

Jana Litsey Deputy General Counsel

August 21, 2014

Pamela J. Bondi, Esq. Florida State Attorney General Office of Attorney General State of Florida The Capitol PL-01 Tallahassee, FL 32399-1050

Dear General Bondi:

We very much appreciate the extensive investment of time spent by you and your staff in discussions with the Bank concerning the types and quantity of consumer relief to be delivered to Florida residents as part of any settlement with the U.S. Department of Justice. As promised, this is intended to communicate our best estimate of the amount of the consumer relief portion of the settlement we expect to be delivered within the state of Florida. Of the \$7 billion consumer relief package, we expect just in excess of \$1 billion to be effected within the state - in other words, one seventh of the entire package - benefitting almost 17,000 Florida consumers.

We look forward to continuing to engage with you and your staff.

Regards,

Jana J. Litsey

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