

ATTACHMENT 2
IRG Assertion

Consumer Settlement Credit Summary

I am the Manager of the Internal Review Group of JPMorgan Chase. To the best of my knowledge, after undertaking reasonable due diligence, I certify that the Consumer Relief Report of Servicer for the period ending 12/31/2012 and the outcomes of the Satisfaction Review are based on a complete and accurate performance of the Work Plan by the IRG. This IRG Assertion is given to the Monitor, as identified in the Consent Judgment, pursuant to Section C.7 and D.1 of Exhibit E to the Consent Judgment (Enforcement Terms) and Section I.B.4 and Section III of the Work Plan.

IRG Manager:

Nicole K Huppel

Date:

Sept 11, 2013

Consumer Relief

See Note 1

Reported Credits through 12/31/2012

	Current Period (See Note 2)	Reported to Date (See Note 3)
	\$ Credit	\$ Credit
First Lien Modifications	\$ 1,103,554,385	\$ 1,103,554,385
Second Lien Modifications	\$ 846,360	\$ 846,360
Other Programs (see Note 4)	\$ 1,679,929,992	\$ 1,679,929,992
Refinancing Program	\$ 606,127,639	\$ 606,127,639
Total Consumer Relief	\$ 3,390,458,376	\$ 3,390,458,376

Notes:

- 1) This report reflects Consumer Relief Credits calculated as required in Appendix D. Actual consumer benefit is reflected in Schedule Y.
- 2) Current Period reflects Mar 1, 2012 through Dec 31, 2012.
- 3) Please note that this amount reported reflects cumulative reportable credits without regard to the credit caps in Exhibit D-1. Chase's final claimed credit will conform to credit cap limits in Exhibit D-1.
- 4) Other Programs include the following:
 - a. Enhanced Borrower Transition Funds Paid by Servicer (excess of \$1,500)
 - b. Short Sales/Deeds in Lieu
 - c. Servicer Payments to Unrelated 2nd Lien Holder for Release of 2nd Lien
 - d. Forbearance for Unemployed Borrowers
 - e. Anti-Blight
 - i. Forgiveness of Principal Associated with a Property When No FCL
 - ii. Cash Costs Paid by Servicer for Demolition of Property
 - iii. REO Properties Donated