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Co-counsel for Foreclosure Plaintiff/Respondent Nationstar Mortgage LLC

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| <p>IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES</p> | <p>SUPERIOR COURT OF NEW JERSEY</p> <p>ADMINISTRATIVE ORDER 01-2010 DOCKET NUMBER F-238-11</p> <p>CIVIL ACTION</p> <p>CERTIFICATION OF JEFFREY A. CONNELL, SENIOR VICE-PRESIDENT OF NATIONSTAR MORTGAGE LLC, FILED IN RESPONSE TO THE APRIL 25, 2011 LETTER ORDER OF THE HONORABLE WALTER R. BARISONEK, A.J.S.C.,</p> |
|---|--|

JEFFREY A.CONNELL, of full age, hereby certifies as follows:

1. I am employed by Nationstar Mortgage LLC ("Nationstar") as a Senior Vice-President of Foreclosure. As such, I am fully familiar with the facts stated herein. I submit this Certification on behalf of Nationstar in response to the April 25, 2011 Letter Order Of The Honorable Walter R. Barisonek, A.J.S.C., ("Letter Order,"), and in accordance with my

discussions with counsel about the information requested in the Letter Order. A copy of the Letter Order is attached hereto as **Exhibit A**.

2. Nationstar, headquartered in Lewisville, Texas, just outside of Dallas, is a national mortgage lender and servicer.

3. This Certification is intended to supplement the information set forth in the previous Certification of Robert L. Appel, dated February 10, 2011 attached hereto as Exhibit B.

4. The Letter Order asks Nationstar to supply the following information, based upon personal knowledge or information gained through a personal review of business records which records would be admissible in evidence in a New Jersey Court.

1. If you act in a capacity as a servicer of residential mortgages for your own institution or any other entity, you must answer the following questions to show whether you have processes and procedures in place to ensure that the information contained in any certification/affidavit submitted to the Court under Rule 4:64-1 et. seq. is accurate and reliable.

a) State what processes and procedures you have to ensure that the certifications/affidavits submitted are based upon that person's knowledge or that person's review of business records which records would be admissible in evidence in a New Jersey Court. Describe the processes and procedures in detail and attach a copy of any documents that establish the processes and procedures.

b) i. State the processes and procedures you have in place to ensure that the individual who executes the certification/affidavit executed it according to law, and that the signature is a valid lawful signature

ii. State the processes and procedures in place to ensure that the person executing the certification/affidavit, pursuant to paragraph (a), has the authority to act in behalf of the plaintiff/servicer.

c) State in detail your record keeping system to ensure that there is accurate up-to-date entries of payments, loan history, assignments, or any other transaction involving the mortgage. If you are currently making or anticipate making changes, state the changes to be made and when they will be implemented.

d) State the review process you have in place to ensure that any certification/affidavit submitted to the Court is accurate, based upon current information and that the person executing the document relied upon personal knowledge and/or business records which would be admissible in a New Jersey Court. If you are currently making or anticipate making any changes, state the changes to be made and when they will be implemented.

e) State in detail any training programs you have in place for individuals completing certifications/affidavits to ensure that their knowledge of the contents of the certification/affidavit is based upon personal knowledge or business records which would be admissible in a New Jersey Court.

f) Describe in detail the process you have in place to ensure that foreclosure counsel is provided with current accurate information to support the preparation of any documentation counsel will be submitting to the Court pursuant to Court Rule.

g) State the review process you and foreclosure counsel have in place for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 et. seq.

h) State whether you utilized or intend on utilizing any independent auditor to review the process and procedures mentioned in the above answers to ensure that you are in compliance with the mandates of Court Rule 4:64-1 et. seq.

2. If you are a plaintiff in uncontested residential foreclosure matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Question #1 from the entity that provides the servicing.

5. Set forth below are Nationstar's responses to the questions posed in the Letter Order. In addition, documents responsive to the Letter Order are attached hereto.

1(a) State what processes and procedures you have to ensure that the certifications/affidavits submitted are based upon that person's knowledge or that person's review of business records which records would be admissible in evidence in a New Jersey Court. Describe the processes and procedures in detail and attach a copy of any documents that establish the processes and procedures.

Nationstar has implemented specific procedures to ensure that affiants complete certifications/affidavits based on the affiants personal knowledge or personal review of Nationstar's business records. The procedures for execution of affidavits/certifications are specifically described in Nationstar's Foreclosure Documents Execution Policy attached hereto as **Exhibit C**, and Nationstar's Foreclosure Document Execution Procedures attached hereto as **Exhibit D**.

As an initial matter, a review is made to ensure that the borrower is not protected under the Servicemembers Civil Relief Act (SCRA) and that any state-required documents are provided, that the borrower has been solicited under "reasonable effort"; and that the borrower is not under a Home Affordable Modification Program (HAMP) trial period, and that it has been at least thirty (30) days since solicitation and/or HAMP rejection/failure.

All documents are either prepared by Nationstar or it is prepared by Nationstar's local foreclosure counsel. Before signing a document, the affiant must verify the information in the servicing file including without limitation, LSAMS (which is Nationstar's servicing system), Fortracs, imaging, and original documents, as necessary. All affiants are advised in the written policies and procedures that the affiant must positively and unqualifiedly affirm that the facts disclosed in the affidavit are true and are within his/her personal knowledge and that statements of belief rather than facts are insufficient. Moreover, the affiant is specifically directed to review and confirm the following items as appropriate for New Jersey documentation in the document prior to signing:

- Basic borrower information;
- Vesting information,
- Address verification;
- Legal description;
- Debt figures;

In addition to its general directives, to ensure the affiant's verification of all the information contained in the affidavit, Nationstar requires that the affiant indicate in the notes of LSAMS that he/she verified and has personal knowledge of all facts and information in the document individually, per line item, by using a variety of unique codes:

- Affidavit of Indebtedness verified [AFID]
- Military Affidavit verified [NMAF]
- Assignment reviewed and verified [AOM]
- Substitution of Trustee verified [SOT1]
- Verification or Declaration reviewed [DEC1]
- Post Sale Deed reviewed [PSD1]

- Lost Note Affidavit reviewed [LNAF]
- Lost Mortgage Affidavit reviewed [LMAF]
- Loss Mitigation Affidavit reviewed and verified [LMWK]
- Assignment of Bid verified [ASBD]
- Mortgagee's Affidavit verified [MGAF]
- Executed document in presence of a notary [NOTR]

The above ensures that the affiant will affirmatively verify the accuracy of the information contained therein based upon their knowledge and the relevant business records. If any item of information is inaccurate, the affiant must immediately notify the creator of the document and ensure the inaccuracy is corrected prior to signing. Finally, all affiants are advised that any violation of Nationstar's policies will be subject to disciplinary action

These policies and procedures are reviewed and updated annually by the Foreclosure SVP, whose purpose is to ensure that all foreclosure employees have a copy of Nationstar's policies and procedures and are fully aware of its contents and requirements

1(b) (i) State the processes and procedures you have in place to ensure that the individual who executes the certification/affidavit executed it according to law, and that the signature is a valid lawful signature.

Nationstar adopted resolutions on March 15, 2011 and May 11, 2011 (collectively, the "Resolutions") authorizing only certain individuals to execute various documents and pleadings on behalf of Nationstar. A copy of the Resolutions are attached hereto as **Exhibit E**.

Nationstar utilizes the services of local foreclosure counsel to ensure that its documents comport with local law. Local foreclosure counsel verifies the court/county requirements, sometimes supplies the applicable document including witness signature lines, and reviews all documents to ensure that Nationstar has complied with local law.

Only limited number of individuals are authorized to sign on behalf of Nationstar and the type of documents each of those individuals is authorized to sign is also limited. *See*, Exhibits E & F In accordance with Nationstar's policy, a person signing a document must sign the document in the personal presence of the notary and required witnesses, with the notary and witnesses actually watching the signing of the document. Notaries are required to be licensed and the notary must also be approved to provide notary services by Nationstar at the time of Notarial action. Any problems with regard to the notary's license must be immediately reported to appropriate Nationstar Management. After the person signs a document, he/she enters into LSAMS that he/she signed in the personal presence of a Notary using the following code: [NOTR]. Nationstar requires any person serving as a Notary to sign the Notary Public Oath of Office in the personal presence of a notary (that has properly completed his/her Official Oath of Office) prior to notarizing any document.

All notaries are required to be personally present for all document signings, including personally present for all witness signatures. In addition, any required witness must sign in the personal presence of the notary having actually seen the person sign the document. After

witnessing the signatures, the notary must sign, date, state approved notary stamp, and write in county/state information in the document and name of signer. Thereafter, the notary must fill in information in his/her notary log including the date notarized, time, document date (date on the document), document type, signer's printed name, signer's current address, signer's phone number, signer's identification, identification number, type of notary act, comments and special observations, and fee charged (which should be "N/C") and the last four (4) digits of loan number in Comments and Special Observations section of the notary log. Thereafter, the signer of the document will sign in the log under "Signer's Signature" exactly as he/she signed the document. These procedures ensure that the individual who executes the certification/affidavit executed it according to law, and that the signature is a valid lawful signature.

If the notary is required to administer an Oath or Affirmation, additional procedures are required by Nationstar. The notary must:

- (i) prove the identity of the signer,
- (ii) witness the signing of the document,
- (iii) verbally administer the oath or affirmation, compelling the signer to first raise his/her right hand and swear to or affirm the truth of the statement made,
- (iv) complete, sign, and seal the notarial certificate, and
- (v) record the details of the act in the notary log book.

The notary will verbally administer the oath in the following manner:

"Do you swear, under penalties of perjury, that the information included in this document is the truth, so help you God?" The signer will answer "Yes" or an affirmative response, or will nod, if speech-impaired. If the document requires an Acknowledgment and not an Oath or Affirmation, the Notary will obtain from the signer a spoken acknowledgment of the signature in the form of the following question. "Do you acknowledge that this is your signature, and that you signed the document willingly for the purposes stated in it?"

(ii) State the processes and procedures in place to ensure that the person executing the certification/affidavit, pursuant to paragraph (a), has the authority to act in behalf of the plaintiff/servicer.

As briefly described above, Nationstar's Resolutions authorizes only certain individuals to execute various documents and pleadings on behalf of Nationstar. These individuals may include certain employees and local counsel. Nationstar has a strict policy that provides that under no circumstance may anyone sign a document unless they are certain they are authorized to sign. The Resolution indicates which individuals are authorized to sign on behalf of Nationstar and what types of documents that individual is authorized to sign. Prior to being added to Nationstar's authorized signer list to sign on behalf of Nationstar and annually, each foreclosure employee must acknowledge and certify that such employee has:

- (i) received a copy of Nationstar's Foreclosure Document Execution Policy and Procedures;
- (ii) read and understands Nationstar's Foreclosure Document Execution Policy, and
- (iii) participated in Foreclosure Document Execution Training.

Employees are required to be familiar with their ability to sign on behalf of Nationstar based on any applicable Power of Attorney. The Nationstar Corporate Resolution sets forth the authority of individuals to sign on behalf of Nationstar and it is Nationstar's policy that this document be referenced prior to the signing of a document. Nationstar's policies mandates that if the signer is unsure of his/her signing authority, the signer must check Nationstar's Corporate Resolution for guidance prior to signing to ensure he/she is authorized to sign the documents, and/or consult Nationstar's Legal Department for clarification. Written policy also specifies that if the document pertains to Mortgage Electronic Registration Systems, Inc. ("MERS"), the signer's authority should be verified via the MERS corporate resolution ("MERS Resolution") appointing MERS signing officers for Nationstar. A copy of the MERS Resolution is attached hereto as Exhibit F. The MERS Resolution contains a list of MERS signing officers that have been approved by MERS and only a limited number of individuals are listed. The MERS signing officers can sign as Assistant Secretaries or Vice Presidents and the scope of the authority given to them is specifically defined in the MERS Resolution.

In some cases, local foreclosure counsel has a limited power of attorney to execute documents on Nationstar's behalf. In these instances, Nationstar requires its local foreclosure counsel to have the same personal knowledge and personal presence requirements as any other person signing a document. Regular interaction between Nationstar and local foreclosure counsel are held to ensure compliance.

Some documents are required to be signed by a Vice President or Officer. In these instances, the Vice President will verify ALL of the information in the document and ensure he/she has "personal knowledge" of all information contained in the document and sign as an officer of the company. If the document requires the signature to be notarized, the signer will execute the document in the personal presence of a Notary.

These procedures ensure that the person executing the certification/affidavit, pursuant to paragraph (a), has the authority to act in behalf of Nationstar.

1(c) State in detail your record keeping system to ensure that there is accurate up-to-date entries of payments, loan history, assignments, or any other transaction involving the mortgage. If you are currently making or anticipate making changes, state the changes to be made and when they will be implemented.

Nationstar has a comprehensive record keeping system that that provides up-to-date information on payment history and status of loans. This system is referred to as LSAMS, and it is a commercially available system.

All monetary transactions are posted in real time. When a borrower makes a loan payment to Nationstar, the payment is promptly recorded and the loan record is updated. Payments are posted in the same day they are received into LSAMS. When the payments are posted, it updates the loan history and balances. LSAMS maintains all activity and comments on the loan through the Customer Tracking. LSAMS also stores data about payments Nationstar makes on behalf of the borrower, including tax payments and hazard insurance as well as records of communications with borrowers.

Nationstar employs a number of internal and external controls to ensure that the information in LSAMS is accurate and reliable, including real-time posting of transcripts, daily reconciliations, control self-assessment processes, and internal audit review.

1(d) State the review process you have in place to ensure that any certification/affidavit submitted to the Court is accurate, based upon current information and that the person executing the document relied upon personal knowledge and/or business records which would be admissible in a New Jersey Court. If you are currently making or anticipate making any changes, state the changes to be made and when they will be implemented.

Any certification/affidavit is prepared by Nationstar or Nationstar's local foreclosure counsel to ensure that it is accurate and based on personal knowledge or business records. Nationstar's comprehensive review policy relies on the involvement of local counsel and individuals with personal knowledge, who are trained and authorized to sign the documents. Local foreclosure counsel is responsible for verifying the court/county requirements and supplying the applicable affidavit. If the document is prepared by local foreclosure counsel, counsel must review the document's (i) basic borrower information, (ii) vesting information, (iii) address verification, and (iv) legal description for accuracy, if included.

As explained in subpart 1(a), *supra*, the review process requires all affiants to affirmatively indicate in the notes of LSAMS that he/she verified and has personal knowledge of all facts and information in the document individually, per line item, by using a variety of unique codes.

In addition, as another important element of the review process, Nationstar uses a variety of checklists (the "Checklists") to ensure that every certification/affidavit submitted to the Court is accurate, based upon current information, personal knowledge and/or business records. The utility of these checklists are explained further described in subpart 1(f), below.

Furthermore, a copy of all executed documents signed (including without limitation, any affidavit, verification, substitution of trustee, assignment, non-military affidavit, or deed) are submitted to the document control department for immediate imaging and then is retained in the servicing file. Quality Control conducts quarterly reviews to ensure compliance with this policy and related procedures and the findings and results of such reviews are shared with senior management.

1(e) State in detail any training programs you have in place for individuals completing certifications/affidavits to ensure that their knowledge of the contents of the certification/affidavit is based upon personal knowledge or business records which would be admissible in a New Jersey Court.

Nationstar has a variety of training programs in place for individuals completing the certifications/affidavits. Prior to being added to Nationstar's authorized signer list and being allowed to sign on behalf of Nationstar, and annually, each foreclosure employee will acknowledge and certify that such employee has received a copy of and read and understood Nationstar's Foreclosure Document Execution Policy and Procedures and participated in document execution training.

Employees are required to attend training on an annual basis. A copy of the training guideline for the Document Execution for Foreclosure Specialists training is attached hereto as **Exhibit G**. This is an instructor-led training course/workshop which involves group discussions and opportunities for practice. The workshop is broken-up into several modules, which each include specific performance objectives that describe exactly what needs to be accomplished in each module.

In addition, Nationstar provides a Notary Public Workshop. A copy of the training guideline for the Notary Public Workshop is attached hereto as **Exhibit H**. Like the Foreclosure Document Execution training, the Notary Public Workshop is an instructor-led course broken-up into several modules.

The Training Department maintains a record of all training ("Training Record") (whether conducted by Training or by any person using side-by-side training) that is saved electronically to Nationstar's system. The Training Record indicates the nature and type of training conducted, the date of training, the name of the person conducting the training, a list of all persons trained, and includes a copy of the content of training. At the completion of the training session, each person trained signs the Training Record evidencing participation in the training session.

1(f) Describe in detail the process you have in place to ensure that foreclosure counsel is provided with current accurate information to support the preparation of any documentation counsel will be submitting to the Court pursuant to Court Rule.

Nationstar utilizes a variety of checklists (the "Checklists") to ensure that local counsel is provided with current, accurate information to support the preparation of documentation and to ensure that the documents prepared by local counsel contains the most current and accurate information. The stated purpose of these Checklists "is to permit [foreclosure counsel] 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." Examples of these Checklists are attached hereto as **Exhibits I, J and K** and are entitled:

- (i) Complaint Certification Checklist
- (ii) Certification of Proof of Amounts Due Checklist
- (iii) Certification for Additional Sums Checklist

The Complaint Certification Checklist is a six (6) page checklist that requires the person filling out the checklist to systematically cross-reference all the individual pieces of information contained in the relevant document or pleading against Nationstar's business records. By line item, this Checklist prompts the person completing the form to indicate whether each specified piece of information (i.e., the original principal amount of the note, or the county of record) matches Nationstar's records and provides for the opportunity to correct that information if it does not match company records. Specifically, the responses to each prompted question in the Checklist is either, "Yes, [the information] matches our records" or "No, [the information] does not match our records and should read _____." In a similar fashion, the four (4) page Certification of Proof of Amounts Due Checklist and the two (2) page Certification for Additional Sums Checklist compel review of the information contained in all documents against Nationstar's business records.

These Checklists ensure a final review whereby all information is verified as accurate and current based on Nationstar's records. The reviewer must ensure that all the checkboxes are checked.

1(g) State the review process you and foreclosure counsel have in place for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 et. seq.

Nationstar and local foreclosure counsel coordinate review of all documents prior to submission to the Court. As explained in response to question (1)(f), *supra*, Nationstar uses Checklists to ensure that all the necessary documents have been provided and all information is verified and accurate.

1(h) State whether you utilized or intend on utilizing any independent auditor to review the process and procedures mentioned in the above answers to ensure that you are in compliance with the mandates of Court Rule 4:64-1 et. seq.

Nationstar has taken this matter seriously and employed an independent law firm to assist it with the analysis and enhancement of its processes and procedures. Nationstar has an internal Quality Control group that is mandated to review these policies and procedures on an ongoing basis.

2. If you are a plaintiff in uncontested residential foreclosure matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Question #1 from the entity that provides the servicing.

Not applicable as to Nationstar.

6. It is my understanding that this certification is being submitted by Nationstar in response to certain informational items requested under the Letter Order and does not waive and/or prejudice Nationstar's right to raise any and all legal arguments relating to the Administrative Order and/or any future orders or administrative requests in the proceeding.

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 wilfully false, I am subject to punishment.



JEFFREY A. CONNELL

Dated June 9, 2011

EXHIBIT A

SUPERIOR COURT OF NEW JERSEY
UNION VICINAGE
UNION COUNTY COURT HOUSE, ELIZABETH, NEW JERSEY 07207
(908) 659-4787

CHAMBERS OF
WALTER R. BARISONEK, A.J.S.C.
RETIRED



SPECIAL MASTER
RECALL JUDICIAL
RECEIVED

APR 26 2011

PORZIO, BROMBERG
& NEWMAN

April 25, 2011

John Mairo, Esq.
Porzio, Bromberg & Newman, PC
100 Southgate Parkway
P O Box 1997
Morristown, NJ 07962

Re. Administrative Order 0-1-2010
Docket # F-238-11

Dear Mr. Mairo:

I have enclosed a corrected set of questions that each bank is required to answer based upon your individual conference. Several questions were erroneously repeated on the initial form I gave you.

Please discard the previous letter and use the enclosed form dated today.

Very truly yours,

Handwritten signature of Walter R. Barisonek, appearing as "WRB/ARD".

Walter R. Barisonek, A.J.S.C. Ret.
Special Master

WRB:ard
Enclosure

SUPERIOR COURT OF NEW JERSEY
UNION VICINAGE
UNION COUNTY COURT HOUSE, ELIZABETH, NEW JERSEY 07207
(908) 659-4787

CHAMBERS OF
WALTER R. BARISONEK, A.J.S.C.
RETIRED



SPECIAL MASTER
RECALL JUDGE

Administrative Order 0-1-2010
Docket # F-238-11

April 25, 2011

**IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADINGS AND
DOCUMENT IRREGULARITIES**

TO: Foreclosure Plaintiff's Filing 200 or more residential mortgages foreclosure action in 2010

Please submit the following information in certification/affidavit form to me within twenty (20) business days following your individual conference.

The individual answering the following questions must base their answers upon personal knowledge or information gained through a personal review of business records which records would be admissible in evidence in a New Jersey Court.

- 1) If you act in any capacity as a servicer of residential mortgages for your own institution or any other entity, you must answer the following questions to show whether you have processes and procedures in place to ensure that the information contained in any certification/affidavit submitted to the Court under Rule 4:64-1 et. seq. is accurate and reliable.
 - a) State what processes and procedures you have to ensure that the certifications/affidavits submitted are based upon that person's personal knowledge or that person's review of business records which records would be admissible in evidence in a New Jersey Court. Describe the processes and procedures in detail and attach a copy of any documents that establish the processes and procedures.
 - b)
 - i. State the processes and procedures you have in place to ensure that the individual who executes the certification/affidavit executed it according to law, and that the signature is a valid lawful signature.
 - ii. State the processes and procedures in place to ensure that the person executing the certification/affidavit, pursuant to paragraph (a), has the authority to act in behalf of the plaintiff/servicer.

- c) State in detail your record keeping system to ensure that there is accurate up-to date entries of payments, loan history, assignments, or of any other transaction involving the mortgage. If you are currently making or anticipate making changes, state the changes to be made and when they will be implemented.
 - d) State the review process you have in place to ensure that any certification/affidavit submitted to the Court is accurate, based upon current information and that the person executing the document relied upon personal knowledge and/or business records which would be admissible in a New Jersey Court. If you are currently making or anticipate making any changes, state the changes to be made and when they will be implemented.
 - e) State in detail any training programs you have in place for individuals completing certifications/affidavits to ensure that their knowledge of the contents of the certification/affidavit is based upon personal knowledge or business records which would be admissible in a New Jersey Court.
 - f) Describe in detail the process you have in place to ensure that foreclosure counsel is provided with current accurate information to support the preparation of any documentation counsel will be submitting to the Court pursuant to Court Rule.
 - g) State the review process you and foreclosure counsel have in place for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 et. seq..
 - h) State whether you utilized or intend on utilizing any independent auditor to review the process and procedures mentioned in the above answers to ensure that you are in compliance with the mandates of Court Rule 4.64-1 et. seq..
2. If you are a plaintiff in uncontested residential foreclosure matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Question #1 from the entity that provides the servicing.

Unless you file a motion to seal pursuant to Rule 1:38-11, any submissions pursuant to this directive must be filed with the Clerk of the Court in Trenton with a copy to me. If you wish to invoke a claim of confidentiality, your motion under Rule 1.38-11 must be filed either before or at the time you send me your submissions required under this directive. If you file a motion under Rule 1:38-11 you should still send your submissions under this directive to me but do not send them to the Clerk in Trenton. I will then schedule your motion for an ex-parte hearing.



Walter R. Barison, A.J.S.C. Ret.
Special Master

WRB:ard

EXHIBIT B

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Gerard E. Wemberly, Jr., Esq. (*pro hac vice* admission pending)
Daniel T Plunkett, Esq (*pro hac vice* admission pending)

Co-counsel for Foreclosure Plaintiff/Respondent Nationstar Mortgage LLC

IN THE MATTER OF
RESIDENTIAL MORTGAGE
FORECLOSURE PLEADING AND
DOCUMENT IRREGULARITIES

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
GENERAL EQUITY PART
MERCER COUNTY

ADMINISTRATIVE ORDER 01-2010
DOCKET NUMBER F-238-11

CIVIL ACTION

CERTIFICATION OF ROBERT L. APPEL,
EXECUTIVE VICE-PRESIDENT OF
NATIONSTAR MORTGAGE LLC, FILED
IN RESPONSE TO THE SUPPLEMENTAL
ADMINISTRATIVE ORDER DIRECTING
SUBMISSION OF INFORMATION BY
RESIDENTIAL MORTGAGE
FORECLOSURE PLAINTIFFS
CONCERNING THEIR DOCUMENT
EXECUTION PRACTICES

ROBERT L. APPEL, of full age, hereby certifies as follows:

1. I am employed by Nationstar Mortgage LLC ("Nationstar") as an Executive Vice-
President of Servicing. As such, I am fully familiar with the facts stated herein. I submit this

Certification on behalf of Nationstar in response to the Supplemental Administrative Order Directing Submission of Information by Residential Mortgage Foreclosure Plaintiffs Concerning Their Document Execution Practices dated January 31, 2011 ("Administrative Order") and in accordance with my discussions with counsel about the information requested in the Administrative Order.

2. Nationstar headquartered in Lewisville, Texas, just outside of Dallas, is one of the nation's leading mortgage servicers and lenders. Nationstar is a national mortgage lender and servicer.

3. Nationstar is the owner and/or servicer of 2075 residential mortgage loans which were in foreclosure in 2010 on an uncontested basis in the State of New Jersey (the "2010 Nationstar NJ Actions"). In connection with the 2010 Nationstar NJ Actions, Nationstar acted in one of three (3) roles with the underlying loans: (1) owner and servicer; (2) servicer but not owner; and (3) owner but not servicer.

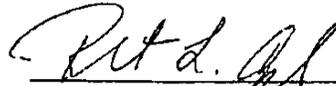
4. Nationstar acted in the owner and servicer role for zero (0) of the 2010 Nationstar NJ Actions.

5. Nationstar acted in the servicer but not owner role for 2075 of the 2010 Nationstar NJ Actions. The number of Nationstar serviced uncontested residential mortgage foreclosure loans detailed by investor in New Jersey is set forth on Exhibit A attached hereto.

6. Nationstar is the owner but not the servicer of zero (0) 2010 Nationstar NJ Actions.

7. It is my understanding that this certification is being submitted by Nationstar in response to certain informational items requested under the Administrative Order and does not waive and/or prejudice Nationstar's right to raise any and all legal arguments relating to the Administrative Order and/or any future orders or administrative requests in the proceeding.

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 wilfully false, I am subject to punishment.



ROBERT L. APPEL

Dated: February 10, 2011

Exhibit A

| Loans | Investor |
|-------|---|
| 20 | FCDB UB 8020 Residential LLC and FCDB GMPL 2008-1 Trust* |
| 5 | Asset Backed Securities Corporation Home Equity Trust, Series MO 2005-HE7 |
| 2 | Asset Backed Securities Corporation Home Equity Trust, Series MO 2006-HE6 |
| 1 | Calyon New York Branch |
| 28 | CHEC Loan Trust 2004-1 |
| 13 | CONSUMER SOLUTIONS 3, LLC |
| 4 | Consumer Solutions LLC |
| 2 | FCDB FF1 LLC, FCDB 8020 REO LLC, and FCDB FF1 2008-1 Trust, FCDB SNPWL Trust* |
| 1 | FDIC |
| 2 | Federal Deposit Insurance Corporation |
| 18 | Federal Home Loan Mortgage Corporation |
| 1461 | Federal National Mortgage Association |
| 2 | Government National Mortgage Association |
| 4 | Guaranty Bank |
| 79 | Home Equity Loan Trust Series 2007-FRE1 |
| 35 | LFSO 2007-FRE1 Wells |
| 2 | Loan Acquisition Corporation |
| 6 | Magnetar Financial LLC |
| 14 | Maiden Lane Asset Backed Securities I Trust 2008-1 |
| 16 | Merrill Lynch Mortgage Lending, Inc |
| 4 | Nationstar Home Equity Loan Trust 2001-B |
| 2 | Nationstar Home Equity Loan Trust 2002-A |
| 3 | Nationstar Home Equity Loan Trust 2002-C |
| 7 | Nationstar Home Equity Loan Trust 2002-D |
| 5 | Nationstar Home Equity Loan Trust 2003-A |
| 4 | Nationstar Home Equity Loan Trust 2003-C |
| 2 | Nationstar Home Equity Loan Trust 2004-A |
| 5 | Nationstar Home Equity Loan Trust 2004-B |
| 10 | Nationstar Home Equity Loan Trust 2004-C |
| 3 | Nationstar Home Equity Loan Trust 2004-D |
| 9 | Nationstar Home Equity Loan Trust 2005-A |
| 13 | Nationstar Home Equity Loan Trust 2005-B |
| 19 | Nationstar Home Equity Loan Trust 2005-C |
| 19 | Nationstar Home Equity Loan Trust 2005-D |
| 11 | Nationstar Home Equity Loan Trust 2006-A |
| 40 | Nationstar Home Equity Loan Trust 2006-B |
| 26 | Nationstar Home Equity Loan Trust 2007-A |
| 31 | Nationstar Home Equity Loan Trust 2007-B |

| | |
|----|--|
| 26 | Nationstar Home Equity Loan Trust 2007-C |
| 56 | Nationstar Home Equity Loan Trust 2009-A |
| 35 | Newcastle Mortgage Securities Trust 2006-1 |
| 4 | RBS Financial Products, Inc. |
| 10 | Soundview Home Loan Trust 2005-2 |
| 3 | Soundview Home Loan Trust 2005-CTX1 |
| 12 | Soundview Home Loan Trust 2007-1 NS1 |
| 1 | TCIF, LLC |

* Note: The number of uncontested residential mortgage loans is an aggregate number for all investors listed. Upon request, we can provide detail at the individual investor level.

EXHIBIT C

Introduction

Nationstar Mortgage LLC (“Nationstar”) is committed to protecting the integrity of the foreclosure process. In furtherance of such commitment set forth below are Nationstar’s policies, procedures and processes regarding the execution of documents in connection with mortgage/foreclosures. Accuracy is needed as these documents will be filed with the court or in public records.



Policy

POLICY:

General Requirements for Documents/Affidavits

An affidavit has to.

- (1) Be in writing;
- (2) State a fact or facts;
- (3) Be signed by an authorized person with personal knowledge of the content;
- (4) Be sworn to before an officer authorized to administer oaths, if required by state or local laws; and
- (5) Be officially certified to by the officer under a seal of office, if required by state or local laws.

Additional Items:

- Typically, an affidavit includes a caption or title, the venue, the affiant’s signature, the Jurat, and the body of the instrument. However, no particular terminology is required to render a document an affidavit. It is the substance, not the form of the affidavit, that is significant.
- An affiant must positively and unqualifiedly represent that the facts disclosed in the affidavit are true and are within his/her personal knowledge. Statements of belief rather than facts are insufficient.
- When necessary or proper for a party to a civil suit or proceeding to make an affidavit, it may be made by the party or by the party’s Agent or Attorney. **However, that does not relieve the Attorney or Agent from the “personal knowledge” requirement.
- An affidavit may be on a paper separate from the instrument it supports. Alternatively, an affidavit may be incorporated in the instrument that it swears to providing it contains all the requisites of an affidavit. For example, an affidavit may be incorporated in a petition or may be written on the petition it supports.

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Policy
(Cont)

- Usually a document constitutes an affidavit if it is sworn to or affirmed before a third party, who must certify that the maker swore to or affirmed the statement at issue. The certification by the third party is known as the "Jurat." In Texas, without a jurat, a statement is not an affidavit. Persons who may administer oaths in Texas include judges, retired judges, senior judges, clerks, commissioners of a court of record, justices of the peace, and notaries public.
- In Texas, all oaths or affirmations must be administered in the mode most binding on the conscience, and must be made subject to the pains and penalties of perjury.
- The swearing must be in the personal presence of the officer who administers the oath.

All persons involved in the Foreclosure Document Process are required to review and strictly follow the requirements of this Policy. Any violation of this Policy will be subject to disciplinary action.

The foregoing Policy will be reviewed and updated annually by the Foreclosure SVP. The Foreclosure SVP will ensure that all foreclosure employees have a copy of this Policy. *Any and all changes to this Policy and related Procedures need to be approved in writing by Legal.

Training
Requirements

All foreclosure employees are required to attend document execution training ("Foreclosure Document Execution Training"), including affidavits. In addition, Foreclosure Document Specialists are required to attend the training on an annual basis. The Training Department will maintain a record of all training ("Training Record") (whether conducted by the Training Department or by any person using side-by-side training). The Training Record will indicate the nature and type of training conducted, the date of training, the name of the person conducting the training, a list of all persons trained, and attach a copy of the content of training, and such Training Record will be saved electronically to Nationstar's system and will be easily retrievable upon request. *At the completion of the training session, each person trained will sign the Training Record evidencing participation in the training session.

Prior to being added to Nationstar's Authorized signer list and being allowed to sign on behalf of Nationstar, and annually, each foreclosure employee will acknowledge and certify that such employee has:



-
- | | |
|-------------------------------------|--|
| Training Requirements (Cont) | <ul style="list-style-type: none">(i) Received a copy of Nationstar’s Foreclosure Document Execution Policy and Procedures,(ii) read and understand Nationstar’s Foreclosure Document Execution Policy and(iii) participated in Foreclosure Document Execution Training. |
| Quality Control | Quality Control will conduct quarterly reviews to ensure compliance with this Policy and related Procedures. The findings and results of such reviews will be shared with senior management. |
| Interpretation | Quality Control operates independently of the Sales, Underwriting and Servicing functions and is responsible for the interpretation of this policy. Any use of the term policy herein shall include the term procedures, as applicable. |

EXHIBIT D



Introduction

Nationstar Mortgage LLC ("Nationstar") is committed to protecting the integrity of the foreclosure process. In furtherance of such commitment set forth below are Nationstar's policies, procedures and processes regarding the execution of documents in connection with the foreclosure process.

Procedures



Checklist

GENERAL PROCEDURES:

- 1) In the normal course of the foreclosure process, Nationstar is required to execute several different types of documents including, among others, affidavits of indebtedness, non-military affidavits, lost note affidavits, substitutions of trustee, verifications, declarations, certifications, deeds, and assignments. Depending on the document and the local foreclosure counsel handling the foreclosure, either Nationstar prepares the document or it is prepared by Nationstar's local foreclosure counsel. If the document is prepared by local foreclosure counsel, they must review the document prior to sending the document to Nationstar. Nationstar's local foreclosure counsel must review each of the following items for accuracy, if included in the document:
 - a. Basic borrower information
 - b. Vesting information
 - c. Address verification
 - d. Legal description
- 2) Prior to signing any document, the person signing the document must review and verify ALL information in the document to ensure that they have "personal knowledge" of ALL information contained in the document. The person signing will verify the information in the servicing file including without limitation, LSAMS, Fortracs, Imaging, and original documents, as necessary. If any item of information is inaccurate in the document, immediately notify the creator of the document and ensure the inaccuracy is corrected prior to signing. The signer will review the following items in the document prior to executing the document:
 - a. The information above in step 1) a. - d. is validated in the servicing file, if applicable.

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Procedures



Checklist
(Cont)

- b. Validation of Debt: ALL figures must be verified and confirmed for accuracy in the servicing file. If any item of information is inaccurate ensure the inaccuracy is corrected prior to signing.
- c. Military Affidavit: Confirm that the borrower is not protected under the Soldiers & Sailors Civil Relief Act (SSCRA). Some states require this documentation (AZ). SSCRA is verified prior to foreclosure referral and periodically throughout the foreclosure process. Active duty is verified on the government website: <https://www.dmdc.osd.mil/appj/scra/scraHome.do>.
- d. HAMP Verification: Confirm that the borrower has been solicited under "reasonable effort", is not under a Home Affordable Modification Program (HAMP) trial period, and that it has been at least thirty (30) days since solicitation and/or HAMP rejection/failure. Local foreclosure counsel verifies the court/county requirements and supplies the applicable affidavit.
- e. All other document types: Person signing to verify and confirm all information for accuracy.
- f. All documents provided by local foreclosure counsel will have the required witness signature lines as required by law. Local foreclosure counsel will review all documents to ensure that Nationstar has complied with the required witness requirements prior to submitting the document.
- g. Employees on Nationstar's Corporate Resolution should be familiar with their ability to sign on behalf of Nationstar and based on any applicable Power of Attorney. If the signer is unsure of his/her signing authority, the signer must check Nationstar's Corporate Resolution prior to signing to ensure he/she is authorized to sign the documents and/or consult Nationstar's Legal Department for clarification. Under no circumstance should anyone sign a document unless they are certain they are authorized to sign.
- h. Some documents are required to be signed by a Vice President or Officer. Local foreclosure counsel will review documents prior to submission to verify that the document complies with the court/county requirements. In these instances, the Vice President will verify ALL of the information in the document and ensure he/she has "personal knowledge" of all information

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Procedures



Checklist
(Cont)

contained in the document and sign as an officer of the company. If the document requires the signature to be notarized, the signer will execute the document in the personal presence of a Notary.

- i. The person signing will indicate in the notes of LSAMS that he/she verified and has personal knowledge of all facts and information in the document using the following codes:
 - i. Affidavit of Indebtedness [AFID]
 - ii. Military Affidavit [NMAF]
 - iii. Assignment [ASG1]
 - iv. Substitution of Trustee [SOT1]
 - v. Verification or Declaration [DEC1]
 - vi. Deed [PSD1]
 - vii. Lost Note Affidavit [LNAF]
 - viii. Lost Mortgage Affidavit [LMAF]
 - ix. Loss Mitigation Affidavit [LMWK]
 - x. Assignment of Bid [ASBD]
 - xi. Mortgagee's Affidavit [MGAF]
 - xii. Texas Home Equity Application [TXHE]
- J. The person signing will sign the document in the personal presence of the Notary and any required witnesses (in front of notary and the witnesses, if any, with those persons actually watching you sign the document). **DO NOT UNDER ANY CIRCUMSTANCES SIGN THE DOCUMENT AND THEN BRING THE DOCUMENT TO THE NOTARY TO NOTARIZE OR TO THE WITNESSES TO SIGN.**
- k. Any required witness must sign in the personal presence of a Notary having actually seen the person sign the document. Local foreclosure counsel verifies the court/county requirements and supplies the applicable document.
- l. After the person signs, he/she enters into LSAMS that he/she signed in the personal presence of a Notary using the following code: [NOTR].

Procedures



Checklist
(Cont)

- m. A copy of all executed documents signed (including without limitation, any affidavit, verification, SOT, assignment, non-military affidavit, or deed) **MUST** be retained in the servicing file by submitting the document to the document control department for imaging.
 - n. Upon receipt of the executed document from Nationstar, local foreclosure counsel must review the document for proper execution.
- 3) The Notary must:
- a. In the jurat, acknowledgement, verification or similar forms, sign, date, stamp, and write in county/state information in the document and name of signer. The jurat will provide an effective means of attesting that a document was sworn under oath.
 - b. Be personally present for all document signings including being personally present for witness signatures be approved to provide notary services by Nationstar at the time of notarial action.
 - c. Is responsible for keeping his/her license current and is to promptly report any problems with regard to the license to appropriate Nationstar Management.
 - d. After the document is signed in the personal presence of the Notary, the Notary will fill in the information in his/her notary log including the date notarized, time, document date (date on the document), document type, signer's printed name, signer's current address, signer's phone number, signer's identification, identification number, type of notary act, comments and special observations, and fee charged (which should be "N/C"). Notary to fill in last four (4) digits of loan number in Comments and Special Observations section of the notary log. *The signer of the document will sign in the log under "Signer's Signature" exactly as he/she signed the document.
 - e. If the document requires, administer an Oath or Affirmation. In order to properly administer an Oath or take an Affirmation, the Notary must:
 - (i) Prove the identity of the signer,

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Procedures



Checklist
(Cont)

- (ii) witness the signing of the document,
- (iii) verbally administer the oath or affirmation, compelling the signer to raise his/her right hand and swear to or affirm the truth of the statement made,
- (iv) complete, sign, and seal the notarial certificate, and
- (v) record the details of the act in the notary log book.

Under (iii) above, the Notary will ask the signer to raise his or her right hand at the beginning of the oath/affirmation ceremony. The signer is swearing before the Notary to the truth of the statement, occasionally in a verbal statement but usually in the written form of a document presented to a party and the Notary will verbally administer the oath-actually place the signer under oath-in the following manner:

“Do you swear, under penalties of perjury, that the information included in this document is the truth, so help you God?” The signer will answer “Yes” or an affirmative response, or will nod, if speech-impaired. The signer would then answer in the affirmative. If the document requires an Acknowledgment and not an Oath or Affirmation, the Notary will obtain from the signer a spoken acknowledgment of the signature in the form of the following question: “Do you acknowledge that this is your signature, and that you signed the document willingly for the purposes stated in it?”

- f. The Notary will ensure that he/she has signed the Notary Public Oath of Office in the personal presence of a Notary (that has properly completed his/her Official Oath of Office) prior to notarizing any document.
- 4) In some cases, Local foreclosure counsel has a limited power of attorney to execute documents on Nationstar’s behalf. Nationstar requires its local foreclosure counsel to have the same personal knowledge and personal presence requirements as any other person signing a document. Regular interaction between Nationstar and local foreclosure counsel are held to ensure compliance.



Training Requirements All foreclosure employees are required to attend document execution training (“Foreclosure Document Execution Training”), including affidavits. In addition, Foreclosure Document Specialists are required to attend the training on an annual basis. Training will maintain a record of all training (“Training Record”) (whether conducted by Training or by any person using side-by-side training). In the Training Record, Training will indicate the nature and type of training conducted, the date of training, the name of the person conducting the training, a list of all persons trained, and attach a copy of the content of training, and such Training Record will be saved electronically to Nationstar’s system and will be easily retrievable upon request. *At the completion of the training session, each person trained will sign the Training Record evidencing participation in the training session.

Prior to beginning active work (during training period) in the foreclosure department and annually, each foreclosure employee will acknowledge and certify that such employee has:

- (i) Received a copy of Nationstar’s Foreclosure Document Execution Policy and Procedures,
- (ii) read and understands Nationstar’s Foreclosure Document Execution Policy and
- (iii) participated in Foreclosure Document Execution Training.

Quality Control Quality Control will conduct quarterly reviews to ensure compliance with this Policy and related Procedures. The findings and results of such reviews will be shared with Senior Management.

Interpretation Quality Control operates independently of the Sales, Underwriting and Servicing functions and is responsible for the interpretation of this policy. Any use of the term procedure herein shall include the term policy, as applicable.

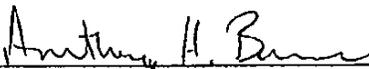
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EXHIBIT E

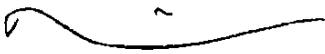
NATIONSTAR MORTGAGE LLC
WRITTEN CONSENT IN LIEU OF
MEETING OF THE BOARD OF MANAGERS

As of March 15, 2011

The undersigned, being all the members of the Board of Managers ("Board") of Nationstar Mortgage LLC, a Delaware limited liability company ("Company"), pursuant to the provisions of the laws of the State of Delaware and the limited liability company agreement of the Company, as amended, do hereby consent that, when they have signed this written consent, the resolutions set forth in the attached Exhibit A and hereby made a part hereof shall be deemed to have been adopted as resolutions of the Board to the same extent and to have the same force and effect as if adopted at a formal meeting of the members of the Board, duly called and held for the purpose of acting upon proposals to adopt such resolutions.



Anthony H. Barohe



Peter Smith

EXHIBIT A

WHEREAS, Centex Home Equity Company, LLC, n/k/a NATIONSTAR MORTGAGE LLC, a Delaware limited liability company (the "Company"), wishes to file and record deeds, mortgages, mortgage assignments, allonges, note endorsements, partial releases, full releases and reconveyances of residential mortgage loans, along with any releases with respect to the same, documents related to bankruptcy matters, sale of properties and any and all documents required by any state to effect the foreclosure process for real property in whatever form or substance, or similar documents (together, the "Documents"), and

NOW THEREFORE BE IT RESOLVED, that the following individuals are hereby elected to the office (which may be in addition to any other office held by such individual along with any signing authority afforded by resolution for such additional office held), set forth opposite their respective names below, for the sole and limited purpose of executing the Documents listed in the column below, and to serve in such office at the pleasure of the Board of Managers of the Company until the earliest of (i) such individual's death, (ii) such individual's resignation, or (iii) such individual's removal from such office, and each such person shall be deemed an officer of the Company for the purposes set forth in this resolution:

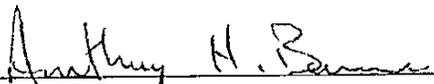
| Name | Title | Authorized to Sign |
|-------------------|---------------------|------------------------------------|
| Alexyus Spain | Assistant Secretary | Foreclosure Documents, Assignments |
| Brian Hooper | Assistant Secretary | Foreclosure Documents, Assignments |
| David Hansen | Assistant Secretary | Foreclosure Documents, Assignments |
| Derek Green | Assistant Secretary | Foreclosure Documents, Assignments |
| Eric De La Cruz | Assistant Secretary | Foreclosure Documents, Assignments |
| India Roberts | Assistant Secretary | Foreclosure Documents, Assignments |
| Jeff Anderson | Assistant Secretary | Foreclosure Documents, Assignments |
| JT Carney | Assistant Secretary | Foreclosure Documents, Assignments |
| June Healy | Assistant Secretary | Foreclosure Documents, Assignments |
| Kaitlin Robinson | Assistant Secretary | Foreclosure Documents, Assignments |
| Leroy Garcia | Assistant Secretary | Foreclosure Documents, Assignments |
| Lydeisha Barber | Assistant Secretary | Foreclosure Documents, Assignments |
| Lynn Burrows | Assistant Secretary | Foreclosure Documents, Assignments |
| Maria Elias | Assistant Secretary | Foreclosure Documents, Assignments |
| Paul Bussell | Assistant Secretary | Foreclosure Documents, Assignments |
| Paul Muller | Assistant Secretary | Foreclosure Documents, Assignments |
| Stephanie Denton | Assistant Secretary | Foreclosure Documents, Assignments |
| Toniqa Green | Assistant Secretary | Foreclosure Documents, Assignments |
| Tyler Ratliff | Assistant Secretary | Foreclosure Documents, Assignments |
| Vlada Lyblinetska | Assistant Secretary | Foreclosure Documents, Assignments |

FURTHER RESOLVED, that any execution of Documents prior to the date hereof by the preceding individuals is hereby ratified and approved as of the date of such prior execution.

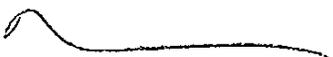
NATIONSTAR MORTGAGE LLC
WRITTEN CONSENT IN LIEU OF
MEETING OF THE BOARD OF MANAGERS

As of May 11, 2011

The undersigned, being all the members of the Board of Managers ("Board") of Nationstar Mortgage LLC, a Delaware limited liability company ("Company"), pursuant to the provisions of the laws of the State of Delaware and the limited liability company agreement of the Company, as amended, do hereby consent that, when they have signed this written consent, the resolutions set forth in the attached Exhibit A and hereby made a part hereof shall be deemed to have been adopted as resolutions of the Board to the same extent and to have the same force and effect as if adopted at a formal meeting of the members of the Board, duly called and held for the purpose of acting upon proposals to adopt such resolutions.



Anthony H. Barone



Peter Smith

EXHIBIT A

WHEREAS, Centex Home Equity Company, LLC, n/k/a NATIONSTAR MORTGAGE LLC, a Delaware limited liability company (the "Company"), wishes to file and record deeds, mortgages, mortgage assignments, allonges, note endorsements, partial releases, full releases and reconveyances of residential mortgage loans, along with any releases with respect to the same, documents related to bankruptcy matters, sale of properties and any and all documents required by any state to effect the foreclosure process for real property or liquidation process for real estate owned property in whatever form or substance, or similar documents (together, the "Documents"), and

NOW THEREFORE BE IT RESOLVED, that the following individuals are hereby elected to the office (which may be in addition to any other office held by such individual along with any signing authority afforded by resolution for such additional office held), set forth opposite their respective names below, for the sole and limited purpose of executing the Documents listed in the column below, and to serve in such office at the pleasure of the Board of Managers of the Company until the earliest of (i) such individual's death, (ii) such individual's resignation, or (iii) such individual's removal from such office, and each such person shall be deemed an officer of the Company for the purposes set forth in this resolution:

| <u>Name</u> | <u>Title</u> | <u>Additional Title</u> | <u>Documents</u> |
|------------------|---------------------|-------------------------|--|
| Jeff Connell | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Bill Newland | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Ramie Baker | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Whytnie Nordman | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Christine Odom | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits Foreclosure Documents, Assignments, BK Affidavits |
| Patrick Bowman | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Stacey Roberson | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Clint Vail | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Jayne Towner | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Robert Walsh | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Chris Branson | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Justin Jenkins | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Erin Allen | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Toniqua Green | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Michael Hess | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Paul Belcer | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Trametra Verner | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Richard Leos | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Bradley Hunter | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Dexter Honeycutt | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Courtney Grewing | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Alexandre Vidal | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Robert Sharp | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |

| | | | |
|----------------------|---------------------|---------------------|---|
| Chris Smith | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Tiera Thune | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| William Segler | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Eddie Bustamante | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Marina Korobovsky | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Andrew Kane | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Allison Fries | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Daniel Ernst | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Grant Seward | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Sherry Sumerauer | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Martin Perez | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Etolia Manjoe | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Camille Stampf | Assistant Secretary | Custodian Of Record | Foreclosure Documents, Assignments, BK Affidavits |
| Katelyn Patrick | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Darla Duncan | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Jamesia Austin | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Joshua Burchfield | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Nikki Homberg | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Lori Hinton | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Mallory Novak | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Hannah Achim | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Jessica Krzyzanowski | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Mario Sanchez | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Jessi Pennington | Assistant Secretary | | Foreclosure Documents, Assignments, BK Affidavits |
| Marcus Miller | Assistant Secretary | | Foreclosure Documents |
| Paul Dawkins | Assistant Secretary | | Foreclosure Documents |
| Clay Kellett | Assistant Secretary | | Foreclosure Documents |
| Kirk Ensign | Assistant Secretary | | Foreclosure Documents |
| Grant Lacalve | Assistant Secretary | | Foreclosure Documents |
| Josh Rogers | Assistant Secretary | | Foreclosure Documents |
| Jordan Phillips | Assistant Secretary | | Foreclosure Documents |
| Kim Milligan | Assistant Secretary | | Foreclosure Documents |
| Joel Faul | Assistant Secretary | | Foreclosure Documents |
| Aaron Henderson | Assistant Secretary | | Foreclosure Documents |
| Thomas Brown | Assistant Secretary | | Foreclosure Documents |
| Will Line | Assistant Secretary | | Foreclosure Documents |
| Jonathan Hrubtz | Assistant Secretary | | Foreclosure Documents |
| Derrick Richardson | Assistant Secretary | | Foreclosure Documents |
| Wes Allen | Assistant Secretary | | Foreclosure Documents |
| Robert Heller | Assistant Secretary | | Foreclosure Documents |
| Charles Nutter | Assistant Secretary | | Foreclosure Documents |
| Dawn Brown | Assistant Secretary | | Foreclosure Documents |
| Brian Ingram | Assistant Secretary | | Foreclosure Documents |
| Christopher Cherry | Assistant Secretary | | Foreclosure Documents |

| | | | |
|---------------------|---------------------|---------------------|---|
| Patrick Struck | Assistant Secretary | | Foreclosure Documents |
| Michael Ferrera | Assistant Secretary | | Foreclosure Documents |
| Bryan Mnassian | Assistant Secretary | | Foreclosure Documents |
| Geno Lopez | Assistant Secretary | | Foreclosure Documents |
| Carlos Olvera-Leyva | Assistant Secretary | | Foreclosure Documents |
| Jeffrey Walston | Assistant Secretary | | Foreclosure Documents |
| Sonya Brooks | Assistant Secretary | | Foreclosure Documents |
| Al Broadway | Assistant Secretary | | Foreclosure Documents |
| Ingrid Jaschok | Assistant Secretary | | Foreclosure Documents |
| Noah Heldt | Assistant Secretary | | Foreclosure Documents |
| | | | Foreclosure Documents, Assignments, BK Affidavits, Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, Instruments of conveyance and any other similar (Document) |
| Chris Scheetz | Assistant Secretary | | Foreclosure Documents |
| Ryan Donahue | Assistant Secretary | | Foreclosure Documents |
| Kenneth Hill | Assistant Secretary | | Foreclosure Documents |
| Dawn McCoy | Assistant Secretary | | Foreclosure Documents |
| Troy Anderson | Assistant Secretary | | Foreclosure Documents |
| Chris Miller | Assistant Secretary | | Foreclosure Documents |
| Jami Peters | Assistant Secretary | | Foreclosure Documents |
| Laura Owings | Assistant Secretary | | Foreclosure Documents |
| Matthew West | Assistant Secretary | Custodian Of Record | BK Documents |
| Monica Nguyen | Assistant Secretary | Custodian Of Record | BK Documents |
| Jonas Lusk | Assistant Secretary | Custodian Of Record | BK Documents |
| | | | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, Instruments of conveyance and any other similar (Document) |
| Sam Wilson | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, Instruments of conveyance and any other similar (Document) |
| Kevin Friday | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, instruments of conveyance and any other similar (Document) |
| Michelle Smith | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, instruments of conveyance and any other similar (Document) |
| Andrew Thomas | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, instruments of conveyance and any other similar (Document) |
| Rick Miles | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document) |
| Kara Hickox | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document) |
| Makita Young | Assistant Secretary | | Sales Contract (Document) |
| Deborah Salas | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document) |
| Erinn Rego | Assistant Secretary | | Sales Contract (Document) |
| Jennifer Talbot | Assistant Secretary | | Sales Contract (Document), HUD-1 or similar form (Document) |
| Albany Scott | Assistant Secretary | | Sales Contract (Document) |

| | | |
|---------------------|---------------------|--|
| Angel Vera | Assistant Secretary | Sales Contract (Document) |
| Leroy Smith | Assistant Secretary | Sales Contract (Document) |
| Katherine Green | Assistant Secretary | Sales Contract (Document) |
| Surinder Crim | Assistant Secretary | Sales Contract (Document) |
| Keisha Hicks | Assistant Secretary | Sales Contract (Document), HUD-1 or similar form (Document) |
| Rhona Reyes | Assistant Secretary | Sales Contract (Document) |
| Carmen Johnson | Assistant Secretary | Sales Contract (Document) |
| Suzanne Cason | Assistant Secretary | Sales Contract (Document) |
| Brett Fontenot | Assistant Secretary | Sales Contract (Document) |
| Monika Arora | Assistant Secretary | Sales Contract (Document) |
| Heather Hester | Assistant Secretary | Foreclosure Documents, Assignments, BK Affidavits |
| Nadeen Roberts | Assistant Secretary | Sales Contract (Document) |
| Garrett Miller | Assistant Secretary | Sales Contract (Document) |
| Theresa Winship | Assistant Secretary | Sales Contract (Document) |
| Michael Cooper | Assistant Secretary | Sales Contract (Document) |
| Judah Haugabook | Assistant Secretary | Sales Contract (Document) |
| Stephanie Jefferson | Assistant Secretary | Sales Contract (Document) |
| Angilia Wallace | Assistant Secretary | Sales Contract (Document) |
| Anna Thomas Porter | Assistant Secretary | Sales Contract (Document), HUD-1 or similar form (Document) |
| Frank Rosas | Assistant Secretary | Sales Contract (Document), HUD-1 or similar form (Document), Executing deeds, instruments of conveyance and any other similar (Document) |

FURTHER RESOLVED, that any execution of Documents prior to the date hereof by the preceding individuals is hereby ratified and approved as of the date of such prior execution.

EXHIBIT F



DATE: Thursday, January 27, 2011

TO: Nationstar Mortgage LLC ORG ID 1000972

ATTN: Keenan Cain

RE: MERS Corporate Resolution Appointing MERS Signing Officers

Dear Sir or Madam:

Enclosed is a MERS Corporate Resolution appointing MERS Signing Officers for your company. The list attached to the Resolution is the official list of MERS Signing Officers approved by MERS. The MERS Corporate Secretary may revise this list of officers from time to time as new Signing Officers are appointed by the Corporate Secretary and others are removed. Please review the list to make sure that it is accurate.

A MERS signing officer should use the title of Assistant Secretary of Mortgage Electronic Registration Systems, Inc. on all documents that are signed for MERS by a signing officer. If there is a legal requirement that the document be executed by an individual that holds the office of vice president or above, then it is acceptable for the signing officer to use the title of Vice President of Mortgage Electronic Registration Systems, Inc. in those states.

If you have any questions please contact MERS via email at messigningofficer@mersinc.org

CORPORATE RESOLUTION

NOW, THEREFORE, BE IT RESOLVED, that the individuals (the "Signing Officers") set forth on the attached list of candidates, as amended from time to time by Mortgage Electronic Registration Systems, Inc. ("MERS") at the request of National Mortgage L.L.C. Org ID: 1003972 (the "Member"), are officers of the Member, which is a member of MERS, and that each such individual be, and he or she, as the case may be, hereby is, appointed as an assistant secretary and vice president of MERS; and be it further

RESOLVED, that the authority granted to such Signing Officers as assistant secretary and vice president of MERS shall be specifically limited to undertaking only the actions set forth below on behalf of MERS and that any action taken by a Signing Officer that is not specifically enumerated below is beyond the scope of the authority granted to such Signing Officer, is ultra vires, and shall be null and void, and be it further

RESOLVED, that each of the Signing Officers be, and hereby is, authorized to perform only the following on behalf of and in the name of MERS:

- (1) release the lien of any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (2) assign the lien of any mortgage loan naming MERS as the mortgagee when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS System, is shown to be registered to the Member;
- (3) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any bankruptcy proceeding regarding a loan registered on the MERS System that is shown to be registered to the Member, including but not limited to: (a) executing Proofs of Claim and Affidavits of Merit under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- (5) take any and all actions and execute all documents necessary to refinance, subordinate, amend or modify any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc. to the Member that are received by the Member for payment on any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (7) take any such actions and execute such documents as may be necessary to fulfill the Member's servicing obligations to the beneficial owner of such mortgage loan (including mortgage loans that are removed from the MERS System as a result of the transfer thereof to a non-member of MERS).

I, Sharon Horstkamp, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted pursuant to authority granted by the Board of Directors of said corporation and that it is effective as of the 27 day of January, 2011, and that the Resolution is in full force and effect on this date and that it does not conflict with the Certificate of Incorporation or By-Laws of said corporation.

Sharon Horstkamp

Sharon Horstkamp Secretary



Nationstar Mortgage LLC

ORG ID 1003972

Master List as of Thursday, January 27, 2011

Mortgage Electronic Registration Systems, Inc.

Signing Officers

Matthew Barrett

Keenan Cain

Cristine Odain

Robert Smith

Michael McCollum

robert heller

Ramie Baker

Whytjie Nordman

EXHIBIT G



Document Execution for Foreclosure Specialists | Participant's Guide



Servicing Training | *Partners in Performance*

Confidentiality Reminder

The material contained in this manual is proprietary and confidential. It is for the exclusive use of Nationstar Mortgage LLC and its employees. The contents of this manual should not be duplicated, altered or in any way made available to non-Nationstar Mortgage personnel without the express written consent of Nationstar Mortgage LLC. All employees of Nationstar Mortgage are bound by the confidentiality agreement that is signed in connection with her/his employment with Nationstar Mortgage. This manual is subject to that agreement.

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If additional copies of this manual are required, or if you would like to discuss a stand-up presentation of this material, please contact the Training Department.

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Workshop Purpose

The purpose of this workshop to provide you with the knowledge, skills, and tools necessary to review and properly complete the document process as mandated by not only internal policies, but as well any applicable state and federal regulations. Discussion topics include an overview of the type of documents, system documentation, and procedures for review and guidelines for both witness, and parties attesting to a given document.

Workshop Procedures

1. This is an instructor-led training course. Your course facilitator will introduce topics, facilitate group discussion, and provide opportunities for practice.
2. Instructor-led does not mean sit and listen! Active engagement and participation in the course is the only way you will acquire the necessary knowledge and skills.
3. This workshop is broken up into several modules. Each module includes specific performance objectives that describe exactly what you need to accomplish in each module.
4. Each module includes all the information you need in order to have a working knowledge of the Document Execution process.

Policy & Procedure Review Verification

All trainees are required to read the Document Execution policy and procedures documentation and verify that they have done so by signing a verification document. This verification is a prerequisite to this workshop.

See your course Facilitator if you have not yet read the documents and provided your verification.

Document Execution Overview

Nationstar Mortgage LLC ("Nationstar") is committed to protecting the integrity of not only the foreclosure process, but also other processes impacted by requests for information. In furtherance of such commitment, set forth below is Nationstar's past and present policies, procedures and processes regarding the execution of documents in connection with the mortgage loan process, including the foreclosure process or other required actions.

For many areas of Servicing the Document Execution process is a key element in validation not only for responses to mortgagors or other parties such as legal representatives or community action groups, but also due to any potential legal action that may be required in order to protect the security Nationstar has in the property.

There may be times when review and execution of a document will be part of a required process. As such, our Document Execution process ensures that the information contained in any document is precise and able to be validated with any party including a court of law. Our process also allows for the acknowledging party to attest to the standing of the mortgage loan and the documents involved, as well as all parties involved, including required witnesses to signatures and notary publics.

The legal consequences for not following the applicable regulations are severe. Courts can deem that any inaccuracies in a document, as well as not following the applicable regulations regarding processes for documents, as a form of perjury.

Local counsel verifies the court/county requirements and supplies the applicable affidavit.

All inquiries regarding our document execution policies, procedures, and processes should be directed to the Nationstar Mortgage Legal Department, as follows:

Primary – Anne Sutherland Executive Vice President

Secondary – Dierk Hohman Vice President

All foreclosure employees are required to attend document execution training ("Foreclosure Document Execution Training"), including affidavits. In addition, Foreclosure Document Specialists are required to attend the training on an annual basis. The Training Department will maintain a record of all training ("Training Record") (whether conducted by the Training Department or by any person using side-by-side training). The Training Record will indicate the nature and type of training conducted, the date of training, the name of the person conducting the training, a list of all persons trained, and attach a copy of the content of training, and such Training Record will be saved electronically to Nationstar's system and will be easily retrievable upon request. *At the completion of the training session, each person trained will sign the Training Record evidencing participation in the training session.

Prior to being added to Nationstar's Authorized signer list and being allowed to sign on behalf of Nationstar, and annually, each foreclosure employee will acknowledge and certify that such employee has:

- (i) Received a copy of Nationstar's Foreclosure Document Execution Policy and Procedures,
- (i) Read and understand Nationstar's Foreclosure Document Execution Policy and participated in Foreclosure Document Execution Training.

Module 1: Document Execution Basics

There are several key elements to the Document Execution process, including the type of document required, the validity of the information within the document, and the basis for the document needing to be completed

The basis for a required document to be completed can have significant bearing on the information being attested to.

Objectives

At the end of this module you will be able to:

1. explain the basis for Document Execution,
2. explain types of documents that are processed, and
3. explain the impact Document Execution has on a loan in foreclosure status

What is the basis for Document Execution?

Within given situations in spite of efforts, it is sometimes necessary for a lender to respond to an inquiry or take a legal action (foreclosure) in regards to a property.

In many cases prior to a foreclosure action the response may be as simple as forwarding a copy of a mortgage statement, or payoff statement to a mortgagor, but in other cases there may be more precise responses required.

Requests such as Qualified Written Requests (QWR) and any state complaint are handled by our Compliance Department, as there are very specific processes and documentation required when these type of responses are required.

However within the life of a mortgage loan other issues may occur that require different forms of documentation that will describe the loan status and potentially how a loan has been serviced.

Document Execution is the basis by which a mortgage servicer can produce a document describing items such as the payoff balance, delinquency amount, property address, parties holding a note/mortgage, and even if all steps have been taken to go forward with a foreclosure action based on jurisdictional requirements.

For example when a foreclosure action occurs, as the process unfolds there are several time line requirements that must be performed. At a given point it may be necessary to validate that the loan is properly assigned to Nationstar, or investor in order to validate to parties that we in fact have the right to go forward with the foreclosure process. This would be completed by processing an Assignment of the loan

There may be necessity for an Affidavit which validates the loan standing to be reviewed for proper information, and attested to before a notary (may require witnesses as well) that is submitted through local counsel representing Nationstar that advises all parties, including the court of law of the condition of the loan.

The accuracy of information provided on these documents is critical as this becomes "record" for the loan and the party attesting to the information can be required to testify to the accuracy of the information contained within the document. If information provided is deemed not to be accurate legal remedies may be assessed by the courts of different degrees from invalidating all documentation and the process having to be restarted, to potential sanctions or fines against Nationstar and possibly the parties attesting and validating the document.

Types of Documents

There are several types of documents that provide critical information and require precise review in order to supply an accurate record of the loan status.

Affidavits - A document that contains information validating the loan standing, possibly requiring information such as current and or original loan balance, due date, last payment received, if there were loss mitigation efforts offered, service of other required documents to a mortgagor, and attesting that all required processes within state or county regulation have been taken regarding a foreclosure process. These documents are prepared by local counsel.

Military Affidavit - Must confirm that the borrower is not protected under the Soldiers & Sailors Civil Relief Act (SSCRA). Some states require this documentation (AZ). SSCRA is verified prior to foreclosure referral and periodically throughout the foreclosure process. Active duty is verified on the available government site, and through local foreclosure counsel.

Active duty is verified on the government website:
<https://www.dmdc.osd.mil/appj/scra/scraHome.do> .

HAMP Verification- Confirm that the borrower has been solicited under "reasonable effort", is not under a Home Affordable Modification Program (HAMP) trial period, and that is has been at least 30 days since solicitation and/or HAMP rejection/failure. Local foreclosure counsel verifies the court/county requirements and supplies the applicable affidavit.

Assignment - A document that verifies the transfer of a mortgage to a specific entity. An example would be when Nationstar acquires a loan from another servicer the mortgage is assigned to Nationstar, this document is completed and recorded with the county clerk's office showing the transfer of this property took place. This document validates the title chain for a mortgage

*Note - there are other forms of documents that may be used in regards to responses regarding specific inquiries by mortgagors or other parties, which have been reviewed and approved by our Legal Department. Should you have concerns regarding any document you should consult with your manager, and then have either Local Counsel assigned to the loan, or our Legal Department review the document prior to signatures and forwarding to parties

*Validation of Debt: ALL figures must be verified and confirmed for accuracy in the servicing file. If any item of information is inaccurate ensure the inaccuracy is corrected prior to signing.

Copies of these types of documents are required, as record, in order to retrieve copies of the document if needed in future.

Affidavits**An affidavit must:**

- (1) Be in writing;
- (2) State a fact or facts;
- (3) Be signed by the party creating it;
- (4) Be sworn to before an officer authorized to administer oaths, if required by state or local laws; and
- (5) Be officially certified to by the officer under a seal of office.

Additional items:

Typically, an affidavit includes a caption or title, the venue, the affiant's signature, the jurat, and the body of the instrument. However, no particular terminology is required to render a document an affidavit. It is the substance, not the form of the affidavit, that is significant.

An affiant must positively and unqualifiedly represent that the facts disclosed in the affidavit are true and are within his /her personal knowledge. Statements of belief rather than facts are insufficient.

When necessary or proper for a party to a civil suit or proceeding to make an affidavit, it may be made by the party or by the party's Agent or Attorney. **However, that does not relieve the Attorney or Agent from the "personal knowledge" requirement.

An affidavit may be on a paper separate from the instrument it supports. Alternatively, an affidavit may be incorporated in the instrument that it swears to providing it contains all the requisites of an affidavit. For example, an affidavit may be incorporated in a petition or may be written on the petition it supports.

A document constitutes an affidavit if it is sworn to or affirmed before a third party, who must certify that the maker swore to or affirmed the statement at issue. The certification by the third party is known as the "Jurat." Without a Jurat, a statement is not an affidavit. Persons who may administer oaths in Texas include judges, retired judges, senior judges, clerks, commissioners of a court of record, justices of the peace, and notaries public.

In Texas, all oaths or affirmations must be administered in the mode most binding on the conscience, and must be made subject to the pains and penalties of perjury.

The swearing must be in the personal presence of the officer who administers the oath.

Assignments

An assignment is a document that validates the holder of a mortgage note. In order to take a legal action on a given property the assignment (chain of title) trail must lead to the current holder of the note in order to proceed. This legal action could be based on a foreclosure or bankruptcy process, or as well a deed in lieu.

Verifying Information

- Basic borrower information
- Vesting information
- Address verification
- Legal Description

Skill Check 1 - Document Execution Basics

Instructions: Respond to the questions below regarding items within the Document Execution process. Record your answers in the space provided below.

| | |
|--|--|
| <p>If you are not sure of the information appearing on a document or the validity of the document you are reviewing, what steps should you take?</p> | |
| <p>What are the types of documents that require special execution?</p> | |
| <p>Where are all inquiries regarding our Document Execution process referred to?</p> | |
| <p>When you attest to a document, what are you stating?</p> | |
| <p>What is it considered when you have knowingly falsified information on a legal document?</p> | |
| | |

Module 2: System Documentation

Within the Document Execution process there are specific processes in place for documenting the review and completion of this process.

Proper documentation provides Nationstar the availability to keep proper records and track any issues that come up in the process. Documentation of the system can include not only review, acceptance, and completion of a required document, but as well if upon review a document is not acceptable and returned to local counsel for correction.

Objectives

At the end of this module you will be able to:

1. explain the different documentation codes required to be entered, and
2. explain the information required to be entered into the system of record.

System Documentation

Specific documentation is required in order to be able to validate the accuracy and processes completed for a given document.

Prior to signing, ALL information in the document must be checked and verified to ensure that the person signing has "personal knowledge" of ALL information contained in the document. The person signing will verify the information in LSAMS and in the original file, as well as other resources, as applicable. If any item of information is inaccurate in the document, immediately notify local counsel and ensure the inaccuracy is corrected prior to signing.

Comments should be entered clearly stating the information that has been reviewed and that it is accurate.

Specified codes are provided for use in entry of documentation into LSAMS:

- NMAF - NON-MILITARY AFFIDAVIT VERIFIED
- AFID - AFFIDAVIT OF INDEBTEDNESS VERIFIED
- SOT1 - SUBSTITUTION OF TRUSTEE VERIFIED
- DEC1 - VERIFICATION OR DECLARATION REVIEWED
- PSD1 - POST SALE DEED REVIEWED
- ASG1 - ASSIGNMENT REVIEWED AND VERIFIED
- LNAF - LOST NOTE AFFIDAVIT REVIEWED
- LMAF - LOST MORTGAGE AFFIDAVIT REVIEWED
- LMWK - LOSS MITIGATION AFFIDAVIT REVIEWED AND VERIFIED
- ASBD - ASSIGNMENT OF BID VERIFIED
- MGAF - MORTGAGEE'S AFFIDAVIT VERIFIED
- TXHE - TX HOME EQUITY APPLICATION VERIFIED

*On the states/forms that require a notary, then the comment code below will be entered simultaneously as the comment above is entered verifying that the document has been executed after thorough review and personal knowledge in the presence of a notary. The comment below will NOT be entered on the documents that don't require notary.
NOTR - EXECUTED DOC IN THE PRESENCE OF A NOTARY.

* A Job Aide will be provided for these codes as well. There is a review in process to determine any potential codes for rejection issues, or any additional codes needed at this time.

To enter documentation on a given loan into LSAMS with the appropriate code –

Within the loan comment screen in LSAMS select

*Remember – be descriptive!

It is important to note that some jurisdictions require documents be reviewed and signed by an officer of Nationstar, a Vice President or above. All requirements regarding review and documentation of the document are applicable to all parties. In these instances, the Vice President or above will verify ALL of the information in the document and ensure he/she has "personal knowledge" of all information contained in the document and complete proper documentation in LSAMS.

A copy of any document signed (including without limitation, any affidavit, verification, SOT, assignment, non-military affidavit, or deed) MUST be retained in the servicing file and must be able to be retrieved promptly upon request. All copies of signed documents must be immediately uploaded to the system immediately after signing such document.

Skill Check 1 – System Documentation

Instructions: Respond to the questions below regarding items within the Document Execution process. Record your answers in the space provided below.

| | |
|--|--|
| Do all employees of Nationstar have the authority to sign any required documents? | |
| What system is used for documentation? | |
| When it is determined that a document does not meet required accuracy of facts what steps occur? | |
| When a party is reviewing a document, what are they declaring by accepting? | |
| When entering comments regarding a document what is the goal? | |

Module 3: Document Execution Process

Upon review and acceptance of a document, there are specific processes necessary in order to meet both internal and external requirements for document execution.

Certain documents require specific levels of authority as determined by Nationstar, or required by local jurisdictions in the process of attesting to the validity of the document.

Objectives

At the end of this module you will be able to:

1. explain the process for presenting a document for execution,
2. explain the witness process,
3. explain the document signer requirements and notary requirements, and
4. explain the time frames required for document execution.

Document Execution Process

Once the systems/file review of the required document is completed, the parties must complete the execution of the document.

Note – documents should never be signed prior to presenting for the execution process.

It is important to remember to reference the Nationstar Corporate Resolution to verify all parties authorized to sign documents. If the document pertains to MERS, you must verify that the authorized signers on behalf of MERS have been named on the document.

When it has been determined that the document meets required standards and all information contained within the document is accurate and the system has been clearly documented, the document can be forwarded for execution. Remember, if another party other than the Specialist (Manager, AVP, VP, or above) is required to review the document, that party should have clearly documented the system of the review prior to execution.

There are three parties potentially involved in the execution of the document:

Signing party – the party that has the authority to sign the document and attest to it on behalf of Nationstar. This party declares to have “personal knowledge” of the facts noted on the document

Witness – the party that will witness execution (signature) of the document by the signing party
*If the person signing is to sign as a witness, then such person signing will sign in the personal presence of a Notary.

Notary Public – the party that verifies under oath that he/she acknowledges the signatures on the document.

*The person signing will sign the document in the personal presence of the notary (in front of notary with notary actually watching you sign the document). DO NOT under any circumstances sign the document and then bring the document to the notary to notarize.

All parties should coordinate specific times daily for all necessary parties to be available to complete the document execution process

If the document requires, administer an Oath or Affirmation, the notary will conduct as follows:

The Notary will ask the signer to raise his or her right hand at the beginning of the oath/affirmation ceremony. The signer is swearing before the Notary to the truth of the statement, occasionally in a verbal statement but usually in the written form of a document presented to a party and the Notary will verbally administer the oath-actually place the signer under oath-in the following manner:

"Do you swear, under penalties of perjury, that the information included in this document is the truth, so help you God?" The signer will answer "Yes" or an affirmative response, or will nod, if speech-impaired. The signer would then answer in the affirmative. If the document requires an Acknowledgment and not an Oath or Affirmation, the Notary will obtain from the signer a spoken acknowledgment of the signature in the form of the following question: "Do you acknowledge that this is your signature, and that you signed the document willingly for the purposes stated in it?"

All parties signing documents (signing party and witness) are required to complete required sections of the Notary Record Book signifying that this process took place in front of a notary. The notary must perform the appropriate record keeping required for each party, including the Comments & Special Observations section of the notary log with the name and title of the non-signing party who witnessed the document being signed.

Specified codes are provided for use in entry of documentation into LSAMS:

NMAF - NON-MILITARY AFFIDAVIT VERIFIED
AFID - AFFIDAVIT OF INDEBTEDNESS VERIFIED
SOT1 - SUBSTITUTION OF TRUSTEE VERIFIED
DECL - VERIFICATION OR DECLARATION REVIEWED
PSD1 - POST SALE DEED REVIEWED
ASG1 - ASSIGNMENT REVIEWED AND VERIFIED
LNAF - LOST NOTE AFFIDAVIT REVIEWED
LMAF - LOST MORTGAGE AFFIDAVIT REVIEWED
LMWK - LOSS MITIGATION AFFIDAVIT REVIEWED AND VERIFIED
ASBD - ASSIGNMENT OF BID VERIFIED
MGAF - MORTGAGEE'S AFFIDAVIT VERIFIED
TXHE - TX HOME EQUITY APPLICATION VERIFIED

*On the states/forms that require a notary, then the comment code below will be entered simultaneously as the comment above is entered verifying that the document has been executed after thorough review and personal knowledge in the presence of a notary. The comment below will NOT be entered on the documents that don't require notary.
NOTR - EXECUTED DOC IN THE PRESENCE OF A NOTARY.

* A Job Aide will be provided for these codes as well. There is a review in process to determine any potential codes for rejection issues, or any additional codes needed at this time.

A copy of any document signed (including without limitation, any affidavit, verification, SOT, assignment, non-military affidavit, or deed) MUST be retained in the servicing file and must be able to be retrieved promptly upon request. All copies of signed documents must be immediately uploaded to the system immediately after signing such document.

In order to timely complete and return all required documents to local counsel, there is a 24 to 48 hour turn around time from receipt of the document, to completion and return of the executed document to local counsel.

It is important for all parties involved in the document execution process to continually monitor and review all Policies and Procedures, and as well review the Nationstar Corporate Resolution to validate the appropriate authorized signers are being used for all documents.

Skill Check 1 – Documentation Execution Process

Instructions: Respond to the questions below regarding items within the Document Execution process. Record your answers in the space provided below.

| | |
|---|--|
| <p>What information is local counsel required to provide with the document to the Specialist?</p> | |
| <p>What is the turn around time for completion of all document requests?</p> | |
| <p>How is a Specialist able to validate who has authority to sign documents?</p> | |
| <p>What should not be completed prior to parties meeting to execute a document?</p> | |
| | |

Describe the following:

Signing Party –

Witness –

Notary –

Skill Check 2 – Documentation Execution Process

Instructions: Your Facilitator will provide you with a copy of a sample Affidavit. This Skill Check will require completion at your desk, and you should return all documents including the Worksheet to your manager within the timeframe designated by the Facilitator

Part I

Review the Affidavit and identify the following elements by circling them on the Affidavit:

1. Legal description
2. Payment due date
3. Total amount due
4. Unpaid principle balance
5. Property address
6. Loan origination date
7. Borrower's and co-borrower's name/s
8. Payoff amount
9. Validation of required loss mitigation strategies
10. Completion of required state and/or county foreclosure processes
11. Book and page number of mortgage/deed in county records
12. Plaintiff – Foreclosing Entity

Part II

Verify the accuracy of the information in the above listed Affidavit elements by researching and tracking down the information in LSAMS, Fortracs, and any other applicable systems. Note any discrepancies or concerns you have on the following worksheet.

Part III

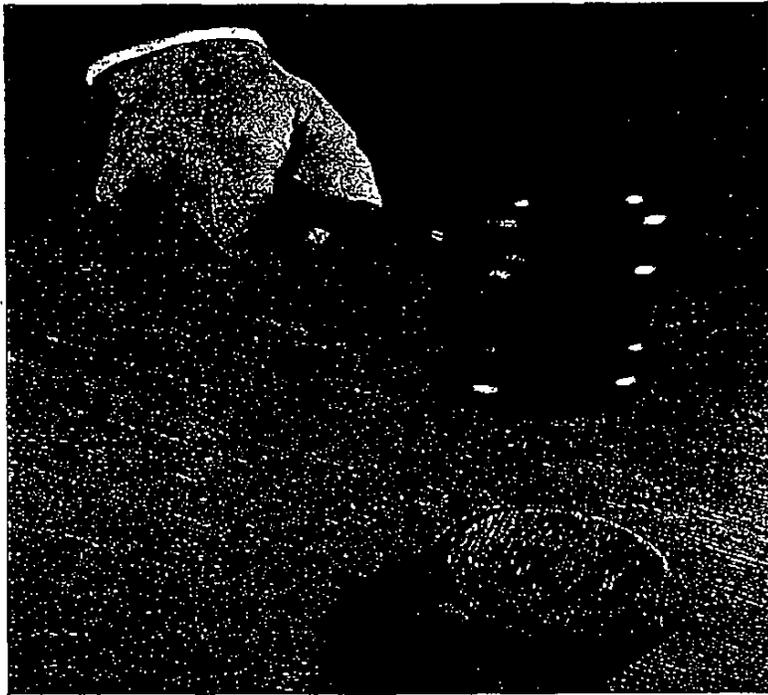
When you have completed the exercise, forward all documents and the worksheet to your manager, and if necessary your manager will review information with you. Managers will be required to provide results for their team to Whytne Nordman by end of day Friday..

Affidavit Verification Worksheet

| Section | Discrepancies |
|--|---------------|
| 1. Legal description | |
| 2. Payment due date | |
| 3. Total amount due | |
| 4. Unpaid principle balance | |
| 5. Property address | |
| 6. Loan origination date | |
| 7. Borrower's and co-borrower's name/s | |
| 8. Payoff amount | |
| 9. Validation of required loss mitigation strategies | |
| 10. Completion of required state and/or county foreclosure processes | |
| 11. Book and page number of mortgage/deed in county records | |

EXHIBIT H

Notary Public Workshop | Participant's Guide



Servicing Training | *Partners in Performance*

Confidentiality Reminder

The material contained in this manual is proprietary and confidential. It is for the exclusive use of Nationstar Mortgage LLC and its employees. The contents of this manual should not be duplicated, altered or in any way made available to non-Nationstar Mortgage personnel without the express written consent of Nationstar Mortgage LLC. All employees of Nationstar Mortgage are bound by the confidentiality agreement that is signed in connection with her/his employment with Nationstar Mortgage. This manual is subject to that agreement.

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Workshop Purpose

The purpose of this workshop to provide you with an overview of processes and responsibilities regarding your oath of office as a Notary Public, and procedures on behalf of Nationstar Mortgage, by providing the knowledge, skills, and tools necessary to understand the importance of proper execution of this position.

Not only does Nationstar have internal processes and procedures, but as well there are specific guidelines for actions as a Notary Public based on state regulations

Workshop Procedures

1. This is an instructor-led training course. Your course facilitator will introduce topics, facilitate group discussion, and provide opportunities for practice.
2. Instructor-led does not mean sit and listen! Active engagement and participation in the course is the only way you will acquire the necessary knowledge and skills.
3. This workshop is broken up into several modules. Each module includes specific performance objectives that describe exactly what you need to accomplish in each module.
4. Each module includes all the information you need in order to have a working knowledge of the acquisition process.

Module 1: Notary Basics

Objectives

At the end of this module you will be able to:

1. explain the basics of being a Notary Public,
2. explain processes regarding record keeping, and
3. explain the impact of improperly executing the oath of office.

Notary Public Overview

A notary represents the ultimate in security and confidence. When it is imperative to establish identity and an assurance of truthfulness, a notary is called into the given process.

According to the Texas Secretary of State's office,

"The primary duty of a Notary Public is to show a disinterested party (the Notary Public) has admonished the signer of an instrument as to the importance of such document, and the signer of such document has declared that his/her identity, his/her signature and his/her reasons for signing such instrument are genuine. The signature and seal of a Notary Public do not prove these facts conclusively, but do provide prima facie proof of them, and allow persons in trade and commerce to rely upon the truth and veracity of the Notary Public as a third party who has no personal interest in the transaction."

A notary is an officer of the state, appointed by the Secretary of State as a public servant to help prevent fraud. A notary is expected to know and follow proper procedures and protocol to ensure the execution of a document is appropriately handled; that signers are actually the people they present themselves to be (to the best of the notary's ability to determine); that the intent of the document is understood by the signers; and the document being executed is complete and unaltered. The sensible judgment of the notary is absolutely essential to the integrity of the notarial act.

A notary should not have ANY personal interest in any document which he/she is executing.

Duties applicable to Notaries in the State of Texas

Notaries within the State of Texas are authorized to:

Take acknowledgements
Administer oaths and affirmations
Take depositions
Certify copies of documents not recordable in the public records
Protest Instruments

A document that does not contain an acknowledgment or an oath certificate cannot be notarized without first determining the type of notarial act required and attaching an appropriate notarial certificate based on the signer's response.

Requirements to be appointed as a Notary Public

To be appointed as a Texas Notary Public, you are required to:

- Submit the required application forms to the Secretary of State
- Obtain a bond in the amount of \$10,000 from a bonding or insurance company authorized to do business in Texas
- Pay state required fees
- Be at least 18 years old, a permanent resident of the United States and of the State of Texas (US Citizenship not required)
- Must not have been convicted of a felony or a crime involving moral turpitude (wrongdoing)
- Execute the statement of officer as required

The state of Texas has the right to request additional information necessary to determine whether the applicant is eligible

Notary Commissions

The Secretary of State issues a commission immediately after a notary is qualified, and as well provides materials outlining the powers and duties of the office (and prohibited acts). The newly appointed notary may not perform any notarial acts prior to appearing before an authorized notary and have the oath of office administered.

The notary term is for four (4) years and notaries have statewide (within Texas only) jurisdiction.

Unauthorized Duties and Prohibited Acts

A notary is strictly prohibited from giving advice, helping to prepare legal documents, or any other assistance that could be considered as practicing law without a license, or an unauthorized practice of law.

- Prohibited acts of a Notary Public are:
- Act as an attorney if not licensed to practice law
- Give legal advice or help prepare documents
- Advertise as an immigration consultant or specialist
- Unlawfully advertise services
- Translate "notary public" into Spanish
- Notarize the notary's own signature
- Issue an identification card
- Perform a notarial act without making an impression of the notary seal on the notarial certificate
- Perform a notarial act unless the signer is present
- Make a certified copy of a publicly recorded or recordable document
- Sign a notarial certificate in any name other than the name used on the notary's commission
- Perform a notarial act unless the notary – personally knows the signer, or obtains satisfactory evidence of identity
- Make false statements on the application for a notary commission or commission renewal
- Perform a notarial act unless the notary also completes a notarial certificate attesting to pertinent details of the notary act
- Make false statement on a notary certificate – this could result in felony charges against the notary
- Complete a Jurat on a document without administering an oath or affirmation to the signer of the document. The document must be signed in the presence of the notary at the time the notarial act takes place
- Fail to complete an acknowledgment certificate at the time the notary's signature and seal is placed on it
- Charge fees above the fees set forth in Texas notary law for each act
- Distribute confidential information – this is a criminal violation
- Refuse to provide public access to public information
- Destroy, remove, or alter entries in the notarial record book – this is a criminal violation
- Never certify citizenship documents
- Not notarize yourself, your spouse, significant other, or a family member
- Discuss client business with others
- Notarize for a signer who appears confused, intoxicated, or mentally incapable of understanding the transaction taking place
- Notarize a signature on a document written in another language unless able to understand the nature of the document, and terms of the certificate
- Notarize a signature you feel the signer is being coerced into signing
- Notarize a signature on a document that is dated after the date of notarization
- Alter a notarial certificate after the notarial act occurs

Skill Check – Notary Public Basics

Respond to the following – provide your answers in the space provided

| | |
|--|--|
| What is the time frame of the notary active commission? | |
| What step is required for a notary to actively begin serving office once qualified as a notary public? | |
| Within what geographical boundaries is a notary execution valid? | |
| Name the authorized duties of a notary | |

Module 2: Notary Seal, Record Book, Liability and Fees

There are specific requirements regarding affixing the notary seal, penalties for misuse of the standing as a notary public, and allowable fees that may be assessed for this service.

In this module we will review these key elements for a notary.

Objectives

At the end of this module you will be able to;

1. explain the seal requirements
2. explain required record keeping,
3. explain the liabilities of notary service, and
4. explain the allowable fees that may be assessed.

The Notary Seal

In order for a document to be valid the Notary Public is required to affix a seal applied at the time the notarization takes place. Either an embossed, rubber, or pre-inked stamp is applicable, and can be of rectangular or circular, and includes the following information:

Notary name exactly as commissioned

Notary commission expiration date

State - Notary Public, State of Texas

Have a serrated or milled edge border

When applied to notarized documents it must clearly imprint the required components and able to be legible if the document is copied.

The Notary Record Book

Notaries are required to document notarial acts on the Notary Record Book. This book is of public record and careful and precise entries are required so that the notary has record to prove that he/she acted properly at the time of the notarial act, and can potentially determine the difference in penalties for wrongdoing.

The record book may serve as to remind notaries of the pertinent facts regarding a notarial act. This record book can be required in a court of law as proof of the notary actions, based on a specific document.

Important facts of record keeping:

The signer of the document being notarized must sign the record book

Notaries are to note the type of document notarized and that the signer did take the oath or verbally acknowledge the signature notarized

Notary Record Books are public information -- a notary must provide a certified copy of any record in the notary record book to any person requesting a copy

It should be noted that failure or refusal to provide access to these records is deemed a criminal offense

A sample of a notary record book page is provided

Liabilities

In as much as a notary public is an officer under oath, there are criminal and civil penalties for falsifying records or non compliance with regulations of the office.

Following notary law and procedures is important in order to avoid liability.

According to Texas law - a person injured by the failure, refusal or neglect of an officer to comply with a provision, has a cause of action against the officer to recover damages resulting from failure, refusal, or neglect of the officer.

Civil

Notaries can be found guilty of negligence if they fail to perform their notarial duties according to laws and guidelines. Lawsuits may result and severe financial and civil penalties may result against the notary's bond. If a notary is sued within the two year statute of limitation and the notary's bond pays the claim, the notary is expected to repay the bond company.

Criminal

Notaries charged with intentional misconduct may find themselves facing charges and penalties, and possibly prison, if convicted. Items such as failure to require personal appearance of a signer, backdating documents, taking an acknowledgement over the phone and completing the notarial certificate, falsifying documents, and fraudulent acts are some examples.

As well it is a criminal offense to distribute confidential information, and is important that notaries never share information about any client for a notarial act.

Fees

It is important to note that in acting as a notary on behalf of a Nationstar transaction, fees are not allowed to be assessed. (Note - Notary guide lines give employers a say in whether a fee can be assessed)

For items in execution the office of notary outside of Nationstar applicable fees include:

*All fees are taxable income

Taking acknowledgements - First signature \$6.00 - Additional signatures \$1.00

Administering oath or affirmation \$6.00

Swearing a witness for a deposition \$6.00

Taking a deposition of a witness (for each 100 words) 50 cents

Certifying a copy - \$6.00

Providing a copy of notary record book 50 cents per page

Skill Check – Seal, Record Book, Liabilities, and Fees

| | |
|--|--|
| Can a notary assess a fee for Nationstar related items? | |
| Are there penalties applicable to notaries for improper processes within execution of their duties? What type may be enforced? | |
| Is the notary record book public record? | |
| What must the notary validate takes place once the signer has acknowledged signature of the document? | |

Module 3: Acknowledgements, Affirmations, Depositions and Affidavits

There are several forms of documents that notaries are involved in as officers.

Each of these has a different definition and process, and each is noted as a different type of document in record keeping.

Objectives

At the end of this module you will be able to:

1. explain the different types of documents,
2. explain the types of attesting verblage.

Acknowledgements

An acknowledgement is a statement regarding a signature on a signed document and usually attached to that document. The statement, made by the signer, acknowledges that the document was in fact signed by the person willingly for the purpose defined in the document.

An acknowledgement may have been signed years before an acknowledgement of that signature before a notary. The notary act concerns the 'acknowledgement' of that signature, regardless of when signed.

Deeds, wills, and contracts often require acknowledgements. An acknowledgement is required in order for a document such as a deed to be recorded.

Clerks of Court, Judges or Clerks of County Courts, Tax Collectors, or Employees of County Tax Collectors or Notary Publics are authorized to take acknowledgements

Notaries must require personal appearance of the signer in order to execute an acknowledgement.

Oath and Affirmations

An oath is an act of attesting, spoken or written, by which a person signifies he or she is bound to perform an act faithfully and truly.

An affirmation is used if the signer is opposed to taking the oath, including if for religious beliefs, but an affirmation is equally as binding.

The jurat is the notary's statement surrounding the notarial act. This certificate attests that the signer appeared before you personally and signed the document in your presence.

Affidavits

An affidavit is a statement in writing of a fact or facts signed by the party making it, sworn to before an officer authorized to administer oaths, and certified by the officer by seal of his/her office.

An affidavit includes a venue, the signature, the jurat, and the body of the instrument.

Depositions

A deposition is testimony under oath made by a witness in a court proceeding, under questioning, and taken usually outside of a court in advance of a trial or hearing.

A deposition differs as it typically cannot be said to be voluntary, and the party making the deposition may be open to cross examination, and an affiant is not.

*Each of the above processes is required to be noted in the notary record book

G.) The process in place, established by Nationstar and local foreclosure counsel, directs that the foreclosure counsel will submit for review by Nationstar a Certification for Additional Sums Checklist, a Complaint Certification Checklist, as well as a Certification of Proof of Amounts Due Checklist. The intent of this checklist is to permit counsel to file an attorney verification of diligent inquiry asserting that the firm has communicated with the plaintiff and confirmed the accuracy of the pleadings filed in the case, as well as to confirm the accuracy of the pleading submitted for filing.

This verification will establish the accuracy of the documents filed or submitted for filing to date in the case. This verification reviews and indicates the validity and factual accuracy of the facts presented in the documents provided to the court.

EXHIBIT I

Name of Reviewer:

Date of Review:

Title of Reviewer:

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

EXHIBIT J

Name of Reviewer:
Title of Reviewer:
Borrower Name:

Date of Review:
Loan #:

NJ Foreclosure Certification of Proof of Amounts Due 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.~~

Complete either Simple Interest Loan or Adjustable Rate Loan Section fully. Ensure all checkboxes are checked and information is accurate based on Certification of Proof of Amount Due you are reviewing.

Signing Capacity of Reviewer

1. In what capacity is the reviewer signing the Certification of Proof of Amount Due?
 An employee of the plaintiff named in the foreclosure action
 An employee of the servicing agent for the plaintiff named in this foreclosure action
2. Does the Certification accurately reflect the signing capacity as indicated above?
 Yes, it accurately states the above signing capacity
 No, it does not accurately state the above signing capacity and must be changed to reflect response in Question 1 above.
3. Date signed: _____

CONFIRMATION OF NAME OF PLAINTIFF

1. Does the name of the Plaintiff in the Certification of Proof of Amount Due reflect the current holder of the note according to your company business records?
 Yes, the plaintiff still holds the note per our records.
 No, the plaintiff no longer holds the note and should be changed to:

ACCOUNT INFORMATION AT TIME OF DEFAULT

1. Does the principal amount due as of the date of default match your company business records?

- Yes, the principal amount due as of the date of default matches our records.
- No, the principal amount due as of the date of default does not match our records and should read: _____

- 2. Does the date the interest is calculated from match your company business records?
 - Yes, the default calculated from date matches our records.
 - No, the default calculated from date does not match our records and should read: _____

- 3. Does the date the interest is calculated to set forth in the Certification match your company business records?
 - Yes, the date interest is calculated to matches our records.
 - No, the date interest is calculated to does not match our records and should read: _____

- 4. Do the total number of days between the date of default and the date that interest is calculated through set forth in the Certification match your company business records?
 - Yes, the total number of days between date of default and date interest is calculated through match our records.
 - No, the total number of days between date of default and date interest is calculated through do not match our records and should read: _____

SECTION FOR FIXED RATE INTEREST LOANS ONLY

Please note: This section is only to be filled out if this is a FIXED RATE (Simple) Interest Loan.

- 1. Does the per diem match your company business records?
 - Yes, the per diem interest rate matches our records.
 - No, the per diem interest rate does not match our records and should read: _____
- 2. Does the total accumulated interest TOTAL NUMBER OF DAYS MULTIPLIED BY PER DIEM—based on 365 day calendar year match your company business records?
 - Yes, the total accumulated interest matches our records.
 - No, the total accumulated interest does not match our records and should read: _____

SECTION FOR ADJUSTABLE RATE MORTGAGES ONLY

Fill out this section if this is an Adjustable Rate Loan.

1. Does the per diem interest rate due for each interest rate adjustment period set forth in the Cert of Proof match your company business records?

Yes, the per diem interest rates due for each interest rate adjustment period match our records.

No, the per diem interest rates due for each interest rate adjustment period do not match our records and should read:

2. Does the total number of days for each adjustment period set forth in the Cert of Proof match your company business records?

Yes, the total number of days for each adjustment period matches our records.

No, the total number of days for each adjustment period do not match our records and should read _____.

3. Does the total of interest due for each adjustment period match our company business records?

Yes, the total of interest due for each adjustment period matches our records.

No, the total of interest due for each adjustment period does not match our records and should read:

Advances *Advances for more than \$5,000.00 must be itemized in a list with the dates and amounts paid.*

1. Does the amount of escrow advances set forth in the Cert of Proof match your company business records?

Yes, the amount of escrow advances matches our records.

No, the amount of escrow advances does not match our records and should read:

Late Charges can only be included if they are due on or before the date of default, up to and including the month in which the foreclosure complaint is filed.

1. Do the monthly late charges set forth in the Cert of Proof match your company business records?

Yes, the monthly late charges match our records.

No, the monthly late charges do not match our records and should read:

2. Does the total late charges due match our company business records?

Yes, the total late charges due match our records.

No, the total late charges due do not match our records and should read:

{Signature of reviewer}

LIST REVIEWERS JOB
RESPONSIBILITIES _____

EXHIBIT K

Name of Reviewer:
Title of Reviewer:
Borrower Name:

Date of Review:
Loan #:

New Jersey Certification for Additional Sums Checklist

Instructions: THE PURPOSE OF THIS CHECKLIST IS TO PERMIT FORECLOSURE COUNSEL 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 PLEADINGS FILED IN THE CASE.

This section is only to be completed if this is the first Certification for Additional Sums submitted for review. If the Certification for Additional Sums you are reviewing is not the first one, please complete Section III and do not complete this section. An itemized breakdown for all additional advances must be included with the Certification for Additional Sums.

1. Does the itemized breakdown for the amount for advances made after the Certification of Proof signed set forth in the Certification for Additional Sums match our company business records?

Yes, the total amount for advances since the COP signature date matches our records.

No, the total amount for advances since the COP signature date does not match our records and should read: _____.

2. Does the total amount for advances made after the COP was signed set forth in the Certification for Additional Sums match our company business records?

Yes, the amount for advances made after the COP was signed matches our records.

No, the amount for advances made after the COP was signed does not match our records and should read: _____.

Section III: Advances made after previous Certification for Additional Sums

Please note: This section is only to be completed if this a Certification for Additional Sums subsequent to the first Certification for Additional Sums submitted for review. If the Certification for Additional Sums you are reviewing is first one, please complete Section II and do not complete this section. An itemized breakdown for all additional advances must be included with the Certification for Additional Sums.

1. Does the itemized breakdown for the amount for advances made after the previous Certification for Additional Sums was signed set forth in the new Certification for Additional Sums match our company business records?

Yes, the total amount for advances since the last Certification for Additional Sums date matches our records.

No, the total amount for advances since the last Certification for Additional Sums date does not match our records and should read:

2. Does the total amount for advances made after the previous Certification for Additional Sums was signed set forth in the Certification for Additional Sums match our company business records?

Yes, the amount for advances made after the last Certification for Additional Sums date matches our records.

No, the amount for advances made after the last Certification for Additional Sums date does not match our records and should read:

{Signature of reviewer}

List of reviewers responsibilities: _____

PORZIO, BROMBERG & NEWMAN, P.C.

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Attorneys for Foreclosure Plaintiff/Respondent Nationstar Mortgage LLC

Attorneys Appearing: John S. Mairo, Esq.

Terri Jane Freedman, Esq.

IN THE MATTER OF
RESIDENTIAL MORTGAGE
FORECLOSURE PLEADING AND
DOCUMENT IRREGULARITIES

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
GENERAL EQUITY PART
MERCER COUNTY

ADMINISTRATIVE ORDER 01-2010
DOCKET NUMBER F-238-11

CIVIL ACTION

CERTIFICATION OF SERVICE

TERRI JANE FREEDMAN, of full age, do hereby certify as follows.

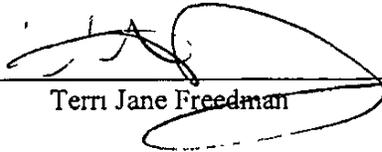
1. I am an attorney at law of the State of New Jersey, and counsel employed at the law firm of Porzio, Bromberg & Newman, P.C., attorneys for Nationstar Mortgage LLC, and am fully familiar with the facts of this matter.

2. On June 13, 2011, I caused to be filed with the Clerk, of the Superior Court of New Jersey via electronic filing at SCCOForeclosure_mailbox@judiciary.state.nj.us the following documents: (1) Certification of Jeffrey A. Connell, Senior Vice-President of Nationstar Mortgage LLC, Filed in Response to the April 25, 2011 Letter Order of the Honorable Walter R. Barisonek, A.J.S.C.; and (2) this Certification of Service.

3. On June 13, 2011, I also caused to be served via federal express a copy of the above-referenced documents to the Honorable Walter R. Barisonek, J.S.C (Special Master) to the following address:

Superior Court of New Jersey
Union County Courthouse, Courtroom 101
2 Broad Street
Elizabeth, NJ 07207

I hereby 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.


Terri Jane Freedman

Dated: June 13, 2011