

ATTACHMENT 3
IRG Assertion

See attached

IRG Assertion

I am the Manager of the Internal Review Group of Bank of America. To the best of my knowledge, after undertaking reasonable due diligence, I certify that the Consumer Relief Report of Servicer for the period ending February 28, 2013 and the outcomes of the Satisfaction Review are based on a complete and accurate performance of the Work Plan and the State Side Agreement Testing Definition Template by the IRG. This IRG Assertion is given to the Monitor as identified in the Florida Settlement Agreement.

IRG Manager:

Paula Brodha 10/15/13

Florida

Consumer Relief

See Note 1

Reported Credits through 2/28/13

\$\$ in Millions

Reported to Date

\$ Credit

First Lien Modifications

\$846.6

Second Lien Modifications

\$2,134.8

Other Programs (see Note 2)

\$1,955.9

i. Other – Short Sales/Deed-in-Lieu

ii. Other – All Except Short Sales/Deed-in-Lieu

Refinancing Program

\$282.5

Total Consumer Relief

\$5,219.8

Notes:

- 1) This report reflects Consumer Relief Credits calculated as required in the state Settlement Agreement.
- 2) Other Programs include the following:
 - a. Enhanced Borrower Transition Funds Paid by Servicer (excess of \$1,500)
 - b. Short Sales/Deed in Lieu
 - c. Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien
 - d. Forbearance for Unemployed Borrowers
 - e. Anti-Blight
 - i. Forgiveness of Principal Associated with a Property When No FCL
 - ii. Cash Costs Paid by Servicer for Demolition of Property
 - iii. REO Properties Donated
 - f. Deficiency Waivers