

**SUPERIOR COURT OF NEW JERSEY
UNION VICINAGE**

IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE PLEADING
AND DOCUMENT IRREGULARITIES

Administrative Order 01-2010

**AFFIDAVIT OF VERRESE HICKSON
ON BEHALF OF EVERHOME
MORTGAGE**

AMENDED SECOND SUPPLEMENTAL CERTIFICATION

I, Verrese Hickson, am a Vice President of EverBank d/b/a Everhome Mortgage (“Everhome”) and submit this Amended Second Supplemental Certification to address the issue raised in Judge Barisonek’s September 1st letter to counsel for The Bank of New York Mellon and clarify the Response to General Considerations in my prior supplemental certification.

Outside foreclosure attorneys prepare a foreclosure complaint checklist for Everhome to review prior to proceeding with a foreclosure complaint. The attorneys access Everhome’s servicing system information through a foreclosure tracking tool, including imaged loan documents. All relevant information about a particular borrower’s account is contained in the servicing system and is read-only accessible to the foreclosure attorneys. The checklist includes the information required to be presented to the court in a foreclosure complaint.

After preparation by the foreclosure attorneys, the checklist and complaint are forwarded to the Everhome Document Verification Team for review. A Document Verification Specialist

validates each critical piece of information included in the checklist and complaint (such as names, dates, note and mortgage information, military status, proper mailing of breach letters, and financial figures) by reviewing system and business records and comparing them to the information contained in the checklist and complaint. Once the accuracy of the checklist and complaint is confirmed, the Document Verification Specialist prepares a Document Execution Package, which includes a Document Verification Checklist, the foreclosure complaint checklist, the foreclosure complaint, and all supporting business records necessary to support the accuracy and completeness of the checklist and complaint as described in the Affidavit Verification Procedures.

In the vast majority of cases, an Everhome signing officer reviews the Document Execution Package to validate each critical piece of information in the checklist and complaint (such as names, dates, note and mortgage information, military status, proper mailing of breach letters, and financial figures) and then completes and signs the checklist. Everhome then forwards the signed checklist to the foreclosure attorney.

In a limited number of instances involving non-securitized mortgage loans where the lien holder takes a more active role, the lien holder rather than Everhome reviews the Document Execution Package and signs the checklist.

Upon receipt of the checklist and prior to filing the complaint, the foreclosure attorneys confirm with the signor the accuracy and completeness of the information contained in the complaint. Once the accuracy is confirmed, the attorneys complete a certification of diligent inquiry.

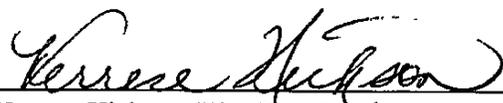
Everhome follows the same procedures for an affidavit of amount due. Outside foreclosure attorneys draft an affidavit of amount due, which is forwarded to the Everhome

Document Verification Team for review and execution. A Document Verification Specialist validates each critical piece of information included in the affidavit by comparing the affidavit to system and business records. Once the accuracy of the affidavit is confirmed, the Document Verification Specialist prepares a Document Execution Package, which includes a Document Verification Checklist, the affidavit, and all supporting business records necessary to support the accuracy and completeness of the affidavit as described in the Affidavit Verification Procedures. The Document Execution Package is forwarded to an Everhome signing officer (or, in a limited number of instances, the lien holder) to validate each critical piece of information included in the affidavit (such as names, dates, note and mortgage information, military status, proper mailing of breach letters, filed complaint and financial figures) by comparing the affidavit to system and business records, then completes and executes the affidavit. After the original, executed affidavit is provided to the foreclosure attorneys, the attorneys confirm with the signor the accuracy and completeness of the information contained in the affidavit. Once the accuracy is confirmed, the attorneys complete a certification of diligent inquiry.

Everhome retains a copy of the completed and signed checklist, executed affidavit of amount due, and the attorney's certifications of diligent inquiry together with support documentation included in the Document Execution Package.

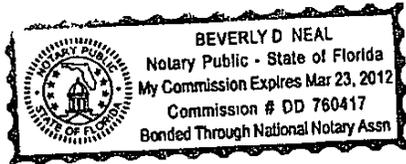
I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed on this 3rd day of October, 2011.


Verrese Hickson, Vice President

State of Florida)
)
County of Duval)

Sworn to and subscribed before me and signed in my presence this 3rd day of October 2011,
as Verrese Hickson, a Vice President of Everhome Mortgage, personally, known to me.



(Seal)

B. Neal
NOTARY SIGNATURE Beverly Neal
BEVERLY D. NEAL
NOTARY NAME PRINTED

Saiber

ATTORNEYS AT LAW

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October 3, 2011

Via Federal Express
Jennifer M. Perez
Acting Superior Court Clerk
Superior Court of New Jersey
Office of the Clerk
Hughes Justice Complex
25 W. Market Street, P.O. Box 971
Trenton, New Jersey 08625

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SUPERIOR COURT
CLERK'S OFFICE

Re: In re Residential Mortgage Foreclosure
Foreclosure Pleadings and Document Irregularities
Administrative Order 01-2010
Docket No. F-238-11

Dear Ms. Perez:

Pursuant to Judge Barisonek's letter dated September 1, 2011, I have enclosed on behalf of The Bank of New York Mellon and The Bank of New York Mellon Trust Company, N.A. an original and two copies of the Amended Second Supplemental Certification on behalf of Everhome Mortgage and Certification Pursuant to Rule 1:4-4(c) in this matter.

Kindly file these Certifications and return a stamped "filed" copy of each Certification to me in the enclosed, postage-prepaid envelope provided for the Court's convenience. By copy of this letter, I am forwarding a copy of the Amended Second Supplemental Certification and Rule 1:4-4(c) Certification to Judge Barisonek for the Court's review.

I appreciate your cooperation in this regard.

Very truly yours,

JAMES H. FORTE

JHF/cr
Enclosures
cc: The Honorable Walter R. Barisonek (via Federal Express
w/enclosure)