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REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)
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July 12, 2011

(VIA Lawyers Service and Electronic Filing via JEFIS)
Honorable Walter R. Barisonek, Special Master
Union County Courthouse
Courtroom 101
2 Broad Street
Elizabeth, N.J. 07207

RE: Supplemental Submission of SunTrust Mortgage, Inc.
Docket No.: F-238-11

Dear Judge Barisonek:

Our firm represents SunTrust Mortgage, Inc. in relation to the above captioned Administrative Order. Enclosed please find the Supplemental Certification of Roxanne E. Lockett.

Should Your Honor have any questions or concerns, please do not hesitate to contact us.

Respectfully submitted,


Brian C. Nicholas, Esq.

Cc: SunTrust Mortgage, Inc.
Jennifer Perez, Clerk of the Court (Electronically via JEFIS)

ZUCKER, GOLDBERG & ACKERMAN, L.L.C.
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IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	Superior Court of New Jersey Administrative Order 01-2010 Docket No.: F-238-11 SUPPLEMENTAL CERTIFICATION OF ROXANNE E. LOCKETT
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I, Roxanne E. Lockett, hereby certify that:

1. I am a Group Vice President of SunTrust Mortgage, Inc. (hereinafter "SunTrust"). SunTrust is a wholly owned subsidiary of SunTrust Bank (hereinafter "STB"). I have been employed by SunTrust since 2002. From 2002 to 2005 I was a Foreclosure Supervisor and from 2005 to 2011 I was the Foreclosure Manager and Loss Control Manager. I am currently the GVP, Department Supplier Manager Lead, commonly known name as the Default Vendor Manager.
2. In my capacity as Group Vice President of SunTrust I have personal knowledge of, and am fully familiar with, SunTrust's foreclosure operations as they relate to the State of New Jersey. In particular, I have been involved in the implementation

and refining of SunTrust's foreclosure procedures and am therefore the person best suited to respond to these questions.

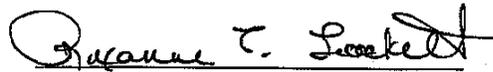
3. I submit this supplemental certification in response to the Honorable Walter R. Barisonek's April 25, 2011 letter and to clarify my June 2, 2011 Certification.
4. On or about April 13, 2011, SunTrust Bank and SunTrust Mortgage, Inc. entered into a Consent Order with the Board of Governors of the Federal Reserve System.
5. Pursuant to the Consent Order, SunTrust is in the process of revising our procedures. We anticipate the new procedures will be finalized the first quarter of 2012, after the formal foreclosure review is completed and the report is submitted to the Federal Reserve.
6. Once the procedures are finalized, we will be developing training to comply with the Consent Order.
7. The steps outlined in my previous certification for the exchange of information between SunTrust and our local attorneys applies to all documents that are to be submitted to a Court including the complaint and certifications of proof of amount due submitted with final judgment applications, as well as any other document that the Court may require.
8. This includes the multi-level review of the documents once they are received from our local attorney.
9. In Paragraph 25 we indicated that documents are notarized in accordance with the laws of Virginia. As all documents are physically reviewed and executed in our Richmond, Virginia servicing center, the documents notarized under Virginia law governing notaries.

10. While the Final Review Supervisor is the individual that assigns documents to individuals to be reviewed and executed. The Final Review Supervisor confirms that the person being assigned the document to review and sign is authorized to sign on behalf of the named entity prior to assigning the file.
11. Once the document is assigned to a signatory, the signatory also confirms that he/she possess the requisite authority to sign on behalf of the named entity.
12. If the document requires a notarization, the notary will ask the signatory to confirm that they are authorized to execute the document. The notary does not conduct any further confirmation of the person's ability to sign the document.
13. In Paragraph 44 we indicated that our system of record, MSP maintains a history of changes to payment posting and reversal. In addition to maintaining the history of the change, MSP also maintains a history of the user that made the change. This information remains part of the history of the loan.
14. In Paragraph 94 we indicated that we notify counsel when the status on a loan changes. When a loss mitigation plan is reached, the individual in the loss mitigation department assigned to that loan will update the status of the loan in our computer system. This information is then automatically forwarded to our local counsel through Clarifire. This ensures that as soon as the status is changed in our system our attorneys receive this information as quickly as possible.
15. In response to Question 1(h) we advised that we had retained Price Waterhouse Cooper to conduct a review of our foreclosure operations. The review is underway and we anticipate it being completed within 120 days of the formal acceptance of the engagement by the Federal Reserve pursuant to Section 4 (c) of

the Consent Order. The formal acceptance of the engagement has been delayed by the Federal Reserve, but we anticipate the acceptance to occur in the third quarter of 2011. After the foreclosure review is concluded, we will review the results with the Board of Governors of the Federal Reserve System and submit a remediation plan and revise our procedures, as applicable, pursuant to the April 2011 Consent Order.

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

DATED: July 12, 2011


Roxanne E. Lockett

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IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE PLEADING AND
DOCUMENT IRREGULARITIES

Superior Court of New Jersey
Administrative Order 01-2010
Docket No.: F-238-11

**CERTIFICATION OF FACSIMILE
SIGNATURE PURSUANT TO RULE 1:4-4(c)**

I, Brian C. Nicholas, Esq., hereby certify that:

1. I am an attorney licensed to practice in the State of New Jersey and an associate with the law firm of Zucker, Goldberg & Ackerman, L.L.C. I make this certification pursuant to Rule 1:4-4(c) in support of SunTrust Mortgage, Inc.'s supplemental submission to the Honorable Walter R. Barisonck.
2. The Certification of Roxanne E. Lockett contains a facsimile of the original signature of Ms. Lockett. The signature is genuine and the original signature can be provided should the Court so request.
3. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

DATED: July 12, 2011



Brian C. Nicholas, Esq.