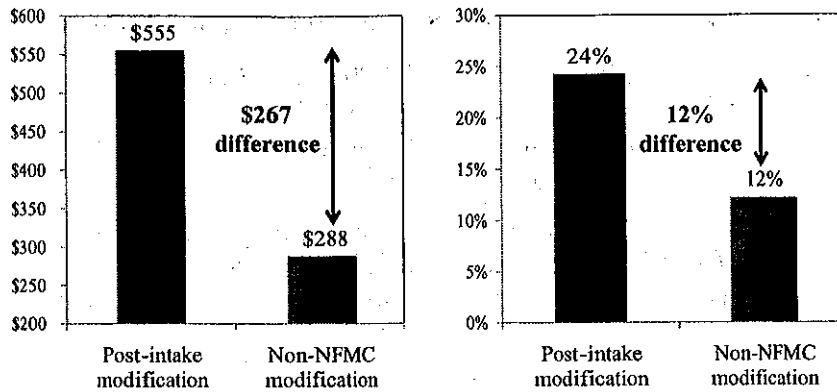


Counseling Improves Quality of Loan Modifications

Estimated Reduction in Monthly Payment for Typical Modified Loan



Counseling Increases Likelihood of Remaining Current

Estimated share of typical loans that received a modification curing a serious delinquency or foreclosure and remained out of serious delinquency or foreclosure after the modification

