

1. I have the management oversight of Home Equity Services Default for PHH and I have been in this position since 2001.

2. I understand PHH previously submitted certifications in connection with this proceeding. Specifically, in the certification executed by Jason Webb on April 6, 2011, he explained that:

[A]ccording to the records of PHH for calendar year 2010, PHH had 14 home equity line of credit mortgage loans (“HELOCs”) in foreclosure against New Jersey residential properties. Of those foreclosures, 1 was contested and 13 were not contested. The entities for whom PHH serviced loans relating to these foreclosures are: Charter One Bank, N.A. (1); Discover Bank (1); Merrill Lynch Credit Corporation (11); and PHH Mortgage Corporation (1). These names and corresponding numbers are included in the list Attached as Amended Tab 1 [to the certification].

3. Turning to the specific questions set forth in this Court’s Request of April 25, 2011, on behalf of PHH, I can state based on my personal knowledge of PHH practices and procedures:

Paragraph 1.a: In order to ensure that the certifications/affidavits submitted are based upon personal knowledge or the affiant’s review of business records, PHH works closely with its New Jersey foreclosure counsel to ensure overall compliance with, among other things, the Rules of Evidence. Specifically, PHH retains for each matter where foreclosure is dictated by the borrower’s default, typically, more than 90 days past due, licensed New Jersey counsel. Licensed counsel is responsible for preparing all necessary pleadings, including affidavits, to support the foreclosure action. PHH relies on the expertise of its foreclosure counsel to ensure that the affidavit or other certification is in the proper form and contain the proper information that is within the scope knowledge to which PHH’s affiant/declarant can attest.

In support of its counsel, PHH makes available its employees who have access to the servicing records of PHH for the purpose of executing affidavits or certifications for foreclosures

in New Jersey. The employees attesting to the factual information in the certification/affidavit are responsible for ensuring that the information is accurate based on the loan documents and the other information such as payments, advances, and fees, all of which are available in PHH's loan servicing system. PHH provides the individuals who will be executing affidavits or certifications with training on proper review of such documents. PHH also provides such individuals with a copy of the attached Foreclosure Affidavit Review Checklist.

Paragraph 1.b.i: In order to ensure that the individual who executes the certification/affidavit is executing it in accordance with New Jersey law, PHH relies, in the first instance, on its New Jersey foreclosure counsel. Currently, the following firms are performing foreclosures on HELOC loans serviced by PHH: Shapiro & Perez LLP; Phelan Hallinan & Schmieg, P.C.; Zucker, Goldberg & Ackerman, LLC; and Fein Such Kahn & Shepard, P.C. With respect to ensuring that the person executing the affidavit is, in fact, that individual, the signature is notarized as required by New Jersey court rules. *See also* Foreclosure Affidavit Review Checklist, attached.

Paragraph 1.b.ii: In order to ensure that the person executing the certification/affidavit pursuant to paragraph (a) has the authority to act on behalf of the plaintiff/servicer, PHH requires its employees who are executing the certification/affidavit, to validate that the name of the entity on whose behalf they are executing the affidavit has authorized him or her to execute documents on its behalf. Employees of PHH are allowed only the appropriate level of access to the loan servicing system necessary to obtain that validation.

Paragraph 1.c: PHH relies on its loan servicing system to ensure that there are accurate, up-to-date entries of payments, loan history, assignments, or any other transaction involving the HELOC loan. The data is entered into the system by designated individuals depending on the

type of data and the individual's area of responsibility. For example, the loan history data is entered by the Loan Control Department when the loan is boarded on the loan servicing system.

The entry of payment information for individual mortgagor accounts is performed by the Cash Management Department when payments are received. PHH provides customers with an address to send their payments to one of the Company's lockboxes, which are handled by BNY Mellon. BNY Mellon provides services such as mail receipt, extraction, payment processing and payment transmission to PHH's servicing platform. The vast majority of payments are received, processed, and posted to the appropriate account through the lockbox process. BNY ensures that all payments are posted the same day as received, and if not, BNY ensures that the payments are posted with an effective date for the date of actual receipt. In those instances where there is an issue with the receipt, processing, or posting of a payment, BNY Mellon has the functionality to allow PHH to review any decision exceptions via an online website option, thereby providing almost 100% lockbox processing of payments. Any exceptions that cannot be worked out via the online exception tool will be routed to PHH's corporate office for further review and processing. PHH performs a daily reconciliation/confirmation of the lockbox transmissions. PHH performs a monthly Vendor Report Card of BNY Mellon's performance on various services that they provide. The processing of payments for accounts in default, exceptions from the lockbox that cannot be resolved via the online website, and payments that are mailed directly to Mt. Laurel, are all handled by PHH at its corporate office.

PHH takes a number of steps to ensure the security of the information contained in its loan servicing system. Security Templates are developed based on a user's job role and are used for the supervisor to request access, and for the Security Administration team to grant and manage access. The Templates are reviewed and approved by each individual user's manager.

Security audits are completed by the Security Administration team in the IT Department. Department supervisors and managers review all users' access and provide explanations as to why each piece of access is needed. All security access requests come from a user's assistant supervisor or above, and are approved by a manager through the Service Request System. An explanation as to why the user needs the access is required, and whether the access is temporary or permanent.

Screen owners are identified for access to screens containing sensitive data. On a monthly basis, reports are sent to the screen owners to review and approve owned access for all users. Anytime access to an owned screen is requested, the Service Request System will require the screen owner's approval prior to granting access.

To summarize, the posting of payments and the ability to affect a borrower's account balance is severely limited to only certain individuals with the proper security access codes. Both payment processing and security access to the loan servicing system are frequently audited. PHH is not aware of any data integrity issues involving its loan servicing system; accordingly, it does not currently anticipate making any changes to its system.

When a loan is referred to New Jersey counsel for foreclosure, PHH expects the firm to conduct a title search to verify the chain of title. The information from the title search is compared to the information in the records of PHH, and any discrepancies are resolved before proceeding with the foreclosure. For loans where the Mortgage Electronic Registration Systems, Inc. ("MERS"), is the mortgagee of the security instrument and nominee of the lender and lender's successors and assigns, assignments are prepared to assign the security instrument to the current owner of the note for purposes of conducting the foreclosure.

Paragraph 1.d: PHH relies on its employees to retrieve and accurately transcribe the information in its loan servicing system onto the affidavit or certification. PHH also relies on its retained local counsel to review the information to ensure that it appears consistent with the other information in the file. In addition, PHH expects its foreclosure counsel to alert it to any discrepancies that are brought to counsel's attention during the course of the litigation. If such discrepancies are identified, it is PHH's policy and practice to investigate such discrepancies. PHH also provides its employees with a copy of the attached Foreclosure Affidavit Review Checklist. PHH is not aware of any systemic issues regarding its procedures for creating and executing affidavits in New Jersey; accordingly, the Company does not anticipate making any changes to its procedures.

Paragraph 1.e: PHH hires and retains personnel who typically have considerable experience in the mortgage servicing business. In addition, PHH has in place the following training programs for individuals who complete affidavits and certifications of the type used in New Jersey: training conference calls with local foreclosure counsel, in-person training seminars conducted by foreclosure counsel, and internal training specific to the completion of affidavits and certifications conducted by PHH foreclosure management.

Paragraph 1.f: In general, PHH relies on its experienced and trained employees to access the loan servicing system for the purpose of obtaining current information to prepare affidavits and certifications of the type used in New Jersey. PHH relies on its retained foreclosure counsel to provide feedback if it is discovered that there is a problem with the information that was provided. PHH also relies on its employees and vendors to note any discrepancies in the data or loan servicing system and to bring those matters to the attention of management.

As it relates to the specific preparation of documents and information to be submitted by its retained New Jersey counsel, as part of its initial referral package to foreclosure counsel in connection with each individual case, PHH provides its attorney with copies of the Note, Mortgage or Deed of Trust, title policy and recorded or MERS registered assignments. In addition, as part of the initial referral, the foreclosure attorney receives copies of various financial screens from PHH's servicing system as of the date of the referral which are used by counsel for the foreclosure action. Throughout the foreclosure process, the foreclosure attorney is provided with any needed financial information (reinstatement amounts, payoff amounts, *etc.*), loan documentation or correspondence from our servicing system or loan files, and this information is uploaded into our mutual electronic interface called Process Management for their use.

Affidavits or loan documents are initially prepared by foreclosure counsel utilizing financial information or loan documentation provided to counsel by PHH from its servicing system or loan files. The affidavits or loan documents are then provided to PHH-authorized signers for their review. The accuracy of information in affidavits, assignments, fees and/or costs is confirmed through a personal review by the authorized signer against a review of PHH's books and records, *i.e.*, servicing system, loan documentation or title work for the relevant time period or documentation requested. Upon successful confirmation by the authorized signer of the requisite information needed for the execution of the affidavit or loan document, the affidavit or loan document is executed in the presence of a notary (if the document is required to be notarized).

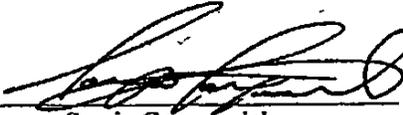
Paragraph 1.g: Please see the attached certification checklists that are utilized by the foreclosure firms retained by PHH to conduct foreclosures for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 *et. seq.*

Paragraph 1.h: PHH has not yet made a decision on the necessity or utility of an independent auditor's review of any of its processes and procedures with regard to the preparation and execution of affidavits and certifications of the type used in New Jersey, or with respect to any of the other matters discussed above.

Paragraph 2: PHH does not retain other servicers to act on its behalf in residential foreclosure matters involving HELOC loans.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 05-24-2011


Sergio Gargurevich

Dated: May 24, 2011

Respectfully submitted,

WEINER BRODSKY SIDMAN KIDER PC

By: Bruce E. Alexander
David M. Souders, Esquire
Bruce E. Alexander (*Pro Hac Vice*)
1300 19th Street, N.W. 5th floor
Washington, D.C. 20036
202-628-2000

John E. Kaskey, Esquire
Peter J. Leyh, Esquire
BRAVERMAN KASKEY, P.C.
One Liberty Place
1650 Market Street, 56th Floor
Philadelphia, PA 19103
(215) 575-3800

CERTIFICATE OF SERVICE

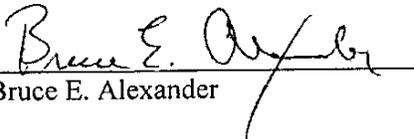
I HEREBY CERTIFY, that a copy of the Certification of Sergio Gargurevich, with supporting attachments, in Response to the Court's Request of April 25, 2011, has been electronically filed with the Court and served on this 24th day of May, 2011, upon the following as indicated:

VIA FEDERAL EXPRESS

The Honorable Walter R. Barisonek (*copy*)
Union County Courthouse
2 Broad Street
Courtroom 101
Elizabeth, NJ 07207

**VIA E-MAIL at SCCOForeclosure.Mailbox@judiciary.state.nj.us and
U.S. MAIL, first class, postage prepaid**

The Superior Court Clerk's Office (*original*)
Attn: F-238-11
P.O. Box 971
Trenton, NJ 08625-0971


Bruce E. Alexander

PHH

Foreclosure Affidavit Review Checklist

PHH Mortgage Services

PHH

FORECLOSURE AFFIDAVIT REVIEW CHECKLIST

**PLEASE REMEMBER THAT AFFIDAVITS ARE A SNAPSHOT IN TIME.
PLEASE MAKE SURE THAT YOU ARE REFERENCING THE TIME PERIOD
WHEN THE AFFIDAVIT IS BEING EXECUTED.**

- ✓ Validate that you are reviewing the current affidavit that will be relied upon by the Court or foreclosure attorney for the foreclosure action.
- ✓ Validate borrower name(s) on affidavit matches the loan information being reviewed Borrower names on MSP will only match those signed on the Note. Additional borrower names may be found on MAS1-BOR1 or a copy of the Mortgage or Deed of Trust or title work may need to be reviewed to validate additional names.
- ✓ Validate borrower property address on affidavit matches the loan information being reviewed
- ✓ Validate the name we are foreclosing in to the affidavit and/or loan documentation/title work if necessary
- ✓ The following list is **not exhaustive and may or may not be applicable** to the affidavit being reviewed Validate loan information such as:
 - loan due date
 - payment amounts (PMT2, PCH1)
 - loan origination date (p190, p194, Note/MTG/DOT)
 - original UPB (p190, p194, Note/MTG/DOT)
 - current UPB (p190, FOR1, P309)
 - unpaid interest (PAY4)
 - per diem interest (PAY4)
 - escrow advances (P309, TAX1/TAXN, HAZ1/HAZN)
 - MIP (P309, PAY4)
 - property inspections (FEE1, fee type 4)
 - late charges (FEE1, fee type 1)
 - NSF fees (FEE1, fee type 2)
 - MRCA/corporate advances (P309, /s5)
 - Military status validation (Department of Defense website <https://www.dmdc.osd.mil/appj/scra/scraHome.do>)
 - Our security instrument recording information (title work, actual MTG/DOT)
- ✓ Contact the notary and execute the affidavit in the presence of the notary

Phelan Hallinan & Schmieg, P.C.

Certification Checklist

PHELAN HALLINAN & SCHMIEG, PC
400 Fellowship Road
Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Fax: 856-813-5501

Rosemarie Diamond, Esquire
Managing Partner

Representing Lenders in
Pennsylvania and New Jersey

Hello

Attached please find the Client Certification and relevant documents applicable to the present stage of the foreclosure (complaint, pre-judgment or post judgment).

Please review all the enclosed documents and all documents in your file, and complete the Client Certification. Please be certain to provide your full name, title, and a complete description of your job responsibilities in the spaces provided. Upon completion please return only the Client Certification to njattorney.certification@fedphe.com as soon as possible. The foreclosure action will not proceed until our office receives the Certification filled out in its entirety and executed.

If not properly completed and executed the Certification will be returned to you for further review and to be re-executed.

Please address any questions or concerns to njattorney.certification@fedphe.com.

Thank you.

**Certification of Foreclosure Review & Checklist Pursuant to N.J. R. 4:64-1(a)(2)
For the filing of the Final Judgment and Post Judgment**

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

I, _____,
Please print

am an employee of Plaintiff, and have personally reviewed the Plaintiff's business records and documents with regard to the above referenced proceeding. I have also reviewed the pleadings and documents filed with the Court in the above referenced proceeding and have confirmed the factual accuracy of the information and allegations contained therein.

Specifically, I have reviewed the following documents: : (check each box that applies and initial each box in relation to the document/pleading to confirm your review of that document or pleading, if the item can not be reviewed or does not apply please mark the box N/A)

- _____ Note and any/all endorsements or allonges
 - _____ Mortgage and any/all assignments of mortgage
 - _____ Modification any/all (contained in paragraph 2 Count One of the complaint)
 - _____ Complaint or Amended Complaint & CIS Form
- Comments or Concerns _____

**Complaint or Amended Complaint & CIS reviewed for accuracy
(check all that apply, if the item can not be reviewed or does not apply please mark the box N/A)**

- Reviewed names of obligor(s), mortgagor(s), obligee and mortgagee;
- Reviewed amount of debt secured by the mortgage
- Reviewed dates of the note and mortgage and recording information
- Reviewed the Plaintiff is the holder of the Note
Insert Date plaintiff took physical possession of the original note

DATE _____

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- Reviewed dates of the note and mortgage and recording information
- Reviewed dates of all assignments (if any) and recording information
- Reviewed dates of any modifications and recording information (contained in paragraph 2 of Count One)
- Reviewed interest rate of the note and whether adjustable or fixed
- Reviewed due date of the obligation
- Reviewed the stated payment amount in the note
- Reviewed pre-payment penalties in the note (if any)
- Reviewed date of default (Date next installment is due contained in paragraph 2 of Count Two)
- Reviewed whether the mortgage is a purchase money mortgage
- Reviewed property address and tax block and lot references (contained in paragraph 3 of Count 1)

Comments or Concerns _____

- Reviewed Notice of Intention to Foreclose was mailed at least 30 days prior to filing of Complaint to all obligors at the property address and any mailing address
- Reviewed content of Notice of Intention to Foreclose to confirm if the correct default date, Lender Contact Information and Reinstatement and/or Payoff Amount (as applicable).
- Reviewed Possession Date (30 days after the due date of the 1st missed payment contained in paragraph 2 of Count Two)
- Reviewed Additional Count (if any), accurately provides the information for a second mortgage on this property also held by Plaintiff which is being foreclosed with the first mortgage or recites need for a reformation of Legal Description in Complaint (if necessary).

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- Reviewed whether this is a residential or commercial mortgage foreclosure.(please check one)
_____ Residential
_____ Commercial
- Reviewed the Plaintiff is still the holder of the Note (check one)
_____ Yes
_____ No – New Holder is _____
New Holder took possession on _____

Comments or Concerns _____

CONTESTED MATTERS ONLY

- _____ Certification in Support of Motion for Summary Judgment and/or Strike Defendants' Answer
Certification reviewed for accuracy (check all that apply)
- Reviewed the signatures of the affiant and notary (if any) are the true signatures of those individuals and such individuals had the authority to execute the certification
 - Reviewed the amount due Plaintiff is consistent with business records
 - Reviewed the certification for accuracy
 - Reviewed the Plaintiff is still the holder of the Note
- Reviewed the mortgage and property information set forth in Schedule
- Reviewed itemization provided of the account, as set forth in the Statement of Amount Due is consistent with the business records
- Reviewed itemization provided of the account is consistent with the business records for a second mortgage held on the same property joined in this foreclosure action. (Applies only if Complaint has a Additional Count)

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- ___ Certification of Lost Note (if applicable)
- ___ Certification in Support of Motion to Reform Mortgage(if applicable)

Comments or Concerns _____

- ___ Certification of Proof of Amount Due in Support of Entry of Final Judgment

Certification reviewed for accuracy (check all that apply)

- Reviewed the signatures of the affiant and notary (if any) are the true signatures of those individuals and such individuals had the authority to execute the certification
- Reviewed the amount due Plaintiff, as set forth in paragraph _____, is consistent with the business records
- Reviewed the Plaintiff is still the holder of the Note, as set forth in paragraph _____
- Reviewed the mortgage and property information set forth in Schedule
- Reviewed itemization provided of the account, as set forth in the Statement of Amount Due is consistent with the business records
- Reviewed itemization provided of the account is consistent with the business records for a second mortgage held on the same property joined in this foreclosure action. (Applies only if Complaint has a Third Count).

Comments or Concerns _____

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- Certification(s) in Support of Application for Order Directing Payment of Additional Funds to Plaintiff (filed or to be filed subsequent to entry of judgment but prior to sale in the event of additional advances after execution of the Certification of Proof of Amount Due)

Certification reviewed for accuracy (check all that apply)

- Reviewed the signatures of the affiant and notary(if any) are the true signatures of those individuals and such individuals had the authority to execute certification(s)
dated: _____.
- Reviewed additional funds advanced by Plaintiff for this account, as set forth in paragraph _____, are consistent with the business records

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

Other document or court pleading _____

Comments or Concerns _____

I hereby acknowledge that I have personally reviewed this matter with the understanding that the law firm of PHELAN HALLINAN AND SCHMIEG will rely upon the information contained herein in its submissions to the Court. I hereby certify that the foregoing statements are true to the best of my knowledge, information and belief.

By: _____ Dated: _____
Signature

Name: _____
Please Print

Title: _____
Please Print

Email or Contact Information _____
Company Name: _____

Please Print
Responsibilities: _____
Please Print

Shapiro & Perez LLP

Certification Checklist

Certification Pursuant to N.J. Ct R. 4:64-1(a)(2)

File No.:
Loan No.:
Property Address:
Plaintiff:
Docket Number:

I, _____, do hereby certify as follows:

I am employed by PHH Mortgage Corporation at 2001 Bishops Gate Blvd., Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054 office as a _____. Said company is a mortgage servicing agent for the Plaintiff relative to the subject loan. The Plaintiff has not revoked said mortgage servicing company's authority and, as such, the undersigned is authorized to make and submit the within certification, on behalf of the Plaintiff.

PHH Mortgage Corporation maintains records for the subject loan in its capacity as Plaintiff's servicer. As part of my responsibilities with PHH Mortgage Corporation, I am familiar with the type of records maintained by PHH Mortgage Corporation in connection with the subject loan.

The information in this certification is taken from PHH Mortgage Corporation business records. I am competent to testify to the matter state herein because I have personal knowledge of PHH Mortgage Corporation procedures for creating and maintaining these records. These records are: (a) made at or near the time of the occurrence of the matter recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of PHH Mortgage Corporation regularly conducted business activities; and (c) it is the regular practice of PHH Mortgage Corporation to make such records.

Specifically, I have reviewed the following documents: (check all that apply and initial each document/pleading to confirm your review)

- ____ Note and any/all endorsement or allonges
- ____ Mortgage and any/all assignments of mortgage
- ____ Modification any/all
- ____ Complaint or Amended Complaint & CIS Form
- ____ Complaint or Amended Complaint & CIS reviewed for accuracy (check all that apply)

- Reviewed names of obligor(s), mortgagor(s), obligee and mortgagee;
- Reviewed amount of debt secured by the mortgage
- Reviewed the Plaintiff is the holder of the Note
- Reviewed dates of the note and mortgage and recording information
- Reviewed dates of all assignments (if any) and recording information
- Reviewed dates of any modifications and recording information
- Reviewed interest rate of the note and whether adjustable or fixed
- Reviewed due date of the obligation
- Reviewed the stated payment amount in the note
- Reviewed monthly late charges
- Reviewed pre-payment penalties in the note (if any)
- Reviewed date of default (Date next installment is due)
- Reviewed whether the mortgage is a purchase money mortgage
- Reviewed property address and tax block and lot references
- Reviewed Notice of Intention to Foreclose was mailed at least 30 days prior to filing of Complaint to all obligors at the property and any mailing address
- Reviewed content of Notice of Intention to Foreclosure to confirm the default date, Lender Contact Information, and Reinstatement and/or Payoff Amount (as applicable) and that it was sent to borrower via certified mail at least 30 days prior to filing of complaint
- Reviewed Third Court (if any), accurately provides the information for a second mortgage on this property also held by Plaintiff which is being

foreclosed with the first mortgage or recites need for a reformation of
Legal Description in Complaint (if necessary).

Reviewed whether this is a residential or commercial mortgage
foreclosure

Reviewed whether this is a "High Risk Loan" or not

Certification in Support of Motion for Summary Judgment and/or Strike
Defendants' Answer

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute the certification

Reviewed the certification for accuracy

Reviewed the Plaintiff is still the holder of the Note

Certification of Proof of Amount Due in Support of Entry of Final Judgment

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute the certification

Reviewed the amount due Plaintiff, as set forth in paragraph, is
consistent with business records

Reviewed the Plaintiff is still the holder of the Note, as set forth in
paragraph

Reviewed the mortgage and property information set forth in
Schedule

Reviewed itemization provided of the account, as set forth in the
Statement of Amount Due is consistent with the business
records

Reviewed itemization provided of the account is consistent with the
business records for a second mortgage held on the same property
joined in this foreclosure action, (Applies only if Complaint has a Third
Count)

Certification in Support of Application for Order Directing Payment of Additional
Funds to Plaintiff (filed or to be filed subsequent to entry of judgment but prior to
sale in the event of additional advances after execution of the Certification of
Proof of Amount Due)

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute certification(s) dated: _____

Reviewed additional funds advanced by Plaintiff for this account, as set
forth in paragraph , are consistent with the business records

Other document or court pleading _____

I hereby acknowledge that I have personally reviewed this matter with the understanding that the law firm of Shapiro & Perez, LLC will rely upon the information contained herein in its submissions to the Court. I hereby certify that the foregoing statements are true to the best of my knowledge, information and belief.

By: _____ Dated: _____

Name: _____

Title: _____

Company Name: _____

Responsibilities: _____

Fein Such Kahn & Shepard, P.C.

Certification Checklist

Name of Reviewer:

Date of Review:

Title of Reviewer: _____ FOR _____ (EMPLOYEE OF THE PLAINTIFF
ONLY NOT SERVICER) Loan #:

Borrower Name:

New Jersey Complaint Certification Checklist

Instructions: THE PURPOSE OF THIS CHECKLIST IS TO PERMIT FEIN, SUCH KAHN & SHEPARD TO FILE AN ATTORNEY CERTIFICATION OF DILIGENT INQUIRY ASSERTING THAT THE FIRM HAS COMMUNICATED WITH THE PLAINTIFF AND CONFIRMED THE ACCURACY OF THE PLEADING SUBMITTED FOR FILING.

1. Is the Plaintiff named in the caption correct according to your company's business records?
 Yes, the plaintiff name matches our records.
 No, the plaintiff name does not match our records and should read: _____

2. Is the address of the plaintiff/investor/servicing agent correct according to company records?
 Yes, the plaintiff/investor/servicing agent address matches our records.
 No, the plaintiff/investor/servicing agent address does not match our records and should read: _____

3. Does the date on the NOTE match your company's business records?
 Yes, the date on the note matches our records.
 No, the date on the note does not match our records and should read: _____

4. Do the obligor(s) set forth in the complaint match your company's business records? (person responsible for payment of the debt).
 Yes, the obligor(s) do match our records.
 No, the obligor(s) do not match our records and should read: _____

5. Do the obligee(s) set forth in the complaint match your company's business records?
 Yes, the obligee(s) do match our records.
 No, the obligee(s) do not match our records and should read: _____

6. Does the original principal amount of the Note match your company's business records?
 Yes, the original principal amount of the note matches our records.
 No, the original principal amount of the note does not match your records and should read: _____.
7. Does the due and payable date of the note match your company's business records?
 Yes, the due and payable date of the note matches our records.
 No, the due and payable date of the note does not match our records and should read: _____.
8. Does the initial interest rate of the note match your company business records?
 Yes, the initial interest rate of the note matches our records.
 No, the initial interest rate of the note does not match our records and should read: _____.
9. Does the complaint correctly set forth that the note whether this is an adjustable rate note?
 Yes, this is an adjustable rate note as per our records and is set forth correctly.
 No, this is not an adjustable rate note as per our records and should read as such.

Mortgage Information

1. Do the name(s) of the original mortgagee(s) match your company business records?
 Yes, the original mortgagee(s) match our records.
 No, the original mortgagee(s) do not match your records and should read: _____.
2. Does the date of the mortgage match your company business records?
 Yes, the date of the mortgage matches our records.
 No, the date of the mortgage does not match our records and should read: _____.
3. Does the recording date of the mortgage match your company business records?
 Yes, the recording date of the mortgage does match our records.
 No, the recording date of the mortgage does not match our records and should read: _____.

4. Do the book and page numbers for the recorded mortgage match your company business records?
- Yes, the book and page numbers match our records.
- No, the book and page numbers do not match our records and should read:

5. Does the county of record match your company business records?
- Yes, the county of recording matches our records.
- No, the county of recording does not match our records and should read:

6. Does the complaint correctly set forth that the mortgage is a purchase money mortgage?
- Not applicable, this is not a purchase money mortgage.
- Yes, this is a purchase money mortgage.
- No, the complaint does not correctly set forth that it is a purchase money mortgage.

Property Information

1. Does the "commonly known address" for the property match your company business records?
- Yes, the "commonly known address" matches our records.
- No, the "commonly known address" does not match our records and should read:

2. Does the legal description (either the metes and bounds or the tax assessor's lot and block) for the property match your company business records?
- Yes, the legal description matches our records.
- No, the legal description does not match our records and should read:

3. Do the lot and block (and/or) qualifier number match your company business records?
- Yes, the lot and block (and/or) qualifier number matches our records.
- No, the lot and block (and/or) qualifier number do not match our records and should read:

Assignment of Mortgage Every assignment in the complaint is to be reviewed. If there is incorrect information, indicate which assignment your response is correcting. If there are no assignments, select "N/A."

1. Does the date of assignment match your company business records?

- N/A – No assignments of record. GO TO NEXT SECTION.
- Yes, the date of assignment matches our records.
- No, the date of assignment does not match our records and should read:

2. Does the name of the Assignor match your company business records?
- Yes, the assignor name matches our records.
 - No, the assignor name does not match our records and should read:

3. Does the name of the Assignee match your company business records?
- Yes, the assignee name matches our records.
 - No, the assignee name does not match our records and should read:

4. Does the assignment recording date match your company business records?
- Yes, the recording date matches our records.
 - No, the recording date does not match our records and should read:

5. Do the book and page numbers for the assignment match your company business records?
- Yes, the book and page numbers match our records.
 - No, the book and page numbers do not match our records and should read:

Loan Modification Information

1. Is the interest rate for the loan mod the same as the interest rate in the most recent loan modification interest rate in your company business records?
- N/A – No Modifications of record—GO TO NEXT SECTION.
 - Yes, the interest rates match our records
 - No, the interest rates do not match our records and should read:

2. IF APPLICABLE, is the amount due the same as the amount due in the most recent loan modification amount due in your company business records?
- Yes, the amount due is the same and matches our records.

No, the amount due is not the same and/or does not match our records and should read: _____

3. IF APPLICABLE, does the date of the most recent loan modification match your company business records?

Yes, the date of the most recent loan modification matches our records.

No, the date of the most recent loan modification does not match our records and should read: _____

Default Information

1. Does the date of the first missed payment match your company business records?

Yes, the date of first missed payment matches our records.

No, the date of first missed payment does not match our records and should read: _____

2. Does the date of default set forth in the complaint match your company business records?

Yes, the date of default matches our records.

No, the date of default does not match our records and should read: _____

Notice of Intention to Foreclose (NOI) Confirmation

1. Do your company business records show that the NOI was sent anyone responsible for the repayment of the note (e.g., obligor(s), guarantor(s))?

Yes, the NOI was sent to everyone responsible under the note per our records.

No, the NOI was not sent to everyone responsible under the note per our records.

2. If your company records indicate the borrower(s) reside at an address other than the mortgaged premises, was an extra copy sent 30 days prior to the date of the filing of the complaint as per your company business records?

N/A - there is no alternate address for the borrower(s) of record.

Yes, the NOI was sent to the alternate address 30 days prior to this review per our records.

No, the NOI was not sent to the alternate address 30 days prior to this review. The NOI was sent to the alternate address on (insert date) _____ per our records.

3. Does the reinstatement amount provided on the NOI match your company business records?

Yes, the reinstatement amount provided on the NOI matches our records.

No, the reinstatement amount provided on the NOI does not match our records and should read: _____

I confirm to the best of my information, knowledge, and belief that the foregoing responses are true and correct.

(signature of reviewer)

LIST JOB RESPONSIBILITIES OF REVIEWER:

DATED: _____, 2011

Braverman Kaskey, P.C.
John E. Kaskey, Esquire
Peter J. Leyh, Esquire
One Liberty Place
1650 Market Street, 56th Floor
Philadelphia, PA 19103
(215) 575-3800

Weiner Brodsky Sidman Kider PC
Bruce E. Alexander, Esquire (*pro hac vice*)
1300 19th Street, NW, Fifth Floor
Washington, DC 20036-1609
Telephone Number (201) 628-2000
Facsimile Number (201) 628-2011

Counsel for PHH Mortgage Corporation

IN THE MATTER OF)	SUPERIOR COURT OF NEW JERSEY
RESIDENTIAL MORTGAGE)	UNION VICINAGE
FORECLOSURE PLEADING)	Administrative Order 10-2010
AND DOCUMENT)	
IRREGULARITIES)	Supplemental Administrative Order
)	Dated January 31, 2011
)	
)	Docket No. F-238-11
)	
)	Hon. Walter R. Barisonek
)	Special Master – Recall Judge

CERTIFICATION OF JAMES D. SCOTT
IN RESPONSE TO THIS COURT'S REQUEST DATED APRIL 25, 2011

I, James D. Scott, Assistant Vice President for PHH, hereby certify that the following information is true and accurate, based upon my personal knowledge and based upon my review of the business records of PHH Mortgage Corporation ("PHH"), which it maintains in the ordinary course of its business.

1. I am the Manager of the foreclosure and bankruptcy team of PHH. I have been in this position since March 2008. My duties and responsibilities include the management of the

daily operations of the foreclosure and bankruptcy team. My management duties include staff productivity and development, performance management, process improvement, customer service, risk and expense management and complex issue resolution related to the foreclosure and bankruptcy operations at PHH.

2. I previously submitted certifications in connection with this proceeding.

Specifically, in my prior certification executed on April 6, 2011, I explained that:

[A]ccording to the records of PHH for calendar year 2010, PHH serviced mortgage loans that it originated, as well as mortgage loans originated by others. PHH did not have any affiliates servicing mortgage loans in 2010. During 2010, PHH had 2,129 non-HELOC loans in foreclosure against New Jersey residential properties, but 17 loans did not actually have a foreclosure action filed because of an intervening bankruptcy, short sale, borrower reinstatement, or loss mitigation action (such as a loan modification). Of the 2,129 loans that were in foreclosure, 60 were contested and 2,069 were not contested. Attached as Amended Tab 1 [to my prior certification], is a consolidated list of the entities for whom PHH serviced loans relating to the 2,112 loans, where a foreclosure action was actually filed, which also indicates the number of foreclosure actions filed for each entity. This information was obtained from the records of PHH and from four different law firms, who conducted foreclosures at the request of PHH during 2010....

3. These figures are significant because they demonstrate that, as a large nationwide servicer, PHH must rely on many different employees and law firms for purposes of carrying out its servicing responsibilities on behalf of more than 700 investors as well as Fannie Mae, Freddie Mac, FHA and VA. While most of its servicing policies and practices are applicable to all of its servicing and sub-servicing agreements, PHH remains contractually obligated to each entity with which it has an agreement to service, or sub-service, in accordance with the applicable agreement.

4. Turning to the specific questions set forth in this Court's Request of April 25, 2011, on behalf of PHH, I can state on personal knowledge:

Paragraph 1.a: In order to ensure that the certifications/affidavits submitted are based upon personal knowledge or the affiant's review of business records, PHH works closely with its

New Jersey foreclosure counsel to ensure overall compliance with, among other things, the Rules of Evidence. Specifically, PHH retains for each matter where foreclosure is dictated by the borrower's default, typically, more than 90 days past due, licensed New Jersey counsel. Licensed counsel is responsible for preparing all necessary pleadings, including affidavits, to support the foreclosure action. PHH relies on the expertise of its foreclosure counsel to ensure that the affidavit or other certification is in the proper form and contain the proper information that is within the scope knowledge to which PHH's affiant/declarant can attest.

In support of its counsel, PHH makes available its employees, or employees of LOGS, LLC ("LOGS"), a third-party vendor that specializes in assisting residential mortgage loan servicers such as PHH, with whom PHH has contracted for mortgage loan default services. Employees of PHH and LOGS, who execute affidavits or certifications for foreclosures in New Jersey, have access to the servicing records of PHH. The employees attesting to the factual information in the certification/affidavit are responsible for ensuring that the information is accurate based on the loan documents and the other information such as payments, advances, and fees, all of which are available in PHH's loan servicing system. PHH provides the individuals who will be executing affidavits or certifications with training on proper review of such documents. PHH also provides such individuals with a copy of the attached Foreclosure Affidavit Review Checklist.

Paragraph 1.b.i: In order to ensure that the individual who executes the certification/affidavit is executing it in accordance with New Jersey law, PHH relies, in the first instance, on its New Jersey foreclosure counsel. Currently, the following firms are performing foreclosures on loans serviced by PHH: Shapiro & Perez LLP; Phelan Hallinan & Schmieg, P.C.; Zucker, Goldberg & Ackerman, LLC; and Fein Such Kahn & Shepard, P.C. With respect

to ensuring that the person executing the affidavit is, in fact, that individual, the signature is notarized as required by New Jersey court rules. *See also* Foreclosure Affidavit Review Checklist, attached.

Paragraph 1.b.ii: In order to ensure that the person executing the certification/affidavit pursuant to paragraph (a) has the authority to act on behalf of the plaintiff/servicer, PHH requires its employees and employees of LOGS, who are executing the certification/affidavit, to validate that the name of the entity on whose behalf they are executing the affidavit has authorized him or her to execute documents on its behalf. Employees of PHH and LOGS are allowed only the appropriate level of access to the loan servicing system in order to obtain that validation.

Paragraph 1.c: PHH relies on its loan servicing system to ensure that there are accurate, up-to-date entries of payments, loan history, assignments, or any other transaction involving the mortgage. The data is entered into the system by designated individuals depending on the type of data and the particular individual's area of responsibility. For example, the loan history data is entered by the Loan Control Department when the loan is boarded on the loan servicing system.

The entry of payment information for individual mortgagor accounts is performed by the Cash Management Department when payments are received. PHH provides customers with an address to send their payments to one of the Company's lockboxes, which are handled by BNY Mellon. BNY Mellon provides services such as mail receipt, extraction, payment processing and payment transmission to PHH's servicing platform. The vast majority of payments are received, processed, and posted to the appropriate account through the lockbox process. BNY ensures that all payments are posted the same day as received, and if not, BNY ensures that the payments are posted with an effective date for the date of actual receipt. In those instances where there is an

issue with the receipt, processing, or posting of a payment, BNY Mellon has the functionality to allow PHH to review any decision exceptions via an online website option, thereby providing almost 100% lockbox processing of payments. Any exceptions that cannot be worked out via the online exception tool will be routed to PHH's corporate office for further review and processing. PHH performs a daily reconciliation/confirmation of the lockbox transmissions. PHH performs a monthly Vendor Report Card of BNY Mellon's performance on various services that they provide. The processing of payments for accounts in default, exceptions from the lockbox that cannot be resolved via the online website, and payments that are mailed directly to Mt. Laurel, are all handled by PHH at its corporate office.

PHH takes a number of steps to ensure the security of the information contained in its loan servicing system. Security Templates are developed based on a user's job role and are used for the supervisor to request access, and for the Security Administration team to grant and manage access. The Templates are reviewed and approved by each individual user's manager.

Security audits are completed by the Security Administration team in the IT Department. Department supervisors and managers review all users' access and provide explanations as to why each piece of access is needed. All security access requests come from a user's assistant supervisor or above, and are approved by a manager through the Service Request System. An explanation as to why the user needs the access is required, and whether the access is temporary or permanent.

Screen owners are identified for access to screens containing sensitive data. On a monthly basis, reports are sent to the screen owners to review and approve owned access for all users. Anytime access to an owned screen is requested, the Service Request System will require the screen owner's approval prior to granting access.

To summarize, the posting of payments and the ability to affect a borrower's account balance is severely limited to only certain individuals with the proper security access codes. Both payment processing and security access to the loan servicing system are frequently audited. PHH is not aware of any data integrity issues involving its loan servicing system; accordingly, it does not currently anticipate making any changes to its system.

When a loan is referred to local New Jersey counsel for foreclosure, PHH expects the firm conducts a title search to verify the chain of title. The information from the title search is compared to the information in the records of PHH, and any discrepancies are resolved before proceeding with the foreclosure. For loans where the Mortgage Electronic Registration Systems, Inc. ("MERS"), is the mortgagee of the security instrument and nominee of the lender and lender's successors and assigns, assignments are prepared to assign the security instrument to the current owner of the note for purposes of conducting the foreclosure.

Paragraph 1.d: PHH relies on its employees to retrieve and accurately transcribe the information in its loan servicing system onto the affidavit or certification. PHH also relies on its retained local counsel to review the information to ensure that it appears consistent with the other information in the file. In addition, PHH expects its foreclosure counsel to alert it to any discrepancies that are brought to counsel's attention during the course of the litigation. If such discrepancies are identified, it is PHH's policy and practice to investigate such discrepancies. PHH also provides its employees with a copy of the attached Foreclosure Affidavit Review Checklist. PHH is not aware of any systemic issues regarding its procedures for creating and executing affidavits in New Jersey; accordingly, the Company does not anticipate making any changes to its procedures.

Paragraph 1.e: PHH hires and retains personnel who typically have considerable experience in the mortgage servicing business. In addition, PHH has in place the following training programs for individuals who complete affidavits and certifications of the type used in New Jersey: training conference calls with local foreclosure counsel, in-person training seminars conducted by foreclosure counsel, and internal training specific to the completion of affidavits and certifications conducted by PHH foreclosure management.

In addition, LOGS has represented and warranted to PHH that it will carry out its responsibilities in a professional manner, and it is subject to a claim by PHH in the event the company has failed to meet that standard. PHH has been advised that LOGS conducts the following training of its employees who complete affidavits and certifications of the type used in New Jersey: training conference calls with local foreclosure counsel, and internal training specific to the completion of affidavits and certifications conducted by LOGS foreclosure management.

Paragraph 1.f: In general, PHH relies on its experienced and trained employees to access the loan servicing system for the purpose of obtaining current information to prepare affidavits and certifications of the type used in New Jersey. PHH relies on its retained foreclosure counsel to provide feedback if it is discovered that there is a problem with the information that was provided. PHH also relies on its employees and vendors to note any discrepancies in the data or loan servicing system and to bring those matters to the attention of management.

As it relates to the specific preparation of documents and information to be submitted by its retained New Jersey counsel, as part of its initial referral package to foreclosure counsel in connection with each individual case, PHH provides its attorney with copies of the Note, Mortgage or Deed of Trust, title policy and any recorded or MERS registered assignments. In

addition, as part of the initial referral, the foreclosure attorney receives copies of various financial screens from PHH's servicing system as of the date of the referral which are used by counsel for the foreclosure action. Throughout the foreclosure process, the foreclosure attorney is provided with any needed financial information (reinstatement amounts, payoff amounts, *etc.*), loan documentation or correspondence from our servicing system or loan files, and this information is uploaded into our mutual electronic interface called Process Management for their use.

Affidavits or loan documents are initially prepared by foreclosure counsel utilizing financial information or loan documentation provided to counsel by PHH from its servicing system or loan files. The affidavits or loan documents are then provided to PHH-authorized signers for their review. The accuracy of information in affidavits, assignments, fees and/or costs is confirmed through a personal review by the authorized signer against a review of PHH's books and records, *i.e.*, servicing system, loan documentation or title work for the relevant time period or documentation requested. Upon successful confirmation by the authorized signer of the requisite information needed for the execution of the affidavit or loan document, the affidavit or loan document is executed in the presence of a notary (if the document is required to be notarized).

Paragraph 1.g: Please see the attached certification checklists that are utilized by three foreclosure firms retained by PHH to conduct foreclosures for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 *et. seq.*

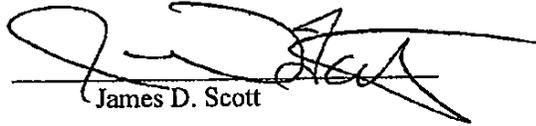
Paragraph 1.h: PHH has not yet made a decision on the necessity or utility of an independent auditor's review of any of its processes and procedures with regard to the

preparation and execution of affidavits and certifications of the type used in New Jersey, or with respect to any of the other matters discussed above.

Paragraph 2: PHH does not retain other servicers to act on its behalf in residential foreclosure matters.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: MAY 24, 2011


James D. Scott

Dated: May 24, 2011

Respectfully submitted,

WEINER BRODSKY SIDMAN KIDER PC

By: Bruce E. Alexander
David M. Souders
Bruce E. Alexander (*Pro Hac Vice*)
1300 19th Street, N.W. 5th floor
Washington, D.C. 20036
202-628-2000

John E. Kaskey, Esquire
Peter J. Leyh, Esquire
BRAVERMAN KASKEY, P.C.
One Liberty Place
1650 Market Street, 56th Floor
Philadelphia, PA 19103
(215) 575-3800

CERTIFICATE OF SERVICE

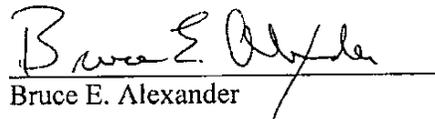
I HEREBY CERTIFY, that a copy of the Certification of James D. Scott, with supporting attachments, in Response to the Court's Request of April 25, 2011, has been electronically filed with the Court and served on this 24th day of May, 2011, upon the following as indicated:

VIA FEDERAL EXPRESS

The Honorable Walter R. Barisonek (*copy*)
Union County Courthouse
2 Broad Street
Courtroom 101
Elizabeth, NJ 07207

**VIA E-MAIL at SCCOForeclosure.Mailbox@judiciary.state.nj.us and
U.S. MAIL, first class, postage prepaid**

The Superior Court Clerk's Office (*original*)
Attn: F-238-11
P.O. Box 971
Trenton, NJ 08625-0971


Bruce E. Alexander

PHH

Foreclosure Affidavit Review Checklist

PHH Mortgage Services

PHH

FORECLOSURE AFFIDAVIT REVIEW CHECKLIST

**PLEASE REMEMBER THAT AFFIDAVITS ARE A SNAPSHOT IN TIME.
PLEASE MAKE SURE THAT YOU ARE REFERENCING THE TIME PERIOD
WHEN THE AFFIDAVIT IS BEING EXECUTED.**

- ✓ Validate that you are reviewing the current affidavit that will be relied upon by the Court or foreclosure attorney for the foreclosure action
- ✓ Validate borrower name(s) on affidavit matches the loan information being reviewed Borrower names on MSP will only match those signed on the Note Additional borrower names may be found on MAS1-BOR1 or a copy of the Mortgage or Deed of Trust or title work may need to be reviewed to validate additional names
- ✓ Validate borrower property address on affidavit matches the loan information being reviewed.
- ✓ Validate the name we are foreclosing in to the affidavit and/or loan documentation/title work if necessary
- ✓ The following list is not exhaustive and may or may not be applicable to the affidavit being reviewed Validate loan information such as
 - loan due date
 - payment amounts (PMT2, PCH1)
 - loan origination date (p190, p194, Note/MTG/DOT)
 - original UPB (p190, p194, Note/MTG/DOT)
 - current UPB (p190, FOR1, P309)
 - unpaid interest (PAY4)
 - per diem interest (PAY4)
 - escrow advances (P309, TAX1/TAXN, HAZ1/HAZN)
 - MIP (P309, PAY4)
 - property inspections (FEE1, fee type 4)
 - late charges (FEE1, fee type 1)
 - NSF fees (FEE1, fee type 2)
 - MRCA/corporate advances (P309, /s5)
 - Military status validation (Department of Defense website <https://www.dmdc.osd.mil/appi/scra/scraHome.do>)
 - Our security instrument recording information (title work, actual MTG/DOT)
- ✓ Contact the notary and execute the affidavit in the presence of the notary.

Phelan Hallinan & Schmieg, P.C.

Certification Checklist

PHELAN HALLINAN & SCHMIEG, PC
400 Fellowship Road
Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Fax: 856-813-5501

Rosemarie Diamond, Esquire
Managing Partner

Representing Lenders in
Pennsylvania and New Jersey

Hello

Attached please find the Client Certification and relevant documents applicable to the present stage of the foreclosure (complaint, pre-judgment or post judgment).

Please review all the enclosed documents and all documents in your file, and complete the Client Certification. Please be certain to provide your full name, title, and a complete description of your job responsibilities in the spaces provided. Upon completion please return only the Client Certification to njattorney.certification@fedphe.com as soon as possible. The foreclosure action will not proceed until our office receives the Certification filled out in its entirety and executed.

If not properly completed and executed the Certification will be returned to you for further review and to be re-executed.

Please address any questions or concerns to njattorney.certification@fedphe.com.

Thank you.

**Certification of Foreclosure Review & Checklist Pursuant to N.J. R. 4:64-1(a)(2)
For the filing of the Final Judgment and Post Judgment**

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

I, _____,
Please print

am an employee of Plaintiff, and have personally reviewed the Plaintiff's business records and documents with regard to the above referenced proceeding. I have also reviewed the pleadings and documents filed with the Court in the above referenced proceeding and have confirmed the factual accuracy of the information and allegations contained therein.

Specifically, I have reviewed the following documents: : (check each box that applies and initial each box in relation to the document/pleading to confirm your review of that document or pleading, if the item can not be reviewed or does not apply please mark the box N/A)

- _____ Note and any/all endorsements or allonges
- _____ Mortgage and any/all assignments of mortgage
- _____ Modification any/all (contained in paragraph 2 Count One of the complaint)
- _____ Complaint or Amended Complaint & CIS Form

Comments or Concerns _____

**Complaint or Amended Complaint & CIS reviewed for accuracy
(check all that apply, if the item can not be reviewed or does not apply please mark the box N/A)**

- Reviewed names of obligor(s), mortgagor(s), obligee and mortgagee;
- Reviewed amount of debt secured by the mortgage
- Reviewed dates of the note and mortgage and recording information
- Reviewed the Plaintiff is the holder of the Note

Insert Date plaintiff took physical possession of the original note

DATE _____

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- Reviewed dates of the note and mortgage and recording information
- Reviewed dates of all assignments (if any) and recording information
- Reviewed dates of any modifications and recording information (contained in paragraph 2 of Count One)
- Reviewed interest rate of the note and whether adjustable or fixed
- Reviewed due date of the obligation
- Reviewed the stated payment amount in the note
- Reviewed pre-payment penalties in the note (if any)
- Reviewed date of default (Date next installment is due contained in paragraph 2 of Count Two)
- Reviewed whether the mortgage is a purchase money mortgage
- Reviewed property address and tax block and lot references (contained in paragraph 3 of Count 1)

Comments or Concerns _____

- Reviewed Notice of Intention to Foreclose was mailed at least 30 days prior to filing of Complaint to all obligors at the property address and any mailing address
- Reviewed content of Notice of Intention to Foreclose to confirm if the correct default date, Lender Contact Information and Reinstatement and/or Payoff Amount (as applicable).
- Reviewed Possession Date (30 days after the due date of the 1st missed payment contained in paragraph 2 of Count Two)
- Reviewed Additional Count (if any), accurately provides the information for a second mortgage on this property also held by Plaintiff which is being foreclosed with the first mortgage or recites need for a reformation of Legal Description in Complaint (if necessary).

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

Reviewed whether this is a residential or commercial mortgage foreclosure.(please check one)

_____ Residential
_____ Commercial

Reviewed the Plaintiff is still the holder of the Note (check one)

_____ Yes
_____ No – New Holder is _____

New Holder took possession on _____

Comments or Concerns _____

CONTESTED MATTERS ONLY

_____ Certification in Support of Motion for Summary Judgment and/or Strike Defendants' Answer

Certification reviewed for accuracy (check all that apply)

- Reviewed the signatures of the affiant and notary (if any) are the true signatures of those individuals and such individuals had the authority to execute the certification
- Reviewed the amount due Plaintiff is consistent with business records
- Reviewed the certification for accuracy
- Reviewed the Plaintiff is still the holder of the Note
- Reviewed the mortgage and property information set forth in Schedule
- Reviewed itemization provided of the account, as set forth in the Statement of Amount Due is consistent with the business records
- Reviewed itemization provided of the account is consistent with the business records for a second mortgage held on the same property joined in this foreclosure action. (Applies only if Complaint has a Additional Count)

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- ___ Certification of Lost Note (if applicable)
- ___ Certification in Support of Motion to Reform Mortgage(if applicable)

Comments or Concerns _____

- ___ Certification of Proof of Amount Due in Support of Entry of Final Judgment

Certification reviewed for accuracy (check all that apply)

- Reviewed the signatures of the affiant and notary (if any) are the true signatures of those individuals and such individuals had the authority to execute the certification
- Reviewed the amount due Plaintiff, as set forth in paragraph _____, is consistent with the business records
- Reviewed the Plaintiff is still the holder of the Note, as set forth in paragraph _____
- Reviewed the mortgage and property information set forth in Schedule
- Reviewed itemization provided of the account, as set forth in the Statement of Amount Due is consistent with the business records
- Reviewed itemization provided of the account is consistent with the business records for a second mortgage held on the same property joined in this foreclosure action. (Applies only if Complaint has a Third Count).

Comments or Concerns _____

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

- Certification(s) in Support of Application for Order Directing Payment of Additional Funds to Plaintiff (filed or to be filed subsequent to entry of judgment but prior to sale in the event of additional advances after execution of the Certification of Proof of Amount Due)

Certification reviewed for accuracy (check all that apply)

- Reviewed the signatures of the affiant and notary(if any) are the true signatures of those individuals and such individuals had the authority to execute certification(s) dated. _____.
- Reviewed additional funds advanced by Plaintiff for this account, as set forth in paragraph _____, are consistent with the business records

File No.: «FP_no»
Loan No.: «Loan_no»
Property Address: «Prop_street» «Prop_city» «Prop_state» «Prop_zip»
Plaintiff: «PLAINTIFF»
Borrower: «MORT1_FIRST» «MORT1_LAST», ET AL.
Docket No.: F-«DOCKET»

Other document or court pleading _____

Comments or Concerns _____

I hereby acknowledge that I have personally reviewed this matter with the understanding that the law firm of PHELAN HALLINAN AND SCHMIEG will rely upon the information contained herein in its submissions to the Court. I hereby certify that the foregoing statements are true to the best of my knowledge, information and belief.

By: _____ Dated: _____
Signature

Name: _____
Please Print

Title: _____
Please Print

Email or Contact Information _____
Company Name:

Please Print
Responsibilities:
Please Print

Shapiro & Perez LLP

Certification Checklist

Certification Pursuant to N.J. Ct R. 4:64-1(a)(2)

File No.:
Loan No.:
Property Address:
Plaintiff
Docket Number:

I, _____, do hereby certify as follows:

I am employed by PHH Mortgage Corporation at 2001 Bishops Gate Blvd., Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054 office as a _____. Said company is a mortgage servicing agent for the Plaintiff relative to the subject loan. The Plaintiff has not revoked said mortgage servicing company's authority and, as such, the undersigned is authorized to make and submit the within certification, on behalf of the Plaintiff.

PHH Mortgage Corporation maintains records for the subject loan in its capacity as Plaintiff's servicer. As part of my responsibilities with PHH Mortgage Corporation, I am familiar with the type of records maintained by PHH Mortgage Corporation in connection with the subject loan.

The information in this certification is taken from PHH Mortgage Corporation business records. I am competent to testify to the matter state herein because I have personal knowledge of PHH Mortgage Corporation procedures for creating and maintaining these records. These records are: (a) made at or near the time of the occurrence of the matter recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of PHH Mortgage Corporation regularly conducted business activities; and (c) it is the regular practice of PHH Mortgage Corporation to make such records.

Specifically, I have reviewed the following documents: (check all that apply and initial each document/pleading to confirm your review)

- ____ Note and any/all endorsement or allonges
- ____ Mortgage and any/all assignments of mortgage
- ____ Modification any/all
- ____ Complaint or Amended Complaint & CIS Form
- ____ Complaint or Amended Complaint & CIS reviewed for accuracy (check all that apply)

Reviewed names of obligor(s), mortgagor(s), obligee and mortgagee;
Reviewed amount of debt secured by the mortgage
Reviewed the Plaintiff is the holder of the Note
Reviewed dates of the note and mortgage and recording information
Reviewed dates of all assignments (if any) and recording information
Reviewed dates of any modifications and recording information
Reviewed interest rate of the note and whether adjustable or fixed
Reviewed due date of the obligation
Reviewed the stated payment amount in the note
Reviewed monthly late charges
Reviewed pre-payment penalties in the note (if any)
Reviewed date of default (Date next installment is due)
Reviewed whether the mortgage is a purchase money mortgage
Reviewed property address and tax block and lot references
Reviewed Notice of Intention to Foreclose was mailed at least 30 days prior to filing of Complaint to all obligors at the property and any mailing address
Reviewed content of Notice of Intention to Foreclosure to confirm the default date, Lender Contact Information, and Reinstatement and/or Payoff Amount (as applicable) and that it was sent to borrower via certified mail at least 30 days prior to filing of complaint
Reviewed Third Count (if any), accurately provides the information for a second mortgage on this property also held by Plaintiff which is being

foreclosed with the first mortgage or recites need for a reformation of
Legal Description in Complaint (if necessary).
Reviewed whether this is a residential or commercial mortgage
foreclosure
Reviewed whether this is a "High Risk Loan" or not

Certification in Support of Motion for Summary Judgment and/or Strike
Defendants' Answer

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute the certification
Reviewed the certification for accuracy
Reviewed the Plaintiff is still the holder of the Note

Certification of Proof of Amount Due in Support of Entry of Final Judgment

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute the certification
Reviewed the amount due Plaintiff, as set forth in paragraph, is
consistent with business records
Reviewed the Plaintiff is still the holder of the Note, as set forth in
paragraph
Reviewed the mortgage and property information set forth in
Schedule
Reviewed itemization provided of the account, as set forth in the
Statement of Amount Due is consistent with the business
records
Reviewed itemization provided of the account is consistent with the
business records for a second mortgage held on the same property
joined in this foreclosure action, (Applies only if Complaint has a Third
Count)

Certification in Support of Application for Order Directing Payment of Additional
Funds to Plaintiff (filed or to be filed subsequent to entry of judgment but prior to
sale in the event of additional advances after execution of the Certification of
Proof of Amount Due)

Certification reviewed for accuracy (check all that apply)

Reviewed the signatures of the affiant and notary (if any) are the true
signatures of those individuals and such individuals had the authority to
execute certification(s) dated: _____
Reviewed additional funds advanced by Plaintiff for this account, as set
forth in paragraph , are consistent with the business records

Other document or court pleading _____

I hereby acknowledge that I have personally reviewed this matter with the understanding that the law firm of Shapiro & Perez, LLC will rely upon the information contained herein in its submissions to the Court. I hereby certify that the foregoing statements are true to the best of my knowledge, information and belief.

By: _____ Dated: _____

Name: _____

Title: _____

Company Name: _____

Responsibilities: _____

Fein Such Kahn & Shepard, P.C.

Certification Checklist

Name of Reviewer:

Date of Review:

Title of Reviewer: _____ FOR _____ (EMPLOYEE OF THE PLAINTIFF
ONLY NOT SERVICER) Loan #:

Borrower Name:

New Jersey Complaint Certification Checklist

Instructions: THE PURPOSE OF THIS CHECKLIST IS TO PERMIT FEIN, SUCH KAHN & SHEPARD TO FILE AN ATTORNEY CERTIFICATION OF DILIGENT INQUIRY ASSERTING THAT THE FIRM HAS COMMUNICATED WITH THE PLAINTIFF AND CONFIRMED THE ACCURACY OF THE PLEADING SUBMITTED FOR FILING.

1. Is the Plaintiff named in the caption correct according to your company's business records?
 Yes, the plaintiff name matches our records.
 No, the plaintiff name does not match our records and should read: _____

2. Is the address of the plaintiff/investor/servicing agent correct according to company records?
 Yes, the plaintiff/investor/servicing agent address matches our records.
 No, the plaintiff/investor/servicing agent address does not match our records and should read: _____

3. Does the date on the NOTE match your company's business records?
 Yes, the date on the note matches our records.
 No, the date on the note does not match our records and should read: _____

4. Do the obligor(s) set forth in the complaint match your company's business records? (person responsible for payment of the debt).
 Yes, the obligor(s) do match our records.
 No, the obligor(s) do not match our records and should read: _____

5. Do the obligee(s) set forth in the complaint match your company's business records?
 Yes, the obligee(s) do match our records.
 No, the obligee(s) do not match our records and should read: _____

6. Does the original principal amount of the Note match your company's business records?
 Yes, the original principal amount of the note matches our records.
 No, the original principal amount of the note does not match your records and should read: _____
7. Does the due and payable date of the note match your company's business records?
 Yes, the due and payable date of the note matches our records.
 No, the due and payable date of the note does not match our records and should read: _____
8. Does the initial interest rate of the note match your company business records?
 Yes, the initial interest rate of the note matches our records.
 No, the initial interest rate of the note does not match our records and should read: _____
9. Does the complaint correctly set forth that the note whether this is an adjustable rate note?
 Yes, this is an adjustable rate note as per our records and is set forth correctly.
 No, this is not an adjustable rate note as per our records and should read as such.

Mortgage Information

1. Do the name(s) of the original mortgagee(s) match your company business records?
 Yes, the original mortgagee(s) match our records.
 No, the original mortgagee(s) do not match your records and should read: _____
2. Does the date of the mortgage match your company business records?
 Yes, the date of the mortgage matches our records.
 No, the date of the mortgage does not match our records and should read: _____
3. Does the recording date of the mortgage match your company business records?
 Yes, the recording date of the mortgage does match our records.
 No, the recording date of the mortgage does not match our records and should read: _____

4. Do the book and page numbers for the recorded mortgage match your company business records?
- Yes, the book and page numbers match our records.
- No, the book and page numbers do not match our records and should read:

5. Does the county of record match your company business records?
- Yes, the county of recording matches our records.
- No, the county of recording does not match our records and should read:

6. Does the complaint correctly set forth that the mortgage is a purchase money mortgage?
- Not applicable, this is not a purchase money mortgage.
- Yes, this is a purchase money mortgage.
- No, the complaint does not correctly set forth that it is a purchase money mortgage.

Property Information

1. Does the "commonly known address" for the property match your company business records?
- Yes, the "commonly known address" matches our records.
- No, the "commonly known address" does not match our records and should read:

2. Does the legal description (either the metes and bounds or the tax assessor's lot and block) for the property match your company business records?
- Yes, the legal description matches our records.
- No, the legal description does not match our records and should read:

3. Do the lot and block (and/or) qualifier number match your company business records?
- Yes, the lot and block (and/or) qualifier number matches our records.
- No, the lot and block (and/or) qualifier number do not match our records and should read:

Assignment of Mortgage Every assignment in the complaint is to be reviewed. If there is incorrect information, indicate which assignment your response is correcting. If there are no assignments, select 'N/A'.

1. Does the date of assignment match your company business records?

- N/A – No assignments of record. GO TO NEXT SECTION.
- Yes, the date of assignment matches our records.
- No, the date of assignment does not match our records and should read:

2. Does the name of the Assignor match your company business records?
- Yes, the assignor name matches our records.
 - No, the assignor name does not match our records and should read:

3. Does the name of the Assignee match your company business records?
- Yes, the assignee name matches our records.
 - No, the assignee name does not match our records and should read:

4. Does the assignment recording date match your company business records?
- Yes, the recording date matches our records.
 - No, the recording date does not match our records and should read:

5. Do the book and page numbers for the assignment match your company business records?
- Yes, the book and page numbers match our records.
 - No, the book and page numbers do not match our records and should read:

Loan Modification Information

1. Is the interest rate for the loan mod the same as the interest rate in the most recent loan modification interest rate in your company business records?
- N/A – No Modifications of record—GO TO NEXT SECTION.
 - Yes, the interest rates match our records.
 - No, the interest rates do not match our records and should read:

2. IF APPLICABLE, is the amount due the same as the amount due in the most recent loan modification amount due in your company business records?
- Yes, the amount due is the same and matches our records.

No, the amount due is not the same and/or does not match our records and should read: _____

3. IF APPLICABLE, does the date of the most recent loan modification match your company business records?

Yes, the date of the most recent loan modification matches our records.

No, the date of the most recent loan modification does not match our records and should read: _____

Default Information

1. Does the date of the first missed payment match your company business records?

Yes, the date of first missed payment matches our records.

No, the date of first missed payment does not match our records and should read: _____

2. Does the date of default set forth in the complaint match your company business records?

Yes, the date of default matches our records.

No, the date of default does not match our records and should read: _____

Notice of Intention to Foreclose (NOI) Confirmation

1. Do your company business records show that the NOI was sent anyone responsible for the repayment of the note (e.g., obligor(s), guarantor(s))?

Yes, the NOI was sent to everyone responsible under the note per our records.

No, the NOI was not sent to everyone responsible under the note per our records.

2. If your company records indicate the borrower(s) reside at an address other than the mortgaged premises, was an extra copy sent 30 days prior to the date of the filing of the complaint as per your company business records?

N/A - there is no alternate address for the borrower(s) of record.

Yes, the NOI was sent to the alternate address 30 days prior to this review per our records.

No, the NOI was not sent to the alternate address 30 days prior to this review. The NOI was sent to the alternate address on (insert date) _____ per our records.

3. Does the reinstatement amount provided on the NOI match your company business records?

Yes, the reinstatement amount provided on the NOI matches our records.

No, the reinstatement amount provided on the NOI does not match our records and should read: _____

I confirm to the best of my information, knowledge, and belief that the foregoing responses are true and correct.

{signature of reviewer }

LIST JOB RESPONSIBILITIES OF REVIEWER:

DATED: _____, 2011