/2011	Salisbury Bancorp, Inc.	57,671	205,000.0
11/9/2011	Citizens South Banking Corporation	450,314	225,157.0
11/16/2011	First Northern Community Bancorp	352,977	375,000.0
11/16/2011	QCR Holdings, Inc.	521,888	1,100,000.0
11/16/2011	Shore Bancshares, Inc.	172,970	25,000.0
12/7/2011	Center Bancorp, Inc.	86,705	245,000.0
12/7/2011	Emclair Financial Corp.	50,111	51,113.0
12/21/2011	First Midwest Bancorp, Inc.	1,305,230	900,000.0
12/28/2011	Berkshire Bancorp, Inc./Customers Bancorp, Inc.	145	145,000.0
1/11/2012	North Central Bancshares, Inc.	99,157	600,000.0
1/18/2012	Stearns Financial Services, Inc. <sup>a</sup>	1,245,000	1,245,000.0
1/26/2012	Regents Bancshares, Inc.	381	381,000.0
2/1/2012	Pathfinder Bancorp, Inc.	154,354	537,633.0
2/15/2012	First Express of Nebraska, Inc.	250	250,000.0
2/15/2012	New Hampshire Thrift Bancshares, Inc.	184,275	737,100.0
2/15/2012	Peoples Bancorp (OH)	313,505	1,200,724.2
2/29/2012	Lakeland Bancorp, Inc.	997,050	2,800,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
3/9/2012	Mainline Bancorp, Inc. <sup>f</sup>	225	\$225,000.0
3/21/2012	Valley Commerce Bancorp	385	385,000.0
3/28/2012	Northern State Bank/First Commerce Bank	67	67,000.0
4/4/2012	Peapack-Gladstone Financial Corporation	150,296	110,000.0
4/4/2012	Titonka Bancshares, Inc.	106	106,000.0
4/13/2012	Gateway Bancshares, Inc.	300	300,000.0
4/19/2012	The Connecticut Bank And Trust Company <sup>f</sup>	175,742	792,783.0
4/24/2012	Peoples Bancorporation, Inc.	633	633,000.0
5/2/2012	MB Financial Inc.	506,024	1,518,072.0
5/2/2012	Park National Corporation	227,376	2,842,400.0
5/2/2012	Regions Financial Corporation	48,253,677	45,000,000.0
5/30/2012	Seacoast Banking Corporation of Florida	589,623	55,000.0
6/20/2012	Wilshire Bancorp, Inc.	949,460	760,000.0
6/27/2012	Beach Business Bank	300	300,000.0
7/3/2012	Mercantile Bank Corporation	616,438	7,465,100.0
7/3/2012	United Bank Corporation <sup>a</sup>	720,000	720,000.0
7/17/2012	Heartland Bancshares, Inc.	248	248,000.0
7/18/2012	Community Bancshares of Kansas, Inc.	25	25,000.0
7/18/2012	Farmers Capital Bank Corporation	223,992	75,000.0
7/18/2012	Firstbank Corporation	578,947	1,946,670.0
7/18/2012	LNB Bancorp, Inc.	561,343	860,326.0
7/18/2012	Pinnacle Financial Partners, Inc.	267,455	755,000.0
7/18/2012	Taylor Capital Group	1,462,647	9,839,273.0
7/18/2012	United Bancorp, Inc.	311,492	38,000.0
7/25/2012	Fremont Bancorporation <sup>a</sup>	1,750,000	1,750,000.0
7/25/2012	Southern First Bancshares, Inc.	399,970	1,100,000.0
8/1/2012	VIST Financial Corp.	367,984	1,189,813.0
8/7/2012	CBS Banc-Corp.	315	287,213.9
8/7/2012	Fidelity Financial Corporation	179	170,227.9
8/7/2012	Marquette National Corporation	175	142,974.6
8/7/2012	Park Bancorporation, Inc.	114	88,059.0
8/7/2012	Trinity Capital Corporation	175	163,062.9
8/8/2012	Exchange Bank	2,000	1,910,898.0
8/8/2012	Fidelity Financial Corporation	176	167,374.9
8/8/2012	First Community Financial Partners, Inc.	108	70,727.6
8/8/2012	Nara Bancorp, Inc./BBCN Bancorp, Inc.	521,266	2,189,317.2
8/8/2012	Peoples Bancorp of North Carolina, Inc.	357,234	425,000.0
8/8/2012	Pulaski Financial Corp.	778,421	1,100,000.0
8/9/2012	CBS Banc-Corp.	756	689,313.2
8/9/2012	Commonwealth Bancshares, Inc. <sup>a</sup>	900,000	792,990.0
8/9/2012	Diamond Bancorp, Inc. <sup>a</sup>	902,000	688,041.1

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
8/9/2012	Exchange Bank	126	\$120,386.6
8/9/2012	Fidelity Financial Corporation	1,273	1,210,615.4
8/9/2012	First Community Financial Partners, Inc.	672	440,082.7
8/9/2012	First Western Financial, Inc.	380	311,681.7
8/9/2012	Market Street Bancshares, Inc. <sup>a</sup>	895,000	727,225.5
8/9/2012	Marquette National Corporation	1,291	1,054,743.8
8/9/2012	Park Bancorporation, Inc.	625	482,779.7
8/9/2012	Trinity Capital Corporation	1,396	1,300,776.1
8/10/2012	CBS Banc-Corp.	144	131,297.8
8/10/2012	Commonwealth Bancshares, Inc. <sup>a</sup>	120,000	105,732.0
8/10/2012	Diamond Bancorp, Inc.	120,000	91,535.4
8/10/2012	Exchange Bank	24	22,930.8
8/10/2012	Fidelity Financial Corporation	186	176,884.9
8/10/2012	First Community Financial Partners, Inc.	320	209,563.2
8/10/2012	First Western Financial, Inc.	48	39,370.3
8/10/2012	Market Street Bancshares, Inc. <sup>a</sup>	120,000	97,505.1
8/10/2012	Marquette National Corporation	309	252,452.2
8/10/2012	Park Bancorporation, Inc.	421	325,200.4
8/10/2012	Trinity Capital Corporation	206	191,948.3
8/22/2012	Ameris Bancorp	698,554	2,670,000.0
8/29/2012	First National Corporation	695	624,674.7
9/5/2012	First Citizens Banc Corp	469,312	563,174.0
9/12/2012	Blackridge Financial, Inc.	250	250,000.0
9/12/2012	Indiana Community Bancorp	188,707	1,800,000.0
9/12/2012	WSFS Financial Corporation	175,105	1,800,000.0
9/18/2012	F & M Financial Corporation (NC)	150	136,813.1
9/19/2012	BNC Bancorp	543,337	939,920.0
9/19/2012	F&M Financial Corporation (TN)	112	96,465.6
9/19/2012	Sterling Financial Corporation	97,541	825,000.0
9/20/2012	Alpine Banks of Colorado	3,500	3,291,750.0
9/20/2012	F & M Financial Corporation (NC)	700	638,460.9
9/21/2012	F&M Financial Corporation (TN)	750	645,975.0
9/26/2012	Tristate Capital Holdings, Inc.	1,150	1,150,000.0
10/24/2012	First BancTrust Corporation	368	368,000.0
10/31/2012	Blackhawk Bancorp, Inc.	500	470,250.0
10/31/2012	Blue Ridge Bancshares, Inc.	600	541,793.3
10/31/2012	Congaree Bancshares, Inc.	164	106,364.0
10/31/2012	First Gothenburg Bancshares, Inc.	379	362,118.9
10/31/2012	Germantown Capital Corporation	248	214,595.3
10/31/2012	Hometown Bankshares Corporation	374	315,461.5
10/31/2012	Peoples Bancshares of TN, Inc.	195	122,225.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
10/31/2012	The Little Bank, Incorporated	375	\$371,250.0
11/1/2012	Centerbank	113	84,057.4
11/1/2012	First Community Corporation	195,915	297,500.0
11/1/2012	Fresno First Bank	98	98,000.0
11/1/2012	LCB Financial	300	300,000.0
11/1/2012	Metro City Bank	385	369,948.0
11/9/2012	Bankgreenville Financial Corporation	50	21,880.5
11/9/2012	Capital Pacific Bancorp	200	169,042.0
11/9/2012	Farmers Enterprises, Inc. <sup>a</sup>	38,000	37,387.1
11/9/2012	First Freedom Bancshares, Inc.	261	256,118.8
11/9/2012	Franklin Bancorp, Inc.	188	126,798.6
11/9/2012	Regional Bankshares, Inc.	75	50,000.0
11/9/2012	Three Shores Bancorporation, Inc.	284	282,284.6
11/9/2012	Western Illinois Bancshares, Inc.	343	335,417.1
11/13/2012	F&C Bancorp, Inc. <sup>a</sup>	150,000	125,000.0
11/13/2012	Farmers Enterprises, Inc.	562,000	552,936.0
11/13/2012	Franklin Bancorp, Inc.	67	45,188.9
11/13/2012	Sound Banking Company	154	124,412.3
11/14/2012	PrivateBancorp, Inc.	645,013	1,225,000.0
11/28/2012	First South Bancorp, Inc. <sup>a</sup>	2,500,000	2,500,000.0
11/29/2012	CBB Bancorp	132	115,861.3
11/29/2012	Clover Community Bankshares, Inc.	150	114,021.5
11/29/2012	Country Bank Shares, Inc.	376	372,240.0
11/29/2012	Layton Park Financial Group, Inc.	150	104,375.0
11/29/2012	TriSummit Bank	138	124,665.8
11/30/2012	Bank of Commerce	150	100,100.0
11/30/2012	Community Business Bank	199	167,035.0
11/30/2012	Community Holding Company of Florida, Inc./Community Bancshares of Mississippi, Inc.	5	25,000.0
11/30/2012	Corning Savings And Loan Association	32	3,960.0
11/30/2012	FFW Corporation	364	358,558.2
11/30/2012	Hometown Bancshares, Inc.	95	70,095.0
11/30/2012	KS Bancorp, Inc	200	140,400.0
11/30/2012	Pacific Capital Bancorp	15,120	393,120.8
11/30/2012	Western Reserve Bancorp, Inc.	235	235,000.0
12/5/2012	Moscow Bancshares, Inc.	311	311,000.0
12/10/2012	First Advantage Bancshares, Inc.	6	2,979.5
12/10/2012	Manhattan Bancshares, Inc. <sup>a</sup>	14,000	11,385.0
12/10/2012	Presidio Bank	97	83,086.1
12/10/2012	The Baraboo Bancorporation, Inc.	487	403,161.9
12/11/2012	Central Community Corporation	1,100	1,058,725.8

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
12/11/2012	First Advantage Bancshares, Inc.	53	\$26,318.8
12/11/2012	First American Bank Corporation <sup>a</sup>	2,500,000	2,500,000.0
12/11/2012	Foresight Financial Group, Inc.	750	750,000.0
12/11/2012	HPK Financial Corporation	344	344,000.0
12/11/2012	Manhattan Bancshares, Inc. <sup>a</sup>	118,000	95,959.5
12/11/2012	Presidio Bank	228	195,295.2
12/11/2012	Security Bancshares of Pulaski County, Inc.	108	69,186.8
12/11/2012	The Baraboo Bancorporation, Inc.	550	455,316.4
12/19/2012	Century Financial Services Corporation	200,000	198,635.6
12/19/2012	Community 1st Bank	128	128,000.0
12/19/2012	First Business Bank, National Association/Bank of Southern California, N.A.	111	90,461.7
12/19/2012	Mackinac Financial Corporation	398,734	1,300,000.0
12/19/2012	The Freeport State Bank	15	15,000.0
12/20/2012	Bank Financial Services, Inc.	50	23,500.0
12/20/2012	Century Financial Services Corporation <sup>a</sup>	300,000	297,953.4
12/20/2012	Community Investors Bancorp, Inc.	130	105,000.0
12/20/2012	First Alliance Bancshares, Inc.	171	94,701.7
12/20/2012	Hyperion Bank	78	25,700.0
12/21/2012	Community Financial Shares, Inc.	349	157,050.0
12/28/2012	Monadnock Bancorp, Inc.	92	92,000.0
12/28/2012	Northeast Bancorp	67,958	95,000.0
1/9/2013	Enterprise Financial Services Corp.	324,074	1,006,100.0
1/9/2013	Northwest Commercial Bank	100	100,000.0
1/16/2013	HopFed Bancorp	253,666	256,257.0
1/23/2013	Mid Penn Bancorp, Inc./Mid Penn Bank	73,099	58,479.2
2/6/2013	First Capital Bancorp, Inc.	417,648	266,041.8
2/6/2013	Oak Ridge Financial Services, Inc.	163,830	122,887.5
2/6/2013	Waukesha Bankshares, Inc. <sup>a</sup>	19	18,644.7
2/7/2013	Alliance Financial Services, Inc.	600,000	504,900.0
2/7/2013	Biscayne Bancshares, Inc. <sup>a</sup>	64,000	64,159.0
2/7/2013	Citizens Bancshares Co.	500	258,018.8
2/7/2013	Delmar Bancorp	450	311,943.6
2/7/2013	Dickinson Financial Corporation II	5	3,372.2
2/7/2013	F & M Bancshares, Inc.	230	222,007.5
2/7/2013	First Priority Financial Corp.	49	48,083.6
2/7/2013	Waukesha Bankshares, Inc.	150	147,194.7
2/8/2013	Biscayne Bancshares, Inc.	140,000	140,347.8
2/8/2013	Citizens Bancshares Co.	750	387,028.1
2/8/2013	Dickinson Financial Corporation II	7,298	4,922,044.9
2/8/2013	First Priority Financial Corp.	180	176,633.6

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
2/15/2013	BancTrust Financial Group, Inc.	730,994	\$15,000.0
2/19/2013	National Bancshares, Inc.	500	342,842.0
2/20/2013	FC Holdings, Inc.	1,052	994,613.4
2/20/2013	First Trust Corporation	898,000	644,726.2
2/20/2013	National Bancshares, Inc.	733	502,606.3
2/20/2013	Ridgestone Financial Services, Inc. <sup>a</sup>	545	476,206.8
3/8/2013	Boscobel Bancorp, Inc.	179,000	232,180.5
3/8/2013	Coastalsouth Bancharcs, Inc.	450	389,857.1
3/8/2013	Santa Clara Valley Bank, N.A	145	98,251.5
3/8/2013	The Queensborough Company	5	4,806.5
3/11/2013	Boscobel Bancorp, Inc.	100,000	129,709.8
3/11/2013	Coastalsouth Bancharcs, Inc.	30	25,990.5
3/11/2013	First Reliance Bancshares, Inc.	767	624,632.5
3/11/2013	Northwest Bancorporation, Inc.	525	587,634.6
3/11/2013	SouthCrest Financial Group, Inc. <sup>a</sup>	645	588,264.2
3/11/2013	The Queensborough Company	595	571,967.6
3/26/2013	Stonebridge Financial Corp.	516	130,704.2
3/27/2013	Alliance Bancshares, Inc.	101	94,153.7
3/27/2013	Fidelity Bancorp, Inc. (LA) <sup>a</sup>	197,000	197,000.0
3/27/2013	First Southwest Bancorporation, Inc.	225	206,048.2
3/27/2013	Stonebridge Financial Corp.	33	8,359.0
3/28/2013	Alliance Bancshares, Inc.	48	44,746.3
3/28/2013	AmFirst Financial Services, Inc <sup>a</sup>	250,000	259,875.0
3/28/2013	First Southwest Bancorporation, Inc.	50	45,788.5
4/10/2013	Coastal Banking Company, Inc.	60,000	99,000.0
4/19/2013	BCSB Bancorp, Inc.	183,465	1,442,000.0
4/19/2013	Carolina Bank Holdings, Inc.	357,675	1,800,000.0
4/19/2013	Carrollton Bancorp	205,379	213,594.2
4/24/2013	Business Bancshares, Inc.	750	750,000.0
4/24/2013	Green Circle Investments, Inc.	120	120,000.0
4/24/2013	NEMO Bancshares, Inc. <sup>a</sup>	117,000	117,000.0
4/26/2013	Mid-Wisconsin Financial Services, Inc.	500	500,000.0
4/26/2013	Tennessee Valley Financial Holdings, Inc.	20	19,218.9
4/29/2013	Bancstar, Inc.	430	426,338.6
4/29/2013	Brogan Bankshares, Inc. <sup>a</sup>	120,000	125,135.6
4/29/2013	Plato Holdings Inc. <sup>a</sup>	107,000	90,582.5
4/29/2013	Tennessee Valley Financial Holdings, Inc.	130	124,922.6
5/15/2013	Guaranty Federal Bancshares, Inc.	459,459	2,003,250.0
5/15/2013	Newbridge Bancorp	2,567,255	7,778,782.7
5/15/2013	River Valley Bancorporation, Inc. <sup>a</sup>	750,000	750,000.0
5/15/2013	TowneBank	554,330	1,500,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
5/22/2013	First Financial Holdings Inc.	241,696	\$1,400,000.0
5/22/2013	Plumas Bancorp	237,712	234,500.0
5/29/2013	Southwest Bancorp, Inc.	703,753	2,287,197.0
5/29/2013	The Bank of Kentucky Financial Corporation	276,078	2,150,648.6
6/5/2013	Patterson Bancshares, Inc.	185	185,000.0
6/12/2013	Coastal Banking Company, Inc.	145,579	225,647.5
6/12/2013	Hawthorn Bancshares, Inc.	287,134	540,000.0
6/12/2013	IBT Bancorp, Inc.	115	115,000.0
6/24/2013	Farmers & Merchants Financial Corporation	22	-2,835.0
6/24/2013	Pathway Bancorp	186	226,565.0
6/24/2013	Security State Bank Holding Company <sup>a</sup>	538,000	720,368.6
6/24/2013	Worthington Financial Holdings, Inc.	136	90,940.0
7/10/2013	Vision Bank - Texas	75	75,000.0
7/17/2013	Commonwealth Business Bank	385	362,427.9
7/22/2013	Alarion Financial Services, Inc.	326	337,363.4
7/22/2013	Coloeast Bankshares, Inc.	50	494,381.3
7/22/2013	Crosstown Holding Company	533	531,210.7
7/22/2013	Fidelity Federal Bancorp	200	242,302.5
7/22/2013	Mountain Valley Bancshares, Inc.	165	140,034.7
7/22/2013	Omega Capital Corp.	141	159,886.3
7/22/2013	Premier Financial Corp. <sup>a</sup>	317,000	478,590.8
7/24/2013	New York Private Bank & Trust Corporation	13,364	13,364,000.0
7/31/2013	Security Federal Corporation	137,966	50,000.0
8/7/2013	Heritage Oaks Bancorp	611,650	1,575,000.0
8/9/2013	First Banks, Inc.	4,299	2,430,181.7
8/12/2013	Community Pride Bank Corporation <sup>a</sup>	132,000	177,717.0
8/12/2013	First Banks, Inc.	10,471	5,919,151.6
8/12/2013	First Intercontinental Bank	320	139,320.0
8/12/2013	Universal Bancorp	495	476,573.6
8/12/2013	Virginia Company Bank	143	63,481.3
8/28/2013	Avidbank Holding, Inc./Peninsula Bank Holding Co.	81,670	190,781.1
8/28/2013	Hometown Bancorp of Alabama, Inc.	163	163,000.0
8/28/2013	Unity Bancorp, Inc.	764,778	2,707,314.0
8/30/2013	BNB Financial Services Corporation	375	375,000.0
8/30/2013	First M&F Corporation	513,113	4,089,510.6
9/18/2013	PeoplesSouth Bancshares, Inc.	616	616,000.0
9/24/2013	Desoto County Bank	59	40,563.3
9/25/2013	Ojai Community Bank	104	104,000.0
9/25/2013	RCB Financial Corporation	268	253,383.3
9/25/2013	Reliance Bancshares, Inc.	2,000	2,199,799.8
9/25/2013	Todd Bancshares, Inc.	200	200,000.0

Continued on next page



**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016** (CONTINUED)

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
9/30/2013	Randolph Bank & Trust Company	311	\$311,000.0
10/1/2013	Commerce National Bank	87,209	566,858.5
10/2/2013	Union Financial Corporation	65	65,000.0
10/16/2013	Independence Bank	53	53,000.0
10/16/2013	Uwharrie Capital Corp	500	500,000.0
10/18/2013	Oregon Bancorp, Inc.	11	9,459.1
10/21/2013	Bank of George	134	23,709.0
10/21/2013	Oregon Bancorp, Inc.	150	128,988.1
10/21/2013	Spirit BankCorp, Inc.	1,500	631,941.8
10/21/2013	Valley Community Bank	275	45,815.3
11/13/2013	Valley Financial Corporation	344,742	1,547,891.6
11/19/2013	Bridgeview Bancorp, Inc.	1,900	709,155.8
11/19/2013	Madison Financial Corporation	169	182,878.5
11/19/2013	Midtown Bank & Trust Company	261	136,833.1
11/19/2013	Pacific City Financial Corporation	810	1,156,636.5
11/20/2013	CedarStone Bank	178	178,000.0
12/9/2013	Cathay General Bancorp	1,846,374	13,107,778.3
12/18/2013	Stellarone Corporation	302,623	2,920,000.0
12/31/2013	Farmers Bank, Windsor, Virginia	438	438,000.0
1/31/2014	Premier Service Bank	200	200,000.0
1/31/2014	Virginia Commerce Bancorp, Inc.	2,696,203	33,263,000.0
2/7/2014	Atlantic Bancshares, Inc.	88	95,031.0
2/7/2014	Community First Bancshares, Inc. (AR)	86	85,157.9
2/10/2014	Atlantic Bancshares, Inc.	10	10,799.0
2/10/2014	Community First Bancshares, Inc. (AR)	550	544,614.3
2/10/2014	Georgia Primary Bank	225	45,312.5
2/10/2014	Pacific Commerce Bank	203	109,487.5
3/14/2014	BNCCORP, Inc.	30	29,737.1
3/17/2014	BNCCORP, Inc.	975	966,456.6
3/17/2014	Chicago Shore Corporation	350	347,193.0
3/17/2014	IA Bancorp, Inc./Indus American Bank	179	186,513.5
3/17/2014	Meridian Bank	310	262,399.5
3/19/2014	Kirksville Bancorp, Inc.	24	24,000.0
4/1/2014	Alaska Pacific Bancshares, Inc.	175,772	2,370,908.3
4/2/2014	Duke Financial Group, Inc. <sup>a</sup>	600,000	600,000.0
4/11/2014	Community First, Inc.	140	72,314.6
4/11/2014	Freeport Bancshares, Inc. <sup>a</sup>	100,000	84,514.3
4/11/2014	Patriot Bancshares, Inc.	802	1,035,834.3
4/14/2014	Community First, Inc.	750	387,399.4
4/14/2014	Freeport Bancshares, Inc.	50,000	42,257.2
4/14/2014	Great River Holding Company <sup>a</sup>	420,000	626,007.7

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016 (CONTINUED)**

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
4/14/2014	Patriot Bancshares, Inc.	500	\$645,782.0
4/23/2014	Wachusett Financial Services, Inc.	478	478,000.0
4/24/2014	Bankers' Bank of The West Bancorp, Inc.	632	632,000.0
4/30/2014	Covenant Financial Corporation	250	250,000.0
5/14/2014	C&F Financial Corporation	167,504	2,303,180.0
5/14/2014	Riverside Bancshares, Inc. <sup>a</sup>	55,000	55,000.0
6/4/2014	Community Bankers Trust Corporation	780,000	780,000.0
6/11/2014	Crescent Financial Bancshares, Inc. (Crescent Financial Corporation)/VantageSouth Bancshares, Inc.	833,705	1,681,000.0
6/11/2014	ECB Bancorp, Inc./Crescent Financial Bancshares, Inc./VantageSouth Bancshares, Inc.	514,693	871,000.0
6/25/2014	Private Bancorporation, Inc.	248	248,000.0
7/1/2014	BCB Holding Company, Inc.	85	85,000.0
7/1/2014	Marine Bank & Trust Company	111	55,870.0
7/2/2014	Marine Bank & Trust Company	38	19,126.7
7/2/2014	Market Bancorporation, Inc.	103	108,471.5
7/2/2014	Maryland Financial Bank	85	1,775.0
7/2/2014	United American Bank	435	138,607.9
7/2/2014	White River Bancshares Company	840	1,002,535.4
7/3/2014	Marine Bank & Trust Company	1	503.3
7/16/2014	First Community Bancshares, Inc./Equity Bancshares, Inc.	740	740,000.0
7/23/2014	Greer Bancshares Incorporated	500	500,000.0
7/23/2014	Popular, Inc.	2,093,284	3,000,000.0
8/29/2014	Central Bancorp, Inc. (TX)	1,125	1,125,000.0
9/3/2014	Interinvest Bancshares Corporation	691,882	2,892,066.0
10/15/2014	Centrue Financial Corporation	508,320	2,000.0
10/31/2014	Intermountain Community Bancorp	65,323	10,635.0
11/19/2014	Crazy Woman Creek Bancorp Incorporated	155	155,000.0
12/4/2014	Lone Star Bank	154	67,401.5
1/7/2015	Blue Valley Ban Corp	130,977	3,056.0
1/14/2015	Liberty Bancshares, Inc. (TX)	196	196,000.0
2/11/2015	Community Bancshares, Inc.	116	116,000.0
3/11/2015	First Defiance Financial Corp.	550,595	11,979,295.0
3/17/2015	U.S. Century Bank	2,512	586,953.9
4/1/2015	Chambers Bancshares, Inc.	991,000	991,000.0
4/15/2015	Citizens First Corporation	254,218	1,705,802.8
5/6/2015	Fidelity Bancorp, Inc. (PA)/Wesbanco, Inc.	101,321	2,246,531.0
5/6/2015	Premier Financial Bancorp, Inc.	636,378	5,675,000.0
5/6/2015	The Elmira Savings Bank, FSB	151,030	1,486,292.1
5/13/2015	Citizens Republic Bancorp, Inc./Firstmerit Corporation	2,571,998	12,150,120.4
5/13/2015	Eastern Virginia Bankshares, Inc.	384,041	115,000.0
5/13/2015	Southern Missouri Bancorp, Inc.	231,891	2,700,000.0

Continued on next page

**CPP WARRANT SALES AND REPURCHASES (PUBLIC AND PRIVATE), AS OF 6/30/2016** (CONTINUED)

<b>Repurchase Date</b>	<b>Institution</b>	<b>Number of Warrants Repurchased</b>	<b>Amount of Repurchase (\$ Thousands)</b>
5/13/2015	The First Bancshares, Inc.	54,705	\$302,410.0
5/13/2015	United Bancorporation of Alabama, Inc.	111,258	10,125.0
6/29/2015	Citizens Bank & Trust Company, Established 1945	120	53,015.6
6/29/2015	CSRA Bank Corp.	120	141,815.6
6/29/2015	Metropolitan Capital Bancorp, Inc.	102	84,445.9
6/29/2015	Prairie Star Bancshares, Inc.	140	164,018.2
6/29/2015	SouthFirst Bancshares, Inc.	138	140,617.9
7/1/2015	First Financial Service Corporation/Your Community Bankshares, Inc.	215,983	2,500.0
7/8/2015	Grand Financial Corporation <sup>a</sup>	122,000	122,000.0
7/15/2015	Farmers & Merchants Bancshares, Inc.	550	550,000.0
7/16/2015	Suburban Illinois Bancorp, Inc. <sup>a</sup>	750,000	750,000.0
8/28/2015	Patapsco Bancorp, Inc.	300	300,000.0
2/17/2016	Calvert Financial Corporation	52	52,000.0
3/23/2016	US Metro Bank	143	143,000.0
<b>Total</b>		<b>489,043,269</b>	<b>\$4,104,194,132.2</b>

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.

<sup>a</sup> S-Corporation Institution: issued subordinated debt instead of preferred stock.

<sup>b</sup> Transferred to CDCI.

<sup>c</sup> 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.

<sup>d</sup> 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.

<sup>e</sup> The liquidation preference is at 10,000 per share as opposed to the typical 1,000 per share.

<sup>f</sup> Warrant sales to third parties.

<sup>g</sup> State Street Corporation reduced its original amount of warrants issued through a qualified equity offering.

Sources: Treasury, *Transactions Report*, 7/5/2016; Treasury, responses to SIGTARP data call, 7/11/2016.

TABLE E.8

## PUBLIC TREASURY WARRANT AUCTIONS, AS OF 6/30/2016

Auction Date	Company	Number of Warrants Offered	Minimum Bid Price	Selling Price	Net Warrant Proceeds to Treasury (\$ Millions)
3/3/2010	Bank of America A Auction (TIP) <sup>a</sup>	150,375,940	\$7.00	\$8.35	\$1,236.8
	Bank of America B Auction (CPP) <sup>a</sup>	121,792,790	1.50	2.55	305.9
12/10/2009	JPMorgan Chase	88,401,697	8.00	10.75	936.1
5/20/2010	Wells Fargo and Company	110,261,688	6.50	7.70	840.4
9/21/2010	Hartford Financial Service Group, Inc.	52,093,973	10.50	13.70	706.3
4/29/2010	PNC Financial Services Group, Inc.	16,885,192	15.00	19.20	320.4
1/25/2011	Citigroup A Auction (TIP & AGP) <sup>a</sup>	255,033,142	0.60	1.01	257.6
	Citigroup B Auction (CPP) <sup>a</sup>	210,084,034	0.15	0.26	54.6
9/16/2010	Lincoln National Corporation	13,049,451	13.50	16.60	213.7
5/6/2010	Comerica Inc.	11,479,592	15.00	16.00	181.1
12/3/2009	Capital One	12,657,960	7.50	11.75	146.5
11/29/2012	M&T Bank Corporation	1,218,522	23.50	26.50	31.8
2/8/2011	Wintrust Financial Corporation	1,643,295	13.50	15.80	25.6
6/2/2011	Webster Financial Corporation	3,282,276	5.50	6.30	20.4
9/22/2011	SunTrust A Auction <sup>b</sup>	6,008,902	2.00	2.70	16.2
	SunTrust B Auction <sup>b</sup>	11,891,280	1.05	1.20	14.2
3/9/2010	Washington Federal, Inc.	1,707,456	5.00	9.15	15.4
3/10/2010	Signature Bank	595,829	16.00	19.00	11.2
12/15/2009	TCF Financial	3,199,988	1.50	3.00	9.4
12/5/2012	Zions Bancorporation	5,789,909	0.90	1.35	7.7
3/11/2010	Texas Capital Bancshares, Inc.	758,086	6.50	8.85	6.6
2/1/2011	Boston Private Financial Holdings, Inc.	2,887,500	1.40	2.20	6.2
5/18/2010	Valley National Bancorp	2,532,542	1.70	2.20	5.4
11/30/2011	Associated Banc-Corp <sup>c</sup>	3,983,308	0.50	0.90	3.4
6/2/2010	First Financial Bancorp	465,117	4.00	6.70	3.0
6/9/2010	Sterling Bancshares Inc.	2,615,557	0.85	1.15	2.9
<b>Total</b>		<b>1,090,695,026</b>			<b>\$5,378.3</b>

Notes: Numbers may not total due to rounding.

<sup>a</sup> Treasury held two auctions each for the sale of Bank of America and Citigroup warrants.

<sup>b</sup> Treasury held two auctions for SunTrust's two CPP investments dated 11/14/2008 (B auction) and 12/31/2008 (A auction).

<sup>c</sup> 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](http://www.sec.gov/Archives/edgar/data/713676/000119312510101032/d424b5.htm), accessed 7/1/2016; Valley National Bancorp, "Final Prospectus Supplement," 5/18/2010, [www.sec.gov/Archives/edgar/data/714310/000119312510123896/d424b5.htm](http://www.sec.gov/Archives/edgar/data/714310/000119312510123896/d424b5.htm), accessed 7/1/2016; Comerica Incorporated, "Final Prospectus Supplement," 5/6/2010, [www.sec.gov/Archives/edgar/data/28412/000119312510112107/d424b5.htm](http://www.sec.gov/Archives/edgar/data/28412/000119312510112107/d424b5.htm), accessed 7/1/2016; Wells Fargo and Company, "Definitive Prospectus Supplement," 5/20/2010, [www.sec.gov/Archives/edgar/data/72971/000119312510126208/d424b5.htm](http://www.sec.gov/Archives/edgar/data/72971/000119312510126208/d424b5.htm), accessed 7/1/2016; First Financial Bancorp, "Prospectus Supplement," 6/2/2010, [www.sec.gov/Archives/edgar/data/708955/000114420410031630/v187278\\_424b5.htm](http://www.sec.gov/Archives/edgar/data/708955/000114420410031630/v187278_424b5.htm), accessed 7/1/2016; Sterling Bancshares, Inc., "Prospectus Supplement," 6/9/2010, [www.sec.gov/Archives/edgar/data/891098/000119312510136584/dtwp.htm](http://www.sec.gov/Archives/edgar/data/891098/000119312510136584/dtwp.htm), accessed 7/1/2016; 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](http://files.shareholder.com/downloads/SBNY/1456015611x0x358381/E87182B5-A552-43DD-9499-8B56F79AEFD0/8-K_Reg_FD_Offering_Circular.pdf), accessed 7/1/2016; Texas Capital Bancshares, Inc., "Prospectus Supplement," 3/11/2010, [www.sec.gov/Archives/edgar/data/1077428/000095012310023800/d71405ae424b5.htm](http://www.sec.gov/Archives/edgar/data/1077428/000095012310023800/d71405ae424b5.htm), accessed 7/1/2016; Bank of America, "Form 8-K," 3/3/2010, [www.sec.gov/Archives/edgar/data/70858/000119312510051260/d8k.htm](http://www.sec.gov/Archives/edgar/data/70858/000119312510051260/d8k.htm), accessed 7/1/2016; Bank of America, "Prospectus Supplement," 3/1/2010, [www.sec.gov/Archives/edgar/data/70858/000119312510045775/d424b2.htm](http://www.sec.gov/Archives/edgar/data/70858/000119312510045775/d424b2.htm), accessed 7/1/2016; Washington Federal, Inc., "Prospectus Supplement," 3/9/2010, [www.sec.gov/Archives/edgar/data/936528/000119312510052062/d424b5.htm](http://www.sec.gov/Archives/edgar/data/936528/000119312510052062/d424b5.htm), accessed 7/1/2016; TCF Financial, "Prospectus Supplement," 12/16/2009, [www.sec.gov/Archives/edgar/data/814184/000104746909010786/a2195869z424b5.htm](http://www.sec.gov/Archives/edgar/data/814184/000104746909010786/a2195869z424b5.htm), accessed 7/1/2016; JPMorgan Chase, "Prospectus Supplement," 12/11/2009, [www.sec.gov/Archives/edgar/data/19617/000119312509251466/d424b5.htm](http://www.sec.gov/Archives/edgar/data/19617/000119312509251466/d424b5.htm), accessed 7/1/2016; Capital One Financial, "Prospectus Supplement," 12/3/2009, [www.sec.gov/Archives/edgar/data/927628/000119312509247252/d424b5.htm](http://www.sec.gov/Archives/edgar/data/927628/000119312509247252/d424b5.htm), accessed 7/1/2016; Treasury, Transactions Report, 9/30/2013; Hartford Financial Services Group, Prospectus Supplement to Prospectus filed with the SEC 8/4/2010, [www.sec.gov/Archives/edgar/data/874766/000095012310087985/y86606b5e424b5.htm](http://www.sec.gov/Archives/edgar/data/874766/000095012310087985/y86606b5e424b5.htm), accessed 7/1/2016; Treasury, "Treasury Announces Pricing of Public Offering to Purchase Common Stock of The Hartford Financial Services Group, Inc.," 9/22/2010, [www.treasury.gov/press-center/press-releases/Pages/tg865.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg865.aspx), accessed 7/1/2016; Lincoln National Corporation, Prospectus Supplement to Prospectus filed with SEC 3/10/2009, [www.sec.gov/Archives/edgar/data/59558/000119312510211941/d424b5.htm](http://www.sec.gov/Archives/edgar/data/59558/000119312510211941/d424b5.htm), accessed 7/1/2016; Lincoln National Corporation, 8-K, 9/22/2010, [www.sec.gov/Archives/edgar/data/000119312510214540/d8k.htm](http://www.sec.gov/Archives/edgar/data/000119312510214540/d8k.htm), accessed 7/1/2016; Treasury, Section 105(a) Report, 1/31/2011; Treasury, "Treasury Announces Public Offerings of Warrants to Purchase Common Stock of Citigroup Inc.," 1/24/2011, [www.treasury.gov/press-center/press-releases/Pages/tg1033.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1033.aspx), accessed 7/1/2016; Citigroup, Prospectus, 1/24/2011, [www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm](http://www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm), accessed 7/1/2016; Citigroup, Prospectus, 1/24/2011, [www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm](http://www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm), accessed 7/1/2016; Boston Private Financial Holdings, Inc., Prospectus, 2/8/2011, [www.sec.gov/Archives/edgar/data/821127/000119312511021392/d424b5.htm](http://www.sec.gov/Archives/edgar/data/821127/000119312511021392/d424b5.htm), accessed 7/1/2016; Boston Private Financial Holdings, Inc. 8-K, 2/7/2011, [www.sec.gov/Archives/edgar/data/1015328/000095012311011007/c62806b5e424b5.htm](http://www.sec.gov/Archives/edgar/data/1015328/000095012311011007/c62806b5e424b5.htm), accessed 7/1/2016; Treasury, Section 105(a) Report, 1/31/2011; Treasury, "Treasury Announces Public Offerings of Warrants to Purchase Common Stock of Citigroup Inc.," 1/24/2011, [www.treasury.gov/press-center/press-releases/Pages/tg1033.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1033.aspx), accessed 7/1/2016; Treasury, Citigroup Preliminary Prospectus - CPP Warrants, 1/24/2011, [www.sec.gov/Archives/edgar/data/831001/000095012311004666/y89177b7e424b7.htm](http://www.sec.gov/Archives/edgar/data/831001/000095012311004666/y89177b7e424b7.htm), accessed 7/1/2016; Citigroup, Preliminary Prospectus - TIP & AGP Warrants, 1/24/2011, [www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm](http://www.sec.gov/Archives/edgar/data/831001/000095012311004665/y89177b7e424b7.htm), accessed 7/1/2016; Treasury, responses to SIGTARP data call, 4/6/2011, 7/14/2011, 10/5/2011, 10/11/2011, and 1/11/2012; Treasury Press Release, "Treasury Department Announces Public Offerings of Warrants to Purchase Common Stock of SunTrust Banks, Inc.," 9/21/2011, [www.treasury.gov/press-center/press-releases/Pages/tg1300.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1300.aspx), accessed 7/1/2016; Treasury Department Announces Public Offering of Warrants to Purchase Common Stock of Associated Banc-Corp.," 11/29/2011, [www.treasury.gov/press-center/press-releases/Pages/tg1372.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1372.aspx), accessed 7/1/2016; Treasury, "Treasury Department Announces Public Offering of Warrant to Purchase Common Stock of M&T Bank Corporation," 12/10/2012, [www.treasury.gov/press-center/press-releases/Pages/tg1793.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1793.aspx), accessed 7/1/2016; Treasury, "Treasury Department Announces Public Offering of Warrants to Purchase Common Stock of Zions Bancorporation," 11/28/2012, [www.treasury.gov/press-center/press-releases/Pages/tg1782.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1782.aspx), accessed 7/1/2016.

TABLE E.9

**PRIVATE TREASURY WARRANT AUCTIONS AS OF 6/30/2016**

<b>Date</b>	<b>Company</b>	<b>Number of Warrants Offered</b>	<b>Proceeds to Treasury</b>
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

*Continued on next page*

<b>PRIVATE TREASURY WARRANT AUCTIONS AS OF 6/30/2016 (CONTINUED)</b>			
<b>Date</b>	<b>Company</b>	<b>Number of Warrants Offered</b>	<b>Proceeds to Treasury</b>
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
<b>Total</b>		<b>20,725,790</b>	<b>\$75,893,102</b>

Sources: "Treasury Announces Completion of Private Auction to Sell Warrant Positions," 11/18/2011, [www.treasury.gov/press-center/press-releases/Pages/tg1365.aspx](http://www.treasury.gov/press-center/press-releases/Pages/tg1365.aspx), accessed 7/1/2016; "Treasury Completes Auction to Sell Warrants Positions," 6/6/2013, [www.treasury.gov/press-center/press-releases/Pages/jl1972.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl1972.aspx), accessed 7/1/2016; "Treasury Completes Auction to Sell Warrant Positions," 5/21/2015, [www.treasury.gov/press-center/press-releases/Pages/jl10058.aspx](http://www.treasury.gov/press-center/press-releases/Pages/jl10058.aspx), accessed 7/1/2016.

TABLE F.1

<b>OFS SERVICE CONTRACTS</b>					
<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
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. <sup>1</sup>	Investment and Advisory Services	Contract	2,635,827	2,635,827
10/14/2008	The Bank of New York Mellon	Custodian	Financial Agent	62,507,635	61,931,335
10/16/2008	PricewaterhouseCoopers LLP	Internal control services	Contract	33,505,992	33,505,992
10/17/2008	Turner Consulting Group, Inc. <sup>2</sup>	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	Squire, Sanders & Dempsey LLP	Legal services for the Capital Purchase Program	Contract	2,687,999	2,687,999
10/29/2008	Hughes Hubbard & Reed LLP	Legal services for the Capital Purchase Program	Contract	2,835,357	2,835,357
10/31/2008	Lindholm & Associates, Inc.	Human resources services	Contract	614,963	614,963
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 <sup>3</sup>	Subscription	Interagency Agreement	395	—
12/10/2008	Thacher Proffitt & Wood LLP <sup>4</sup>	Admin action to correct system issue	Contract	—	—
12/10/2008	Sonnenschein Nath & Rosenthal LLP <sup>4</sup>	Legal services for the purchase of asset-backed securities	Contract	102,769	102,769
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	Whitaker Brothers Business Machines Inc	Paper Shredder	Contract	3,213	3,213
1/27/2009	Cadwalader Wickersham & Taft LLP	Bankruptcy Legal Services	Contract	409,955	409,955
1/30/2009	Sonnenschein Nath & Rosenthal LLP <sup>4</sup>	Legal services related to auto industry loans	Contract	2,702,441	2,702,441

Continued on next page

**OFS SERVICE CONTRACTS** (CONTINUED)

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
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) <sup>2</sup>	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	Freddie Mac	Homeownership Preservation Program	Financial Agent	398,601,303	387,903,772
2/18/2009	Fannie Mae	Homeownership Preservation Program	Financial Agent	586,935,037	569,546,042
2/20/2009	Office of Thrift Supervision	Detailees	Interagency Agreement	189,533	189,533
2/20/2009	Venable LLP	Capital Assistance Program (II) Legal Services	Contract	1,394,724	1,394,724
2/20/2009	Simpson Thacher & Bartlett LLP	Capital Assistance Program (I)	Contract	1,530,023	1,530,023
2/20/2009	Financial Clerk U.S. Senate	Congressional Oversight Panel	Interagency Agreement	3,394,348	3,394,348
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 <sup>5</sup>	SBA Initiative Legal Services — Contract Novated from TOFS-09-D-0005 with McKee Nelson	Contract	143,893	143,893
3/30/2009	McKee Nelson LLP <sup>5</sup>	SBA Initiative Legal Services — Contract Novated to TOFS-10-D-0001 with Bingham McCutchen LLP	Contract	149,349	126,631
3/30/2009	Haynes and Boone LLP	Auto Investment Legal Services	Contract	345,746	345,746
3/30/2009	Sonnenschein Nath & Rosenthal LLP <sup>4</sup>	Auto Investment Legal Services	Contract	1,834,193	1,834,193
3/30/2009	Cadwalader Wickersham & Taft LLP	Auto Investment Legal Services	Contract	17,392,786	17,392,786
3/31/2009	FI Consulting Inc.	Credit Reform Modeling and Analysis	Contract	4,627,761	4,058,275

Continued on next page



<b>OFS SERVICE CONTRACTS (CONTINUED)</b>					
<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
4/3/2009	American Furniture Rentals, Inc. <sup>3</sup>	Furniture Rental 1801	Interagency Agreement	\$37,238	\$25,808
4/3/2009	The Boston Consulting Group	Management Consulting relating to the Auto industry	Contract	4,099,923	4,099,923
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	Piedmont Investment Advisors, LLC	Asset Management Services	Financial Agent	12,896,927	12,896,927
4/21/2009	FSI Group, LLC	Asset Management Services	Financial Agent	27,438,003	27,438,003
4/21/2009	AllianceBernstein L.P.	Asset Management Services	Financial Agent	52,918,637	52,603,149
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. <sup>2</sup>	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	2,286,996	2,286,996
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	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
7/30/2009	Cadwalader Wickersham & Taft LLP	Restructuring Legal Services	Contract	1,278,696	1,278,696

Continued on next page

**OFS SERVICE CONTRACTS (CONTINUED)**

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
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	Nna Incorporated	Newspaper Delivery	Contract	8,220	8,220
9/30/2009	ImmixTechnology, Inc. <sup>3</sup>	Professional Services	Contract	18,000	—
9/30/2009	ImmixTechnology, Inc. <sup>3</sup>	eDiscovery	Contract	210,184	—
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	Raymond James & Associates Inc. (f/k/a Howe Barnes Hoefler & Arnett, Inc.)	Asset Management Services	Financial Agent	432,068	432,068
12/22/2009	Avondale Investments, LLC	Asset Management Services	Financial Agent	772,657	772,657
12/22/2009	Hughes Hubbard & Reed LLP	Document Production Services and Litigation Support	Contract	2,053,503	1,202,402
12/22/2009	Bell Rock Capital, LLC	Asset Management Services	Financial Agent	2,815,292	2,815,292
12/22/2009	Lombardia Capital Partners, LLC	Asset Management Services	Financial Agent	3,217,866	3,217,866
12/22/2009	KBW Asset Management, Inc.	Asset Management Services	Financial Agent	4,937,433	4,937,433
12/22/2009	Paradigm Asset Management Co., LLC	Asset Management Services	Financial Agent	5,027,999	5,027,999
12/23/2009	Howe Barnes Hoefler & 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
2/16/2010	Internal Revenue Service (IRS)	Detailees	Interagency Agreement	52,742	52,742

Continued on next page

<b>OFS SERVICE CONTRACTS (CONTINUED)</b>					
<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
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. <sup>1</sup>	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	17,941,006
4/23/2010	RDA Corporation	Data and Document Management Consulting Services	Contract	11,661,725	11,661,725
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	Regis & Associates, PC	Program Compliance Support Services	Contract	1,933,726	1,217,418
7/21/2010	Navigant Consulting, Inc.	Program Compliance Support Services	Contract	7,813,240	4,409,369
7/22/2010	PricewaterhouseCoopers LLP	Program Compliance Support Services	Contract	—	—
7/22/2010	Schiff Hardin LLP	Housing Legal Services	Contract	97,526	97,526
7/22/2010	Ernst & Young LLP	Program Compliance Support Services	Contract	9,992,449	8,439,642
7/27/2010	West Publishing Corporation	Subscription Service for 4 users	Contract	6,664	6,664
8/6/2010	Love and Long, LLP	Omnibus procurement for legal services	Contract	—	—

Continued on next page

**OFS SERVICE CONTRACTS (CONTINUED)**

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
8/6/2010	Orrick, Herrington & Sutcliffe LLP	Omnibus procurement for legal services	Contract	\$—	\$—
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	Venable LLP	Omnibus procurement for legal services	Contract	1,150	960
8/6/2010	Sullivan Cove Reign Enterprises Jv	Omnibus procurement for legal services	Contract	50,000	50,000
8/6/2010	Fox, Swibel, Levin & Carroll, LLP	Omnibus procurement for legal services	Contract	150,412	150,412
8/6/2010	Shulman, Rogers, Gandal, Pordy & Ecker, PA	Omnibus procurement for legal services	Contract	213,347	213,347
8/6/2010	Alston & Bird LLP	Omnibus procurement for legal services	Contract	232,482	232,482
8/6/2010	Haynes and Boone LLP	Omnibus procurement for legal services	Contract	450,000	116,522
8/6/2010	Hughes Hubbard & Reed LLP	Omnibus procurement for legal services	Contract	3,196,109	1,467,647
8/6/2010	Cadwalader Wickersham & Taft LLP	Omnibus procurement for legal services	Contract	7,124,142	4,163,835
8/6/2010	Paul, Weiss, Rifkind, Wharton & Garrison LLP	Omnibus procurement for legal services	Contract	12,348,709	7,539,954
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 <sup>5</sup>	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	4,841,427
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	Department of the Treasury - Departmental Offices	Administrative Services	Interagency Agreement	660,601	660,601
10/1/2010	Financial Clerk U.S. Senate	Congressional Oversight Panel	Interagency Agreement	5,200,000	2,777,752
10/8/2010	Management Concepts, Inc.	Training Course — 11107705	Contract	995	995

Continued on next page

## OFS SERVICE CONTRACTS (CONTINUED)

Date	Vendor	Purpose	Type of Transaction	Obligated Value	Expended Value
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	Lani Eko & Company, CPAs, LLC	Financial Services Omnibus	Contract	50,000	—

Continued on next page

**OFS SERVICE CONTRACTS (CONTINUED)**

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
4/27/2011	Ernst & Young LLP	Financial Services Omnibus	Contract	\$697,189	\$684,001
4/27/2011	MorganFranklin Consulting, LLC	Financial Services Omnibus	Contract	\$1,772,714	\$837,540
4/27/2011	Oculus Group LLC	Financial Services Omnibus	Contract	3,568,873	3,346,406
4/27/2011	FI Consulting Inc.	Financial Services Omnibus	Contract	5,833,209	5,388,336
4/27/2011	ASR Analytics LLC	Financial Services Omnibus	Contract	9,505,231	4,992,961
4/28/2011	KPMG LLP	Financial Services Omnibus	Contract	—	—
4/28/2011	Office of Personnel Management (OPM) - Western Management Development Center	Frontline Leadership Training for OFS Managers	Interagency Agreement	21,300	—
4/28/2011	Booz Allen Hamilton Inc.	Financial Services Omnibus	Contract	2,460,434	1,791,793
5/31/2011	West Publishing Corporation	Five (5) user subscriptions to CLEAR by West Government Solutions	Contract	7,515	7,515
5/31/2011	Reed Elsevier PLC (dba LexisNexis)	Accurint subscriptions by LexisNexis for 5 users	Contract	10,260	10,260
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	Knowledge Mosaic Inc.	Renewing TD010-F-249 SEC filings Subscription Service	Contract	4,200	4,200
9/29/2011	Department of the Interior	Administrative Services	Interagency Agreement	78,000	78,000
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	16,175,000	16,100,000
12/20/2011	The Allison Group, LLC	Pre-Program and Discovery Process Team Building	Contract	19,065	19,065

Continued on next page

<b>OFS SERVICE CONTRACTS (CONTINUED)</b>					
<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
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	3,017,667
3/14/2012	Department of the Interior	Federal Consulting Group	Interagency Agreement	112,500	112,500
3/30/2012	E-Launch Multimedia, Inc.	Subscription Service	Contract	—	—
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
4/2/2012	Cartridge Technologies, Inc.	Maintenance Agreement for Canon ImageRunner	Contract	31,383	26,153
5/2/2012	Cartridge Technologies, Inc.	Maintenance Agreement for Canon ImageRunner	Contract	39,229	31,383
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

Continued on next page

**OFS SERVICE CONTRACTS (CONTINUED)**

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
11/19/2012	Government Accountability Office	Oversight services	Interagency Agreement	\$5,400,000	\$4,252,930
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	10,810,636
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	35,045	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
9/26/2013	SNL Financial LC	Financial Data Subscription Services — Information Technology	Contract	662,000	662,000
11/22/2013	Internal Revenue Service (IRS)	Legal Services	Interagency Agreement	107,185	107,185
11/22/2013	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	9,453,973	8,093,305
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	35,402
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	2,513,242

Continued on next page



<b>OFS SERVICE CONTRACTS (CONTINUED)</b>					
<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
3/24/2014	The Mercer Group, Inc.	On-line Subscription Service Executive Compensation Data	Contract	\$4,472	\$4,472
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	438,731	361,155
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	1,351,638
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	6,625,257
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	3,052,227	1,736,564
9/17/2015	Department of the Treasury - ARC	Support services for compliance with DO and other federal requirements	Interagency Agreement	547,114	410,336
10/1/2015	Government Accountability Office	IAA — GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	600,000	471,134
10/1/2015	Government Accountability Office	IAA — GAO required by P.L. 110-343 to conduct certain activities related to TARP	Interagency Agreement	1,112,488	254,576
11/2/2015	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	1,939,620	1,451,150
11/23/2015	Department of the Treasury - Departmental Offices	Administrative Support	Interagency Agreement	8,054,733	3,782,253
1/12/2016	Hughes Hubbard & Reed LLP	Omnibus procurement for legal services	Contract	23,093	—
1/14/2016	Cadwalader Wickersham & Taft LLP	Omnibus procurement for legal services	Contract	637,314	135,904
1/20/2016	Department of the Interior	Administrative Services	IAA	25,000	25,000
3/18/2016	Hewlett-Packard (HP)	Support Services for the Transaction Processing System and the Accounting Sub-Ledger for OFS	Contract	1,255,753	250,510

Continued on next page

**OFS SERVICE CONTRACTS (CONTINUED)**

<b>Date</b>	<b>Vendor</b>	<b>Purpose</b>	<b>Type of Transaction</b>	<b>Obligated Value</b>	<b>Expended Value</b>
4/22/2016	RDA Corporation	Operation and Maintenance of the OFS SharePoint and Nintex software within the Enterprise Contract Management (ECM)	Contract	\$1,440,750	\$147,900
5/9/2016	Department of the Interior	Administrative Support	IAA	25,000	25,000
5/20/2016	Paul, Weiss, Riffkind, Wharton & Garrison LLP	Legal Services	Contract	808,365	15,700
<b>Total</b>				<b>\$1,667,825,446</b>	<b>\$1,574,007,995</b>

Notes: Numbers may not total due to rounding. Appendix F 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.

<sup>1</sup> EnnisKnupp Contract TOFS-10-D-0004, was novated to Hewitt EnnisKnupp (TOFS-10-D-0004).

<sup>2</sup> Awarded by other agencies on behalf of OFS and are not administered by PSD.

<sup>3</sup> Awarded by other branches within the PSD pursuant to a common Treasury service level and subject to a reimbursable agreement with OFS.

<sup>4</sup> Thacher Proffitt & Wood, Contract TOS09-014B, was novated to Sonnenschein Nath & Rosenthal (TOS09-014C).

<sup>5</sup> McKee Nelson Contract, TOFS-09-D-0005, was novated to Bingham McCutchen.

Source: Treasury, response to SIGTARP data call, 7/19/2016.



Criminal Law Enforcement Agency

Prevent Fraud, Waste, And Abuse

Improve \$38 Billion in Programs

SIGTARP



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