

HSBC Consumer Relief - Second Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	6	\$226,456	\$37,743	\$31,891	\$32,166	\$296	23.14%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	86	\$3,997,152	\$46,479	\$42,370	\$34,137	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	50	\$1,788,459	\$35,769	\$33,173	\$29,988	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - National Totals

STATE: NATIONAL TOTALS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	107,438	\$10,107,657,364	86.64%	85.29%
b	DLQ (30-59)	5,003	\$499,131,249	4.03%	4.21%
c	DLQ (60-179)	3,878	\$378,265,044	3.13%	3.19%
d	DLQ (180+)	2,416	\$230,244,389	1.95%	1.94%
e	Bankruptcy	2,864	\$306,145,442	2.31%	2.58%
f	Foreclosure	2,409	\$329,825,816	1.94%	2.78%
g	Total Active Portfolio	124,008	\$11,851,269,305	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	49,498	\$1,661,012,527	88.15%	87.28%
b	DLQ (30-59)	1,857	\$63,634,475	3.31%	3.34%
c	DLQ (60-179)	1,912	\$66,440,248	3.40%	3.49%
d	DLQ (180+)	413	\$15,154,398	0.74%	0.80%
e	Bankruptcy	2,385	\$90,398,002	4.25%	4.75%
f	Foreclosure	90	\$6,534,205	0.16%	0.34%
g	Total Active Portfolio	56,155	\$1,903,173,855	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Alabama

STATE: ALABAMA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$87,530	\$87,530	\$87,530	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: ALABAMA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,692	\$115,203,808	85.89%	86.31%
b	DLQ (30-59)	85	\$5,851,618	4.31%	4.38%
c	DLQ (60-179)	62	\$3,520,704	3.15%	2.64%
d	DLQ (180+)	33	\$1,934,247	1.68%	1.45%
e	Bankruptcy	83	\$5,704,101	4.21%	4.27%
f	Foreclosure	15	\$1,260,341	0.76%	0.94%
g	Total Active Portfolio	1,970	\$133,474,819	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	611	\$16,974,941	86.42%	85.80%
b	DLQ (30-59)	24	\$592,903	3.39%	3.00%
c	DLQ (60-179)	22	\$651,984	3.11%	3.30%
d	DLQ (180+)	9	\$275,581	1.27%	1.39%
e	Bankruptcy	40	\$1,214,794	5.66%	6.14%
f	Foreclosure	1	\$74,409	0.14%	0.38%
g	Total Active Portfolio	707	\$19,784,611	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Alaska

STATE: ALASKA

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

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

NOTES:

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

DEFINITIONS:

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HSBC Servicing Performance - Second Quarter 2016 - Alaska

STATE: ALASKA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	28	\$4,241,721	87.50%	88.87%
b	DLQ (30-59)	1	\$61,697	3.13%	1.29%
c	DLQ (60-179)	1	\$352,117	3.13%	7.38%
d	DLQ (180+)	1	\$4,557	3.13%	0.10%
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$113,077	3.13%	2.37%
g	Total Active Portfolio	32	\$4,773,169	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	57	\$2,417,245	90.48%	87.49%
b	DLQ (30-59)	2	\$95,839	3.17%	3.47%
c	DLQ (60-179)	2	\$97,340	3.17%	3.52%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	1	\$52,326	1.59%	1.89%
f	Foreclosure	1	\$100,130	1.59%	3.62%
g	Total Active Portfolio	63	\$2,762,879	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Arizona

STATE: ARIZONA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
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D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
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A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$172,653	\$57,551	\$52,049	\$38,617	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$10,796	\$5,398	\$5,398	\$2,643	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
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C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
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E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

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HSBC Servicing Performance - Second Quarter 2016 - Arizona

STATE: ARIZONA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,520	\$170,591,728	89.46%	88.16%
b	DLQ (30-59)	52	\$6,368,968	3.06%	3.29%
c	DLQ (60-179)	45	\$5,305,603	2.65%	2.74%
d	DLQ (180+)	24	\$2,648,786	1.41%	1.37%
e	Bankruptcy	38	\$5,672,008	2.24%	2.93%
f	Foreclosure	20	\$2,908,706	1.18%	1.50%
g	Total Active Portfolio	1,699	\$193,495,800	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	779	\$30,644,633	88.32%	88.15%
b	DLQ (30-59)	20	\$731,697	2.27%	2.10%
c	DLQ (60-179)	42	\$1,649,406	4.76%	4.74%
d	DLQ (180+)	4	\$128,223	0.45%	0.37%
e	Bankruptcy	34	\$1,410,230	3.85%	4.06%
f	Foreclosure	3	\$200,081	0.34%	0.58%
g	Total Active Portfolio	882	\$34,764,269	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Arkansas

STATE: ARKANSAS

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Arkansas

STATE: ARKANSAS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	292	\$20,323,666	86.90%	86.72%
b	DLQ (30-59)	12	\$765,657	3.57%	3.27%
c	DLQ (60-179)	11	\$880,218	3.27%	3.76%
d	DLQ (180+)	11	\$614,470	3.27%	2.62%
e	Bankruptcy	8	\$735,589	2.38%	3.14%
f	Foreclosure	2	\$115,013	0.60%	0.49%
g	Total Active Portfolio	336	\$23,434,613	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	45	\$1,305,954	77.59%	78.27%
b	DLQ (30-59)	3	\$79,682	5.17%	4.78%
c	DLQ (60-179)	5	\$145,729	8.62%	8.73%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	5	\$137,257	8.62%	8.23%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	58	\$1,668,622	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - California

STATE: CALIFORNIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	5	\$376,456	\$75,291	\$40,714	\$60,192	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - California

STATE: CALIFORNIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	5,548	\$897,589,160	89.74%	87.48%
b	DLQ (30-59)	170	\$35,778,497	2.75%	3.49%
c	DLQ (60-179)	137	\$24,893,208	2.22%	2.43%
d	DLQ (180+)	93	\$17,249,544	1.50%	1.68%
e	Bankruptcy	129	\$28,263,364	2.09%	2.75%
f	Foreclosure	105	\$22,225,530	1.70%	2.17%
g	Total Active Portfolio	6,182	\$1,025,999,302	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,716	\$197,630,998	88.46%	86.29%
b	DLQ (30-59)	131	\$7,903,513	3.12%	3.45%
c	DLQ (60-179)	121	\$7,546,948	2.88%	3.30%
d	DLQ (180+)	30	\$1,963,855	0.71%	0.86%
e	Bankruptcy	189	\$13,060,136	4.50%	5.70%
f	Foreclosure	14	\$919,100	0.33%	0.40%
g	Total Active Portfolio	4,201	\$229,024,551	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Colorado

STATE: COLORADO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$33,546	\$16,773	\$16,773	\$13,121	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: COLORADO

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,042	\$134,670,152	88.53%	87.67%
b	DLQ (30-59)	41	\$5,311,146	3.48%	3.46%
c	DLQ (60-179)	40	\$5,370,726	3.40%	3.50%
d	DLQ (180+)	8	\$765,419	0.68%	0.50%
e	Bankruptcy	42	\$6,826,299	3.57%	4.44%
f	Foreclosure	4	\$662,434	0.34%	0.43%
g	Total Active Portfolio	1,177	\$153,606,177	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,250	\$44,287,579	89.09%	88.49%
b	DLQ (30-59)	41	\$1,555,986	2.92%	3.11%
c	DLQ (60-179)	28	\$890,962	2.00%	1.78%
d	DLQ (180+)	3	\$169,002	0.21%	0.34%
e	Bankruptcy	79	\$2,973,109	5.63%	5.94%
f	Foreclosure	2	\$172,773	0.14%	0.35%
g	Total Active Portfolio	1,403	\$50,049,411	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Connecticut

STATE: CONNECTICUT

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	3	\$175,447	\$58,482	\$60,293	\$17,699	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: CONNECTICUT

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,145	\$159,720,198	87.27%	85.17%
b	DLQ (30-59)	44	\$7,608,462	3.35%	4.06%
c	DLQ (60-179)	44	\$7,021,758	3.35%	3.74%
d	DLQ (180+)	23	\$3,483,272	1.75%	1.86%
e	Bankruptcy	16	\$2,583,122	1.22%	1.38%
f	Foreclosure	40	\$7,103,600	3.05%	3.79%
g	Total Active Portfolio	1,312	\$187,520,412	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	857	\$33,001,367	87.45%	86.54%
b	DLQ (30-59)	42	\$1,493,928	4.29%	3.92%
c	DLQ (60-179)	49	\$2,069,307	5.00%	5.43%
d	DLQ (180+)	8	\$266,868	0.82%	0.70%
e	Bankruptcy	20	\$1,062,222	2.04%	2.79%
f	Foreclosure	4	\$240,301	0.41%	0.63%
g	Total Active Portfolio	980	\$38,133,994	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Delaware

STATE: **DELAWARE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$83,843	\$41,921	\$41,921	\$29,592	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Delaware

STATE: DELAWARE

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	636	\$75,750,388	86.77%	85.52%
b	DLQ (30-59)	29	\$3,166,657	3.96%	3.57%
c	DLQ (60-179)	18	\$2,472,524	2.46%	2.79%
d	DLQ (180+)	14	\$1,836,497	1.91%	2.07%
e	Bankruptcy	20	\$2,989,497	2.73%	3.37%
f	Foreclosure	16	\$2,365,230	2.18%	2.67%
g	Total Active Portfolio	733	\$88,580,793	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	359	\$14,376,162	86.51%	86.99%
b	DLQ (30-59)	10	\$423,841	2.41%	2.56%
c	DLQ (60-179)	18	\$596,346	4.34%	3.61%
d	DLQ (180+)	2	\$75,724	0.48%	0.46%
e	Bankruptcy	24	\$982,762	5.78%	5.95%
f	Foreclosure	2	\$71,275	0.48%	0.43%
g	Total Active Portfolio	415	\$16,526,109	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - District of Columbia

STATE: DISTRICT OF COLUMBIA

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

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

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - District of Columbia

STATE: DISTRICT OF COLUMBIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	15	\$758,165	88.24%	87.12%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$54,467	5.88%	6.26%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	1	\$57,572	5.88%	6.62%
g	Total Active Portfolio	17	\$870,203	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	11	\$337,307	91.67%	89.10%
b	DLQ (30-59)	1	\$41,269	8.33%	10.90%
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	12	\$378,576	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Florida

STATE: **FLORIDA**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	5	\$287,128	\$57,426	\$47,131	\$29,344	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	3	\$111,314	\$37,105	\$34,487	\$4,865	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: FLORIDA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	6,486	\$671,377,883	88.53%	86.50%
b	DLQ (30-59)	214	\$23,628,825	2.92%	3.04%
c	DLQ (60-179)	162	\$20,098,399	2.21%	2.59%
d	DLQ (180+)	103	\$11,475,837	1.41%	1.48%
e	Bankruptcy	132	\$17,397,372	1.80%	2.24%
f	Foreclosure	229	\$32,222,128	3.13%	4.15%
g	Total Active Portfolio	7,326	\$776,200,444	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,031	\$112,800,507	89.70%	88.21%
b	DLQ (30-59)	101	\$4,092,708	2.99%	3.20%
c	DLQ (60-179)	100	\$4,324,621	2.96%	3.38%
d	DLQ (180+)	19	\$837,248	0.56%	0.65%
e	Bankruptcy	125	\$5,688,424	3.70%	4.45%
f	Foreclosure	3	\$130,984	0.09%	0.10%
g	Total Active Portfolio	3,379	\$127,874,490	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Georgia

STATE: GEORGIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	4	\$119,290	\$29,822	\$25,001	\$22,424	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	6	\$151,288	\$25,215	\$16,153	\$20,774	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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HSBC Servicing Performance - Second Quarter 2016 - Georgia

STATE: GEORGIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,988	\$353,763,395	87.26%	86.22%
b	DLQ (30-59)	175	\$19,366,304	3.83%	4.72%
c	DLQ (60-179)	125	\$11,664,919	2.74%	2.84%
d	DLQ (180+)	78	\$7,274,144	1.71%	1.77%
e	Bankruptcy	172	\$14,191,780	3.76%	3.46%
f	Foreclosure	32	\$4,027,874	0.70%	0.98%
g	Total Active Portfolio	4,570	\$410,288,417	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,120	\$63,006,737	86.85%	87.60%
b	DLQ (30-59)	74	\$1,769,446	3.03%	2.46%
c	DLQ (60-179)	74	\$2,005,307	3.03%	2.79%
d	DLQ (180+)	13	\$514,319	0.53%	0.72%
e	Bankruptcy	160	\$4,628,303	6.55%	6.43%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	2,441	\$71,924,112	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Hawaii

STATE: HAWAII

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Hawaii

STATE: HAWAII

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	242	\$42,592,279	83.45%	81.07%
b	DLQ (30-59)	8	\$2,136,483	2.76%	4.07%
c	DLQ (60-179)	8	\$1,560,151	2.76%	2.97%
d	DLQ (180+)	14	\$2,155,533	4.83%	4.10%
e	Bankruptcy	4	\$1,235,097	1.38%	2.35%
f	Foreclosure	14	\$2,856,283	4.83%	5.44%
g	Total Active Portfolio	290	\$52,535,827	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	135	\$8,452,725	84.38%	80.81%
b	DLQ (30-59)	7	\$474,974	4.38%	4.54%
c	DLQ (60-179)	5	\$423,440	3.13%	4.05%
d	DLQ (180+)	6	\$495,904	3.75%	4.74%
e	Bankruptcy	4	\$385,922	2.50%	3.69%
f	Foreclosure	3	\$226,736	1.88%	2.17%
g	Total Active Portfolio	160	\$10,459,700	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Idaho

STATE: IDAHO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$13,261	\$13,261	\$13,261	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - Idaho

STATE: IDAHO

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	544	\$44,385,683	86.76%	85.92%
b	DLQ (30-59)	27	\$2,520,245	4.31%	4.88%
c	DLQ (60-179)	22	\$1,878,370	3.51%	3.64%
d	DLQ (180+)	18	\$1,468,232	2.87%	2.84%
e	Bankruptcy	6	\$603,787	0.96%	1.17%
f	Foreclosure	10	\$804,536	1.59%	1.56%
g	Total Active Portfolio	627	\$51,660,854	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	303	\$8,726,531	90.18%	88.01%
b	DLQ (30-59)	7	\$191,783	2.08%	1.93%
c	DLQ (60-179)	14	\$399,873	4.17%	4.03%
d	DLQ (180+)	4	\$108,927	1.19%	1.10%
e	Bankruptcy	7	\$314,404	2.08%	3.17%
f	Foreclosure	1	\$173,952	0.30%	1.75%
g	Total Active Portfolio	336	\$9,915,471	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Illinois

STATE: ILLINOIS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$94,972	\$47,486	\$47,486	\$24,026	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	3	\$102,250	\$34,083	\$15,912	\$34,781	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Second Quarter 2016 - Illinois

STATE: ILLINOIS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,536	\$318,054,126	86.67%	84.08%
b	DLQ (30-59)	153	\$17,602,729	3.75%	4.65%
c	DLQ (60-179)	124	\$13,103,562	3.04%	3.46%
d	DLQ (180+)	85	\$7,405,148	2.08%	1.96%
e	Bankruptcy	99	\$10,795,145	2.43%	2.85%
f	Foreclosure	83	\$11,328,946	2.03%	2.99%
g	Total Active Portfolio	4,080	\$378,289,656	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,833	\$58,783,007	87.45%	86.36%
b	DLQ (30-59)	71	\$2,376,975	3.39%	3.49%
c	DLQ (60-179)	68	\$2,285,835	3.24%	3.36%
d	DLQ (180+)	13	\$510,707	0.62%	0.75%
e	Bankruptcy	109	\$3,992,590	5.20%	5.87%
f	Foreclosure	2	\$114,658	0.10%	0.17%
g	Total Active Portfolio	2,096	\$68,063,771	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Indiana

STATE: INDIANA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$9,580	\$9,580	\$9,580	-	\$376	56.25%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$82,863	\$27,621	\$32,752	\$18,423	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$40,259	\$20,129	\$20,129	\$16,136	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
- Line item 4c)** Forbearance for Unemployed Borrowers represents forgiveness of payment arrearages on behalf of unemployed borrowers or traditional forbearance programs for unemployed borrowers to keep them in their homes until they can resume payments.
- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Second Quarter 2016 - Indiana

STATE: INDIANA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,311	\$328,192,982	86.50%	85.96%
b	DLQ (30-59)	232	\$18,266,603	4.65%	4.78%
c	DLQ (60-179)	142	\$10,574,434	2.85%	2.77%
d	DLQ (180+)	81	\$5,807,406	1.63%	1.52%
e	Bankruptcy	149	\$12,600,120	2.99%	3.30%
f	Foreclosure	69	\$6,371,235	1.38%	1.67%
g	Total Active Portfolio	4,984	\$381,812,781	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,428	\$34,536,241	87.77%	86.90%
b	DLQ (30-59)	68	\$1,724,035	4.18%	4.34%
c	DLQ (60-179)	45	\$1,163,593	2.77%	2.93%
d	DLQ (180+)	10	\$192,631	0.61%	0.48%
e	Bankruptcy	75	\$2,054,285	4.61%	5.17%
f	Foreclosure	1	\$69,743	0.06%	0.18%
g	Total Active Portfolio	1,627	\$39,740,528	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Iowa

STATE: IOWA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$10,384	\$10,384	\$10,384	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Iowa

STATE: IOWA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	643	\$46,454,389	90.06%	89.15%
b	DLQ (30-59)	26	\$2,302,303	3.64%	4.42%
c	DLQ (60-179)	20	\$1,541,687	2.80%	2.96%
d	DLQ (180+)	8	\$427,189	1.12%	0.82%
e	Bankruptcy	5	\$389,636	0.70%	0.75%
f	Foreclosure	12	\$991,526	1.68%	1.90%
g	Total Active Portfolio	714	\$52,106,729	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	339	\$8,454,831	90.16%	89.71%
b	DLQ (30-59)	17	\$367,721	4.52%	3.90%
c	DLQ (60-179)	11	\$378,721	2.93%	4.02%
d	DLQ (180+)	3	\$43,963	0.80%	0.47%
e	Bankruptcy	6	\$179,667	1.60%	1.91%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	376	\$9,424,903	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Kansas

STATE: KANSAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$23,470	\$23,470	\$23,470	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$24,379	\$24,379	\$24,379	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Second Quarter 2016 - Kansas

STATE: KANSAS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,316	\$92,973,069	86.30%	85.08%
b	DLQ (30-59)	62	\$4,816,632	4.07%	4.41%
c	DLQ (60-179)	54	\$3,901,029	3.54%	3.57%
d	DLQ (180+)	24	\$2,069,588	1.57%	1.89%
e	Bankruptcy	38	\$3,258,896	2.49%	2.98%
f	Foreclosure	31	\$2,257,337	2.03%	2.07%
g	Total Active Portfolio	1,525	\$109,276,552	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	457	\$11,372,522	88.74%	86.45%
b	DLQ (30-59)	14	\$369,012	2.72%	2.81%
c	DLQ (60-179)	13	\$375,794	2.52%	2.86%
d	DLQ (180+)	5	\$112,992	0.97%	0.86%
e	Bankruptcy	26	\$924,118	5.05%	7.03%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	515	\$13,154,438	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Kentucky

STATE: KENTUCKY

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$2,440	\$2,440	\$2,440	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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HSBC Servicing Performance - Second Quarter 2016 - Kentucky

STATE: KENTUCKY

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,937	\$147,423,167	86.43%	85.72%
b	DLQ (30-59)	88	\$7,136,208	3.93%	4.15%
c	DLQ (60-179)	72	\$4,996,112	3.21%	2.91%
d	DLQ (180+)	41	\$3,147,215	1.83%	1.83%
e	Bankruptcy	62	\$5,552,647	2.77%	3.23%
f	Foreclosure	41	\$3,718,788	1.83%	2.16%
g	Total Active Portfolio	2,241	\$171,974,137	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	600	\$15,327,132	87.85%	87.68%
b	DLQ (30-59)	22	\$649,126	3.22%	3.71%
c	DLQ (60-179)	18	\$408,582	2.64%	2.34%
d	DLQ (180+)	6	\$153,112	0.88%	0.88%
e	Bankruptcy	37	\$943,534	5.42%	5.40%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	683	\$17,481,486	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Louisiana

STATE: LOUISIANA

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Louisiana

STATE: LOUISIANA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,496	\$111,054,078	85.68%	85.85%
b	DLQ (30-59)	77	\$5,795,414	4.41%	4.48%
c	DLQ (60-179)	67	\$4,199,774	3.84%	3.25%
d	DLQ (180+)	16	\$1,145,508	0.92%	0.89%
e	Bankruptcy	67	\$5,176,560	3.84%	4.00%
f	Foreclosure	23	\$1,992,267	1.32%	1.54%
g	Total Active Portfolio	1,746	\$129,363,601	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	448	\$11,267,990	84.05%	83.64%
b	DLQ (30-59)	22	\$466,151	4.13%	3.46%
c	DLQ (60-179)	25	\$710,406	4.69%	5.27%
d	DLQ (180+)	7	\$167,015	1.31%	1.24%
e	Bankruptcy	30	\$829,091	5.63%	6.15%
f	Foreclosure	1	\$30,792	0.19%	0.23%
g	Total Active Portfolio	533	\$13,471,446	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Maine

STATE: **MAINE**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$3,393	\$3,393	\$3,393	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - Maine

STATE: MAINE

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	508	\$49,960,634	84.53%	82.59%
b	DLQ (30-59)	33	\$3,729,029	5.49%	6.16%
c	DLQ (60-179)	20	\$1,932,240	3.33%	3.19%
d	DLQ (180+)	13	\$1,415,902	2.16%	2.34%
e	Bankruptcy	6	\$598,757	1.00%	0.99%
f	Foreclosure	21	\$2,855,313	3.49%	4.72%
g	Total Active Portfolio	601	\$60,491,874	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	245	\$7,956,238	87.50%	85.01%
b	DLQ (30-59)	11	\$387,578	3.93%	4.14%
c	DLQ (60-179)	10	\$396,326	3.57%	4.23%
d	DLQ (180+)	2	\$44,027	0.71%	0.47%
e	Bankruptcy	12	\$574,916	4.29%	6.14%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	280	\$9,359,086	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Maryland

STATE: MARYLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$108,562	\$36,187	\$31,812	\$17,254	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	3	\$158,785	\$52,928	\$55,120	\$4,664	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: MARYLAND

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,309	\$339,322,161	85.87%	84.40%
b	DLQ (30-59)	138	\$21,824,145	5.13%	5.43%
c	DLQ (60-179)	112	\$17,619,108	4.17%	4.38%
d	DLQ (180+)	54	\$9,788,748	2.01%	2.43%
e	Bankruptcy	32	\$5,234,969	1.19%	1.30%
f	Foreclosure	44	\$8,258,834	1.64%	2.05%
g	Total Active Portfolio	2,689	\$402,047,966	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,291	\$56,939,951	86.76%	85.75%
b	DLQ (30-59)	67	\$2,959,820	4.50%	4.46%
c	DLQ (60-179)	60	\$2,652,246	4.03%	3.99%
d	DLQ (180+)	22	\$943,865	1.48%	1.42%
e	Bankruptcy	43	\$2,542,437	2.89%	3.83%
f	Foreclosure	5	\$361,393	0.34%	0.54%
g	Total Active Portfolio	1,488	\$66,399,711	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Massachusetts

STATE: MASSACHUSETTS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$103,762	\$103,762	\$103,762	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: MASSACHUSETTS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,343	\$208,500,711	86.26%	84.30%
b	DLQ (30-59)	74	\$13,336,814	4.75%	5.39%
c	DLQ (60-179)	40	\$7,166,340	2.57%	2.90%
d	DLQ (180+)	43	\$7,238,497	2.76%	2.93%
e	Bankruptcy	32	\$6,588,036	2.06%	2.66%
f	Foreclosure	25	\$4,515,483	1.61%	1.83%
g	Total Active Portfolio	1,557	\$247,345,883	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,192	\$53,320,544	88.76%	88.02%
b	DLQ (30-59)	49	\$2,254,671	3.65%	3.72%
c	DLQ (60-179)	54	\$2,539,987	4.02%	4.19%
d	DLQ (180+)	10	\$479,218	0.74%	0.79%
e	Bankruptcy	37	\$1,811,455	2.76%	2.99%
f	Foreclosure	1	\$172,994	0.07%	0.29%
g	Total Active Portfolio	1,343	\$60,578,869	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Michigan

STATE: MICHIGAN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	4	\$251,887	\$62,972	\$52,680	\$22,171	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	3	\$249,233	\$83,078	\$88,152	\$33,014	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Michigan

STATE: MICHIGAN

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,615	\$328,984,049	87.21%	87.06%
b	DLQ (30-59)	177	\$17,307,061	4.27%	4.58%
c	DLQ (60-179)	148	\$12,245,074	3.57%	3.24%
d	DLQ (180+)	87	\$7,460,685	2.10%	1.97%
e	Bankruptcy	106	\$10,788,045	2.56%	2.85%
f	Foreclosure	12	\$1,103,806	0.29%	0.29%
g	Total Active Portfolio	4,145	\$377,888,721	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,041	\$57,062,449	87.78%	86.85%
b	DLQ (30-59)	77	\$2,190,936	3.31%	3.33%
c	DLQ (60-179)	65	\$1,786,479	2.80%	2.72%
d	DLQ (180+)	12	\$302,660	0.52%	0.46%
e	Bankruptcy	130	\$4,356,793	5.59%	6.63%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	2,325	\$65,699,316	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Minnesota

STATE: MINNESOTA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$163,153	\$54,384	\$64,529	\$32,904	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Minnesota

STATE: MINNESOTA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,205	\$170,924,336	88.73%	88.25%
b	DLQ (30-59)	48	\$6,710,430	3.53%	3.46%
c	DLQ (60-179)	35	\$5,402,826	2.58%	2.79%
d	DLQ (180+)	23	\$3,368,624	1.69%	1.74%
e	Bankruptcy	32	\$5,006,131	2.36%	2.58%
f	Foreclosure	15	\$2,280,063	1.10%	1.18%
g	Total Active Portfolio	1,358	\$193,692,410	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	812	\$30,754,056	91.03%	90.44%
b	DLQ (30-59)	24	\$974,220	2.69%	2.87%
c	DLQ (60-179)	21	\$1,037,518	2.35%	3.05%
d	DLQ (180+)	5	\$134,282	0.56%	0.39%
e	Bankruptcy	29	\$1,048,289	3.25%	3.08%
f	Foreclosure	1	\$55,392	0.11%	0.16%
g	Total Active Portfolio	892	\$34,003,757	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Mississippi

STATE: MISSISSIPPI

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

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

NOTES:

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

DEFINITIONS:

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

STATE: MISSISSIPPI

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	594	\$38,244,111	86.09%	85.42%
b	DLQ (30-59)	46	\$3,020,140	6.67%	6.75%
c	DLQ (60-179)	15	\$858,911	2.17%	1.92%
d	DLQ (180+)	17	\$1,353,952	2.46%	3.02%
e	Bankruptcy	12	\$851,780	1.74%	1.90%
f	Foreclosure	6	\$443,894	0.87%	0.99%
g	Total Active Portfolio	690	\$44,772,787	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	150	\$3,526,765	83.33%	83.02%
b	DLQ (30-59)	11	\$208,887	6.11%	4.92%
c	DLQ (60-179)	9	\$178,618	5.00%	4.20%
d	DLQ (180+)	1	\$8,743	0.56%	0.21%
e	Bankruptcy	9	\$325,000	5.00%	7.65%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	180	\$4,248,013	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Missouri

STATE: MISSOURI

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$68,445	\$68,445	\$68,445	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$55,267	\$55,267	\$55,267	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: MISSOURI

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,046	\$242,842,881	87.81%	86.98%
b	DLQ (30-59)	137	\$11,497,997	3.95%	4.12%
c	DLQ (60-179)	128	\$10,745,025	3.69%	3.85%
d	DLQ (180+)	62	\$5,422,834	1.79%	1.94%
e	Bankruptcy	84	\$7,391,125	2.42%	2.65%
f	Foreclosure	12	\$1,285,665	0.35%	0.46%
g	Total Active Portfolio	3,469	\$279,185,527	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,181	\$29,357,729	89.00%	87.96%
b	DLQ (30-59)	49	\$1,224,841	3.69%	3.67%
c	DLQ (60-179)	46	\$1,268,986	3.47%	3.80%
d	DLQ (180+)	6	\$153,876	0.45%	0.46%
e	Bankruptcy	45	\$1,369,650	3.39%	4.10%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,327	\$33,375,082	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Montana

STATE: MONTANA

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Montana

STATE: MONTANA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	237	\$21,327,260	87.45%	88.07%
b	DLQ (30-59)	13	\$1,218,806	4.80%	5.03%
c	DLQ (60-179)	7	\$592,211	2.58%	2.45%
d	DLQ (180+)	5	\$228,360	1.85%	0.94%
e	Bankruptcy	5	\$513,912	1.85%	2.12%
f	Foreclosure	4	\$334,766	1.48%	1.38%
g	Total Active Portfolio	271	\$24,215,315	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	139	\$4,453,437	92.05%	89.18%
b	DLQ (30-59)	3	\$171,303	1.99%	3.43%
c	DLQ (60-179)	5	\$206,110	3.31%	4.13%
d	DLQ (180+)	1	\$89,068	0.66%	1.78%
e	Bankruptcy	3	\$74,085	1.99%	1.48%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	151	\$4,994,004	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Nebraska

STATE: NEBRASKA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$30,254	\$30,254	\$30,254	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
- Line item 1b)** Trials Started represents all first lien mortgages for which the first payment in a trial modification was made. Trial may have been Offered/Approved in current or prior quarter.
- Line item 1c)** Completed 1st Lien Modification Forgiveness represents finalized first lien principal reduction permanent modifications (including converted trial modifications).
- Line item 1d)** Completed Forgiveness of pre 7/1/2013 Forbearance represents forgiveness of deferred principal from pre-settlement permanent modification of first lien mortgages. This line is distinct from Completed 1st Lien Modification Forgiveness line item.
- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
- Line item 2b)** Completed 2nd Lien Extinguishments represents finalized second lien mortgage extinguishments (forgiveness of the entire balance and release of lien).
- Line item 3a)** Short Sales Completed/Deficiency Forgiven represents the forgiveness of first or second lien mortgage remaining balances to facilitate short sale transactions.
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- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
- Line item 4b)** Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien represents payments to unrelated second lien holders for release of second lien mortgages in connection with short sale or deeds-in-lieu transactions.
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- Line item 4d)** Deficiency Waivers represents waiver of valid claims on borrower deficiency balances on first or second lien mortgages.
- Line item 4e)** Forgiveness of Principal Associated with a Property When No Foreclosure represents forgiveness of principal associated with a property in connection with a decision not to pursue foreclosure.
- Line item 4f)** Cash Costs Paid by Servicer for Demolition of Property represents payments to demolish properties to prevent blight.
- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Second Quarter 2016 - Nebraska

STATE: NEBRASKA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	694	\$53,061,716	89.78%	89.15%
b	DLQ (30-59)	25	\$2,050,093	3.23%	3.44%
c	DLQ (60-179)	21	\$2,015,771	2.72%	3.39%
d	DLQ (180+)	6	\$201,113	0.78%	0.34%
e	Bankruptcy	21	\$1,661,201	2.72%	2.79%
f	Foreclosure	6	\$528,475	0.78%	0.89%
g	Total Active Portfolio	773	\$59,518,368	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	290	\$7,092,614	89.51%	90.15%
b	DLQ (30-59)	13	\$220,973	4.01%	2.81%
c	DLQ (60-179)	8	\$170,480	2.47%	2.17%
d	DLQ (180+)	1	\$100,229	0.31%	1.27%
e	Bankruptcy	12	\$283,656	3.70%	3.61%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	324	\$7,867,952	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Nevada

STATE: NEVADA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$226,262	\$75,421	\$77,449	\$39,793	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: NEVADA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	479	\$67,525,986	86.46%	84.24%
b	DLQ (30-59)	10	\$1,885,551	1.81%	2.35%
c	DLQ (60-179)	9	\$1,312,039	1.62%	1.64%
d	DLQ (180+)	20	\$3,369,814	3.61%	4.20%
e	Bankruptcy	17	\$3,190,686	3.07%	3.98%
f	Foreclosure	19	\$2,878,350	3.43%	3.59%
g	Total Active Portfolio	554	\$80,162,426	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	322	\$14,451,581	87.03%	85.36%
b	DLQ (30-59)	9	\$550,363	2.43%	3.25%
c	DLQ (60-179)	13	\$503,085	3.51%	2.97%
d	DLQ (180+)	1	\$31,258	0.27%	0.18%
e	Bankruptcy	25	\$1,394,684	6.76%	8.24%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	370	\$16,930,972	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - New Hampshire

STATE: NEW HAMPSHIRE

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$65,239	\$65,239	\$65,239	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: NEW HAMPSHIRE

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	668	\$91,491,224	87.78%	86.33%
b	DLQ (30-59)	30	\$4,491,702	3.94%	4.24%
c	DLQ (60-179)	23	\$3,833,845	3.02%	3.62%
d	DLQ (180+)	14	\$1,856,221	1.84%	1.75%
e	Bankruptcy	12	\$1,817,901	1.58%	1.72%
f	Foreclosure	14	\$2,487,513	1.84%	2.35%
g	Total Active Portfolio	761	\$105,978,406	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	488	\$18,024,283	88.41%	87.41%
b	DLQ (30-59)	23	\$831,355	4.17%	4.03%
c	DLQ (60-179)	14	\$621,781	2.54%	3.02%
d	DLQ (180+)	8	\$202,589	1.45%	0.98%
e	Bankruptcy	19	\$939,880	3.44%	4.56%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	552	\$20,619,888	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - New Jersey

STATE: **NEW JERSEY**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$11,113	\$11,113	\$11,113	-	\$102	10.10%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - New Jersey

STATE: NEW JERSEY

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,929	\$266,692,592	81.19%	78.18%
b	DLQ (30-59)	106	\$18,819,837	4.46%	5.52%
c	DLQ (60-179)	83	\$13,484,151	3.49%	3.95%
d	DLQ (180+)	52	\$5,995,099	2.19%	1.76%
e	Bankruptcy	70	\$10,702,374	2.95%	3.14%
f	Foreclosure	136	\$25,434,975	5.72%	7.46%
g	Total Active Portfolio	2,376	\$341,129,029	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,228	\$50,288,870	85.46%	83.08%
b	DLQ (30-59)	52	\$2,588,105	3.62%	4.28%
c	DLQ (60-179)	71	\$2,919,349	4.94%	4.82%
d	DLQ (180+)	12	\$767,798	0.84%	1.27%
e	Bankruptcy	67	\$3,373,162	4.66%	5.57%
f	Foreclosure	7	\$595,792	0.49%	0.98%
g	Total Active Portfolio	1,437	\$60,533,075	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - New Mexico

STATE: **NEW MEXICO**

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - New Mexico

STATE: NEW MEXICO

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	764	\$65,263,971	86.52%	85.03%
b	DLQ (30-59)	49	\$4,431,505	5.55%	5.77%
c	DLQ (60-179)	33	\$2,875,574	3.74%	3.75%
d	DLQ (180+)	9	\$743,906	1.02%	0.97%
e	Bankruptcy	8	\$986,889	0.91%	1.29%
f	Foreclosure	20	\$2,450,966	2.27%	3.19%
g	Total Active Portfolio	883	\$76,752,812	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	271	\$9,031,992	90.64%	90.11%
b	DLQ (30-59)	12	\$469,160	4.01%	4.68%
c	DLQ (60-179)	10	\$266,661	3.34%	2.66%
d	DLQ (180+)	3	\$132,978	1.00%	1.33%
e	Bankruptcy	3	\$122,004	1.00%	1.22%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	299	\$10,022,795	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - New York

STATE: **NEW YORK**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$105,744	\$105,744	\$105,744	-	\$510	23.88%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$102,161	\$34,054	\$48,401	\$23,695	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$4,843	\$4,843	\$4,843	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

- Line item 4a)** Enhanced Borrower Transitional Funds Paid by Servicer represents transitional funds in an amount greater than \$1,500 provided to homeowners to facilitate completion of short sales or deeds in lieu of foreclosure.
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- Line item 4g)** REO Properties Donated represents properties owned by Servicers/investors that are donated to municipalities, nonprofits, disabled servicemembers, or families of deceased servicemembers.

HSBC Servicing Performance - Second Quarter 2016 - New York

STATE: NEW YORK

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,847	\$730,485,995	84.11%	79.83%
b	DLQ (30-59)	350	\$34,667,227	3.75%	3.79%
c	DLQ (60-179)	267	\$29,227,324	2.86%	3.19%
d	DLQ (180+)	290	\$30,612,259	3.11%	3.35%
e	Bankruptcy	144	\$13,997,612	1.54%	1.53%
f	Foreclosure	432	\$76,010,899	4.63%	8.31%
g	Total Active Portfolio	9,330	\$915,001,317	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,424	\$129,598,465	88.13%	87.76%
b	DLQ (30-59)	154	\$5,028,475	3.96%	3.41%
c	DLQ (60-179)	159	\$5,927,039	4.09%	4.01%
d	DLQ (180+)	28	\$1,089,476	0.72%	0.74%
e	Bankruptcy	103	\$4,485,222	2.65%	3.04%
f	Foreclosure	17	\$1,542,447	0.44%	1.04%
g	Total Active Portfolio	3,885	\$147,671,123	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - North Carolina

STATE: NORTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	3	\$36,258	\$12,086	\$14,219	\$4,578	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$11,763	\$5,881	\$5,881	\$1,034	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: NORTH CAROLINA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,428	\$344,237,899	85.98%	85.61%
b	DLQ (30-59)	258	\$19,826,147	5.01%	4.93%
c	DLQ (60-179)	178	\$14,360,811	3.46%	3.57%
d	DLQ (180+)	94	\$6,429,248	1.83%	1.60%
e	Bankruptcy	120	\$10,230,934	2.33%	2.54%
f	Foreclosure	72	\$6,991,835	1.40%	1.74%
g	Total Active Portfolio	5,150	\$402,076,875	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,816	\$49,891,126	86.52%	86.20%
b	DLQ (30-59)	73	\$2,185,296	3.48%	3.78%
c	DLQ (60-179)	88	\$2,503,279	4.19%	4.33%
d	DLQ (180+)	21	\$453,400	1.00%	0.78%
e	Bankruptcy	99	\$2,741,989	4.72%	4.74%
f	Foreclosure	2	\$101,501	0.10%	0.18%
g	Total Active Portfolio	2,099	\$57,876,591	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - North Dakota

STATE: NORTH DAKOTA

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

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

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - North Dakota

STATE: NORTH DAKOTA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	19	\$1,760,924	100.00%	100.00%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	-	-	-	-
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	19	\$1,760,924	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	18	\$488,876	94.74%	96.76%
b	DLQ (30-59)	-	-	-	-
c	DLQ (60-179)	1	\$16,391	5.26%	3.24%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	19	\$505,268	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Ohio

STATE: OHIO

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	15	\$617,426	\$41,162	\$47,369	\$21,280	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	5	\$214,269	\$42,854	\$35,595	\$17,827	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - Ohio

STATE: OHIO

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,728	\$624,455,861	86.23%	86.00%
b	DLQ (30-59)	365	\$29,694,792	4.07%	4.09%
c	DLQ (60-179)	311	\$23,848,967	3.47%	3.28%
d	DLQ (180+)	182	\$12,261,919	2.03%	1.69%
e	Bankruptcy	241	\$22,403,381	2.69%	3.09%
f	Foreclosure	135	\$13,444,732	1.51%	1.85%
g	Total Active Portfolio	8,962	\$726,109,651	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	3,296	\$76,425,759	88.39%	88.17%
b	DLQ (30-59)	105	\$2,507,343	2.82%	2.89%
c	DLQ (60-179)	104	\$2,285,731	2.79%	2.64%
d	DLQ (180+)	30	\$766,923	0.80%	0.88%
e	Bankruptcy	194	\$4,691,492	5.20%	5.41%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	3,729	\$86,677,248	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Oregon

STATE: OREGON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$36,731	\$18,365	\$18,365	\$9,523	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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HSBC Servicing Performance - Second Quarter 2016 - Oregon

STATE: OREGON

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	913	\$108,221,946	86.38%	84.32%
b	DLQ (30-59)	27	\$3,638,628	2.55%	2.84%
c	DLQ (60-179)	25	\$2,844,486	2.37%	2.22%
d	DLQ (180+)	19	\$2,331,200	1.80%	1.82%
e	Bankruptcy	29	\$4,173,386	2.74%	3.25%
f	Foreclosure	44	\$7,131,166	4.16%	5.56%
g	Total Active Portfolio	1,057	\$128,340,812	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	686	\$28,403,980	88.40%	88.06%
b	DLQ (30-59)	19	\$643,794	2.45%	2.00%
c	DLQ (60-179)	27	\$1,117,395	3.48%	3.46%
d	DLQ (180+)	7	\$246,980	0.90%	0.77%
e	Bankruptcy	35	\$1,712,879	4.51%	5.31%
f	Foreclosure	2	\$131,844	0.26%	0.41%
g	Total Active Portfolio	776	\$32,256,871	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Pennsylvania

STATE: PENNSYLVANIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	7	\$304,152	\$43,450	\$26,679	\$37,616	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$123,889	\$61,944	\$61,944	\$53,959	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: PENNSYLVANIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	8,498	\$660,162,123	85.29%	83.88%
b	DLQ (30-59)	463	\$37,374,112	4.65%	4.75%
c	DLQ (60-179)	330	\$26,812,624	3.31%	3.41%
d	DLQ (180+)	245	\$18,563,729	2.46%	2.36%
e	Bankruptcy	165	\$15,214,413	1.66%	1.93%
f	Foreclosure	263	\$28,896,471	2.64%	3.67%
g	Total Active Portfolio	9,964	\$787,023,473	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,797	\$83,946,516	87.79%	87.23%
b	DLQ (30-59)	114	\$3,753,725	3.58%	3.90%
c	DLQ (60-179)	132	\$3,559,145	4.14%	3.70%
d	DLQ (180+)	29	\$744,580	0.91%	0.77%
e	Bankruptcy	106	\$3,742,793	3.33%	3.89%
f	Foreclosure	8	\$483,633	0.25%	0.50%
g	Total Active Portfolio	3,186	\$96,230,392	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Rhode Island

STATE: RHODE ISLAND

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$42,295	\$42,295	\$42,295	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Rhode Island

STATE: RHODE ISLAND

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	235	\$33,560,604	83.33%	78.37%
b	DLQ (30-59)	7	\$1,481,578	2.48%	3.46%
c	DLQ (60-179)	9	\$1,741,234	3.19%	4.07%
d	DLQ (180+)	17	\$3,692,596	6.03%	8.62%
e	Bankruptcy	5	\$793,826	1.77%	1.85%
f	Foreclosure	9	\$1,552,794	3.19%	3.63%
g	Total Active Portfolio	282	\$42,822,633	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	175	\$7,342,230	89.29%	91.21%
b	DLQ (30-59)	5	\$127,197	2.55%	1.58%
c	DLQ (60-179)	11	\$350,818	5.61%	4.36%
d	DLQ (180+)	1	\$18,607	0.51%	0.23%
e	Bankruptcy	4	\$211,021	2.04%	2.62%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	196	\$8,049,875	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - South Carolina

STATE: SOUTH CAROLINA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$64,837	\$64,837	\$64,837	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - South Carolina

STATE: SOUTH CAROLINA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,375	\$177,876,478	87.12%	85.34%
b	DLQ (30-59)	119	\$9,609,151	4.37%	4.61%
c	DLQ (60-179)	87	\$7,317,922	3.19%	3.51%
d	DLQ (180+)	46	\$3,023,193	1.69%	1.45%
e	Bankruptcy	49	\$3,879,147	1.80%	1.86%
f	Foreclosure	50	\$6,738,229	1.83%	3.23%
g	Total Active Portfolio	2,726	\$208,444,119	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	770	\$19,605,142	89.22%	90.20%
b	DLQ (30-59)	23	\$475,006	2.67%	2.19%
c	DLQ (60-179)	37	\$879,034	4.29%	4.04%
d	DLQ (180+)	5	\$116,182	0.58%	0.53%
e	Bankruptcy	27	\$620,219	3.13%	2.85%
f	Foreclosure	1	\$38,836	0.12%	0.18%
g	Total Active Portfolio	863	\$21,734,418	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - South Dakota

STATE: **SOUTH DAKOTA**

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

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

NOTES:

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

DEFINITIONS:

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

STATE: SOUTH DAKOTA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	179	\$13,593,835	92.27%	90.89%
b	DLQ (30-59)	5	\$365,391	2.58%	2.44%
c	DLQ (60-179)	5	\$543,085	2.58%	3.63%
d	DLQ (180+)	3	\$273,537	1.55%	1.83%
e	Bankruptcy	1	\$143,364	0.52%	0.96%
f	Foreclosure	1	\$36,379	0.52%	0.24%
g	Total Active Portfolio	194	\$14,955,592	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	77	\$1,736,603	88.51%	86.47%
b	DLQ (30-59)	4	\$106,094	4.60%	5.28%
c	DLQ (60-179)	2	\$33,114	2.30%	1.65%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	4	\$132,410	4.60%	6.59%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	87	\$2,008,221	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Tennessee

STATE: TENNESSEE

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$29,585	\$29,585	\$29,585	-	\$142	10.00%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$47,869	\$47,869	\$47,869	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: **TENNESSEE**

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,877	\$229,979,105	86.63%	86.54%
b	DLQ (30-59)	125	\$11,085,969	3.76%	4.17%
c	DLQ (60-179)	110	\$9,041,468	3.31%	3.40%
d	DLQ (180+)	47	\$3,789,050	1.42%	1.43%
e	Bankruptcy	145	\$10,559,258	4.37%	3.97%
f	Foreclosure	17	\$1,294,604	0.51%	0.49%
g	Total Active Portfolio	3,321	\$265,749,454	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,005	\$20,959,132	85.46%	85.80%
b	DLQ (30-59)	32	\$675,754	2.72%	2.77%
c	DLQ (60-179)	43	\$855,788	3.66%	3.50%
d	DLQ (180+)	11	\$194,135	0.94%	0.79%
e	Bankruptcy	85	\$1,744,270	7.23%	7.14%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,176	\$24,429,079	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Texas

STATE: TEXAS

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$29,911	\$29,911	\$29,911	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	1	\$14,299	\$14,299	\$14,299	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Texas

STATE: TEXAS

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	7,545	\$376,961,138	87.57%	87.68%
b	DLQ (30-59)	370	\$18,427,160	4.29%	4.29%
c	DLQ (60-179)	287	\$13,511,631	3.33%	3.14%
d	DLQ (180+)	153	\$5,862,295	1.78%	1.36%
e	Bankruptcy	146	\$8,019,223	1.69%	1.87%
f	Foreclosure	115	\$7,168,972	1.33%	1.67%
g	Total Active Portfolio	8,616	\$429,950,420	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	2,427	\$47,964,420	90.36%	90.04%
b	DLQ (30-59)	83	\$1,679,042	3.09%	3.15%
c	DLQ (60-179)	72	\$1,353,318	2.68%	2.54%
d	DLQ (180+)	8	\$232,679	0.30%	0.44%
e	Bankruptcy	96	\$2,042,590	3.57%	3.83%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	2,686	\$53,272,047	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Utah

STATE: **UTAH**

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	2	\$72,518	\$36,259	\$36,259	\$15,177	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - Utah

STATE: UTAH

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	388	\$48,077,027	86.61%	86.34%
b	DLQ (30-59)	23	\$2,668,262	5.13%	4.79%
c	DLQ (60-179)	14	\$2,019,285	3.13%	3.63%
d	DLQ (180+)	6	\$516,853	1.34%	0.93%
e	Bankruptcy	14	\$1,911,047	3.13%	3.43%
f	Foreclosure	3	\$489,355	0.67%	0.88%
g	Total Active Portfolio	448	\$55,681,830	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	374	\$12,828,632	87.38%	83.95%
b	DLQ (30-59)	13	\$680,548	3.04%	4.45%
c	DLQ (60-179)	16	\$579,214	3.74%	3.79%
d	DLQ (180+)	4	\$218,393	0.93%	1.43%
e	Bankruptcy	21	\$974,809	4.91%	6.38%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	428	\$15,281,596	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Vermont

STATE: VERMONT

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

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

NOTES:

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

DEFINITIONS:

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

STATE: VERMONT

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	122	\$11,647,674	79.74%	75.54%
b	DLQ (30-59)	9	\$1,283,951	5.88%	8.33%
c	DLQ (60-179)	5	\$607,290	3.27%	3.94%
d	DLQ (180+)	4	\$210,744	2.61%	1.37%
e	Bankruptcy	3	\$474,146	1.96%	3.08%
f	Foreclosure	10	\$1,194,784	6.54%	7.75%
g	Total Active Portfolio	153	\$15,418,590	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	51	\$1,268,496	91.07%	85.79%
b	DLQ (30-59)	2	\$74,431	3.57%	5.03%
c	DLQ (60-179)	3	\$135,712	5.36%	9.18%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	-	-	-	-
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	56	\$1,478,640	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Virginia

STATE: VIRGINIA

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$34,197	\$34,197	\$34,197	-	\$408	17.31%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	6	\$395,992	\$65,999	\$61,411	\$40,906	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	4	\$128,388	\$32,097	\$31,232	\$9,929	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

- 1) All line items in Template 2a represent cumulative Consumer Relief creditable activity reported for the current quarter.
- 2) Any differences in adding are due to rounding.
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DEFINITIONS:

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HSBC Servicing Performance - Second Quarter 2016 - Virginia

STATE: VIRGINIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	4,408	\$530,003,898	86.74%	86.35%
b	DLQ (30-59)	233	\$26,439,421	4.58%	4.31%
c	DLQ (60-179)	178	\$22,600,342	3.50%	3.68%
d	DLQ (180+)	87	\$12,226,860	1.71%	1.99%
e	Bankruptcy	151	\$18,919,259	2.97%	3.08%
f	Foreclosure	25	\$3,562,271	0.49%	0.58%
g	Total Active Portfolio	5,082	\$613,752,051	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,544	\$64,040,727	87.43%	87.65%
b	DLQ (30-59)	63	\$2,435,556	3.57%	3.33%
c	DLQ (60-179)	62	\$2,374,086	3.51%	3.25%
d	DLQ (180+)	17	\$686,833	0.96%	0.94%
e	Bankruptcy	80	\$3,526,725	4.53%	4.83%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	1,766	\$73,063,927	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Washington

STATE: WASHINGTON

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	-	-	-	-	-	-	-
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	1	\$25,800	\$25,800	\$25,800	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	-	-	-	-	-	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

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

HSBC Servicing Performance - Second Quarter 2016 - Washington

STATE: WASHINGTON

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,853	\$227,584,597	86.95%	86.44%
b	DLQ (30-59)	60	\$7,730,546	2.82%	2.94%
c	DLQ (60-179)	46	\$5,819,492	2.16%	2.21%
d	DLQ (180+)	50	\$5,624,143	2.35%	2.14%
e	Bankruptcy	49	\$6,947,866	2.30%	2.64%
f	Foreclosure	73	\$9,574,772	3.43%	3.64%
g	Total Active Portfolio	2,131	\$263,281,417	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,291	\$52,084,012	89.59%	88.69%
b	DLQ (30-59)	32	\$1,224,405	2.22%	2.08%
c	DLQ (60-179)	49	\$1,972,199	3.40%	3.36%
d	DLQ (180+)	12	\$644,967	0.83%	1.10%
e	Bankruptcy	51	\$2,368,305	3.54%	4.03%
f	Foreclosure	6	\$432,365	0.42%	0.74%
g	Total Active Portfolio	1,441	\$58,726,254	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - West Virginia

STATE: WEST VIRGINIA

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

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

NOTES:

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

DEFINITIONS:

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

HSBC Servicing Performance - Second Quarter 2016 - West Virginia

STATE: WEST VIRGINIA

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	948	\$57,945,873	84.72%	81.85%
b	DLQ (30-59)	67	\$5,437,325	5.99%	7.68%
c	DLQ (60-179)	48	\$3,200,610	4.29%	4.52%
d	DLQ (180+)	24	\$1,361,911	2.14%	1.92%
e	Bankruptcy	23	\$2,136,941	2.06%	3.02%
f	Foreclosure	9	\$712,905	0.80%	1.01%
g	Total Active Portfolio	1,119	\$70,795,565	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	160	\$4,335,504	90.91%	91.71%
b	DLQ (30-59)	4	\$82,066	2.27%	1.74%
c	DLQ (60-179)	2	\$20,718	1.14%	0.44%
d	DLQ (180+)	5	\$120,273	2.84%	2.54%
e	Bankruptcy	5	\$169,101	2.84%	3.58%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	176	\$4,727,662	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Wisconsin

STATE: WISCONSIN

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

1	1st Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Trials Offered/Approved ¹	-	-	-	-	-	-	-
B	Trials Started ²	-	-	-	-	-	-	-
C	Completed 1st Lien Modification Forgiveness ³	1	\$36,238	\$36,238	\$36,238	-	\$238	21.30%
D	Completed Forgiveness of pre 7/1/2013 Forbearance ⁴	-	-	-	-	-	-	-
2	2nd Lien Modifications	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Completed 2nd Lien Modification Forgiveness ⁵	-	-	-	-	-	-	-
B	Completed 2nd Lien Extinguishments ⁶	-	-	-	-	-	-	-
3	Short Sales/Deeds in Lieu	# of Borrowers	Aggregate Amount of Relief	Avg Amount of Relief	Median Amount of Relief	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Short Sales Completed/Deficiency Forgiven ⁷	-	-	-	-	-	-	-
B	Deeds in Lieu Completed/Deficiency Forgiven ⁸	2	\$24,402	\$12,201	\$12,201	\$6,515	-	-
4	Other Programs	# of Borrowers	Aggregate Amount of Relief/Benefit	Avg Amount of Relief/Benefit	Median Amount of Relief/Benefit	Standard Deviation	Avg Mo Pmt Change Excl Escrow (\$)	Avg Mo Pmt Change Excl Escrow (%)
A	Enhanced Borrower Transitional Funds Paid by Servicer (excess of \$1,500) ⁹	-	-	-	-	-	-	-
B	Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien ¹⁰	-	-	-	-	-	-	-
C	Forbearance for Unemployed Borrowers ¹¹	-	-	-	-	-	-	-
D	Deficiency Waivers ¹²	-	-	-	-	-	-	-
E	Forgiveness of Principal Associated with a Property When No Foreclosure ¹³	-	-	-	-	-	-	-
F	Cash Costs Paid by Servicer for Demolition of Property ¹⁴	-	-	-	-	-	-	-
G	REO Properties Donated ¹⁵	-	-	-	-	-	-	-

NOTES:

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

DEFINITIONS:

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

STATE: WISCONSIN

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	1,196	\$119,204,465	86.23%	85.96%
b	DLQ (30-59)	48	\$4,801,570	3.46%	3.46%
c	DLQ (60-179)	50	\$4,958,248	3.60%	3.58%
d	DLQ (180+)	21	\$1,738,971	1.51%	1.25%
e	Bankruptcy	46	\$4,964,750	3.32%	3.58%
f	Foreclosure	26	\$3,004,935	1.87%	2.17%
g	Total Active Portfolio	1,387	\$138,672,939	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	925	\$29,521,012	88.69%	88.20%
b	DLQ (30-59)	33	\$1,054,024	3.16%	3.15%
c	DLQ (60-179)	25	\$972,523	2.40%	2.91%
d	DLQ (180+)	4	\$109,738	0.38%	0.33%
e	Bankruptcy	54	\$1,720,481	5.18%	5.14%
f	Foreclosure	2	\$93,075	0.19%	0.28%
g	Total Active Portfolio	1,043	\$33,470,853	100.00%	100.00%

NOTES:

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

HSBC Consumer Relief - Second Quarter 2016 - Wyoming

STATE: WYOMING

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

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

NOTES:

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

DEFINITIONS:

- Line item 1a)** Trials Offered/Approved represents all first lien mortgages where firm modifications offers were made to the borrowers.
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- Line item 2a)** Completed 1st Lien Modification Forgiveness represents finalized second lien principal reduction permanent modifications.
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HSBC Servicing Performance - Second Quarter 2016 - Wyoming

STATE: WYOMING

Template 1: Servicing Performance - Second Quarter 2016

1a	1st Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	146	\$13,805,389	87.43%	85.79%
b	DLQ (30-59)	7	\$762,559	4.19%	4.74%
c	DLQ (60-179)	9	\$973,809	5.39%	6.05%
d	DLQ (180+)	2	\$273,520	1.20%	1.70%
e	Bankruptcy	1	\$77,997	0.60%	0.48%
f	Foreclosure	2	\$198,554	1.20%	1.23%
g	Total Active Portfolio	167	\$16,091,826	100.00%	100.00%
1b	2nd Lien Portfolio	Number of Loans	Aggregate UPB	% by Number of Loans	% by UPB
a	Current (0-29)	75	\$2,485,398	84.27%	82.04%
b	DLQ (30-59)	3	\$89,515	3.37%	2.95%
c	DLQ (60-179)	8	\$269,659	8.99%	8.90%
d	DLQ (180+)	-	-	-	-
e	Bankruptcy	3	\$184,891	3.37%	6.10%
f	Foreclosure	-	-	-	-
g	Total Active Portfolio	89	\$3,029,463	100.00%	100.00%

NOTES:

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