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Attorneys for Respondent
Federal Home Loan Mortgage Corporation

	x	**Administrative Order 01-2010**
IN THE MATTER OF RESIDENTIAL	:	**Docket No. F-238-11**
MORTGAGE FORECLOSURE PLEADING	:	
AND DOCUMENT IRREGULARITIES	:	
	:	**CERTIFICATION OF DEAN J.**
	x	**MEYER**

DEAN J. MEYER, being of full age, does hereby certify as follows:

1. I am currently Director of Foreclosure/Bankruptcy in the Servicing Operations Department, Single Family Portfolio Management Division for Federal Home Loan Mortgage Corporation ("Freddie Mac"). I have worked for Freddie Mac with regard to foreclosure-related issues for over twelve years. I have worked in the mortgage industry since 1987, holding positions such as: Manager of Foreclosure for a large Servicer, auditor for U.S. Department of Housing and Urban Development and other servicer compliance management positions.

2. I oversee the foreclosure/bankruptcy process for Freddie Mac. I play a key role in establishing the policy, including managing Servicer foreclosure timelines and costs. I am primarily responsible for managing Freddie Mac foreclosure requirements for the Servicers in Freddie Mac's Seller/Servicer Guide and oversee the program that the Servicers and designated foreclosure counsel follow regarding foreclosure.

3. I am fully familiar with the facts set forth in this certification and make this certification in response to the December 20, 2010 Administrative Order 01-2010 and Supplemental Administrative Order Directing Submission of Information from Residential Mortgage

Foreclosure Plaintiffs Concerning Their Document Execution Practices to A Special Master (collectively "the Administrative Order").

Background

4. Freddie Mac is a corporate instrumentality of the United States of America pursuant to the Federal Home Loan Mortgage Corporation Act, Title III of the Emergency Home Finance Act of 1970, 12 U.S.C. §§ 1451-1459.

5. Freddie Mac was created by Congress in 1970 for the purpose of increasing the funds available to homebuyers via the creation of a secondary mortgage market for the purchase and sale of residential mortgages. To achieve this congressionally mandated purpose, Freddie Mac, inter alia, purchases mortgage loans from lenders or other mortgage sellers ("Sellers") and contracts with the Seller or another financial institution ("Servicer") to service the loans.

6. Sellers agree to sell and Servicers agree to service mortgage loans pursuant to the terms and conditions contained in the purchase documents consisting of, inter alia, a purchase contract, Freddie Mac's Single-Family Seller/Servicer Guide (the "Guide") and Bulletins that are periodically issued by Freddie Mac to its Sellers and Servicers that supplement the agreement of the parties. A complete copy of the Guide is publicly available by following the "AllRegs" link at www.freddiemac.com/sell/guide/.

Foreclosures

7. When a Servicer contracts with Freddie Mac to service a Freddie Mac mortgage loan, the Servicer must ensure that the land records reflect the Servicer as the mortgagee, or assignee of the mortgage. Freddie Mac does not service the loans it purchases; rather, the Servicers are responsible, in accordance with the Guide, for loan servicing, including the decision to commence foreclosure, refer the loan to foreclosure counsel, and manage the foreclosure

process. Freddie Mac is generally not directly involved in prosecuting foreclosures of properties securing Freddie Mac owned mortgage loans. It is the Servicers, not Freddie Mac, that perform the work necessary to ensure the proper prosecution of foreclosure cases, including reviewing a borrower's loan account details, preparing and executing documents used in foreclosure proceedings, and providing testimony (whether oral or written) to support motions for judgment or at trial. Pursuant to the Guide, the Servicer agrees to comply with all applicable federal, State and local laws, ordinances, regulations, and orders.

Freddie Mac as a Plaintiff

8. As discussed above, Freddie Mac relies on Servicers, along with the Servicer's foreclosure counsel, to prepare any foreclosure-related documents. There are limited instances, however, when Freddie Mac is named as the foreclosure "plaintiff" in residential foreclosure actions, for example, when the Servicer is the record mortgagee for the loan it services for Freddie Mac (usually the senior mortgage lien), as well as the record mortgagee for a junior mortgage lien secured by the same property. In these situations, the Servicer assigns the senior mortgage to Freddie Mac, and the foreclosure is prosecuted in the name of Freddie Mac.

New Jersey Residential Foreclosure Actions in New Jersey during 2010 where Freddie Mac is the Plaintiff

9. In 2010, the eighteen (18) Servicers listed below, through foreclosure counsel designated by Freddie Mac, filed residential foreclosure actions in New Jersey naming Freddie Mac as the foreclosure plaintiff.

Wells Fargo	521
JPMorgan Chase	139
Bank of America	65
PNC	60

Sovereign	16
OneWest	9
Citimortgage	7
Metlife	7
HSBC	2
GMAC	4
Cenlar	3
Flagstar	2
Amtrust	2
AFCU	1
The Bank	1
Valley National	1
Wall Street Mortgage Bankers	1
Mortgage Access	1
Total	**842**

Of these eighteen (18) Servicers, six (6) are subject to Hon. Mary C. Jacobson, P.J.Ch.'s December 20, 2010 Order Directing the Named Foreclosure Plaintiffs to Show Cause Why the Court Should Not Suspend the Ministerial Duties of the Office of Foreclosure and the Superior Court Clerk's Office Regarding the Processing of Certain Uncontested Residential Mortgage Foreclosure Actions, Stay Sheriffs' Sales in Those Foreclosure Actions, Appoint a Special Master Pursuant to Rule 4:41-1 to Investigate Questionable Foreclosure Practices, and Appointing An Attorney to Appear in Support of the Proposed Relief. Four (4) have been identified in the Administrative Order. The remaining eight (8) Servicers have filed only twelve (12) foreclosure actions naming Freddie Mac as the plaintiff.

10. Besides those Servicers listed above, there may be additional Servicers that may have filed residential mortgage foreclosure actions in New Jersey in 2010 naming Freddie Mac as the plaintiff. If there are any such Servicers, they would have retained law firms not designated by Freddie Mac and thus Freddie Mac does not have readily available access to this information.

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

s/Dean J. Meyer
Dean J. Meyer

Dated: February 10, 2011

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NATALIE GARCIA
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February 14, 2011

VIA LAWYERS SERVICE

Hon. Walter R. Barisonek
(Special Master)
Union County Courthouse
2 Broad Street, Courtroom 101
Elizabeth, NJ 07207

Re: Supplemental Administrative Order Directing Submission of Information By Residential Mortgage Foreclosure Plaintiffs Concerning Their Document Execution Practices
Docket No.: F-238-11

Dear Judge Barisonek:

This firm represents Federal Home Loan Mortgage Corporation ("Freddie Mac") in the above matter. Pursuant to the Supplemental Administrative Order 01-2010, enclosed please find a copy of Freddie Mac's Certification of Dean J. Meyer, which was submitted to the Clerk of the Superior Court of New Jersey on February 14, 2011 by e-mail and regular mail.

Thank you for your consideration of this matter.

Respectfully submitted,

s/Natalie Garcia
Natalie Garcia

NG:ma
Encl.

cc: Clerk, Superior Court of New Jersey (w/encl.)(via e-mail & reg. mail)

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