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• ALSO ADMITTED IN NY

June 1, 2011

**Via Federal Express**

The Honorable Walter R. Barisonck, Special Master  
Union County Courthouse  
2 Broad Street, Courtroom 101  
Elizabeth, NJ 07207

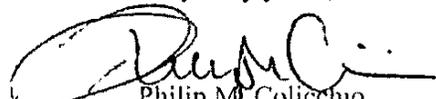
**Re: In the Matter of Residential Mortgage Foreclosure Pleadings and Document Irregularities  
SPECIAL MASTER IN ADMINISTRATIVE ORDER 01-2010/DOCKET  
NUMBER F-238-11**

Dear Judge Barisonck:

Pursuant to our conversation of earlier today, enclosed please find and original and one (1) copy of the Response of Federal National Mortgage Association ("Fannie Mae") as required by the Supplemental Administrative Order Directing Submission of Information by Residential Mortgage Foreclosure Plaintiffs Concerning Their Document Execution Practices To a Special Master related to the above matter.

Please contact me if you have any questions or concerns. Thank you for your consideration in this regard.

Very truly yours,

  
Philip M. Colicchio

enc.

cc: Superior Court Clerk (via email and regular mail)  
Tod B. Edel, Esq. (via email)

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IN THE MATTER OF RESIDENTIAL  
MORTGAGE FORECLOSURE  
PLEADING AND DOCUMENT  
IRREGULARITIES

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION – GENERAL  
  
SPECIAL MASTER IN ADMINISTRATIVE  
ORDER 01-2010/DOCKET NUMBER F-238-  
11  
  
**CERTIFICATION OF SERVICE**

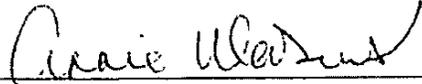
I hereby certify that a true and correct copy of the foregoing Response to the Supplemental Administrative Order Directing Submission of Information by Residential Mortgage Foreclosure by Plaintiffs Concerning Their Document Execution Practices To a Special Master was served this 1<sup>st</sup> day of June 2011 via Federal Express to the following:

The Honorable Walter R. Barisonek, Special Master  
Union County Courthouse  
2 Broad Street, Courtroom 101  
Elizabeth, New Jersey 07207

and the following was filed this 1<sup>st</sup> day of June 2011 via electronic mail and first-class mail to the following:

Superior Court Clerk's Office  
Attn: F-238-11  
P.O. Box 971  
Trenton, New Jersey 08625-0971

Dated: June 1, 2011

  
Annie Warms



4. LBPS maintains three servicing offices, two in Oregon and one in North Carolina. The staffing of these offices is coordinated so that borrowers on the East Coast are able to reach LBPS between the hours of 8:00 a.m. to 11:00 p.m. (EST) Monday through Thursday, with slightly abbreviated calling hours on Friday, Saturday and Sunday. In addition borrowers can utilize many automated phone processes during off-hours, or interact with LBPS on our website, www.lbps.com The website provides borrowers with general information regarding our company and the services we provide, including contact information for LBPS, as well as account-specific information and functionality to assist our borrowers

5 I am submitting this affidavit in response to Administrative Order 01-2010, as updated by the April 25, 2011 letter from Special Master Walter R. Barisonek Because LBPS services mortgage loans in New Jersey that are owned by Fannie Mae, I am providing this affidavit at Fannie Mae's request to describe LBPS's process and procedures with respect to its handling, review and verification of documents submitted in foreclosure proceedings LBPS began servicing mortgage loans in May 2010 and presently is servicing 1,764 mortgage loans that are in active foreclosure in the State of New Jersey Of these 1,764 mortgage loans, all were previously serviced by one of the following servicers: Bank of America Home Loans, Aurora, JP Morgan Chase Home Finance/Home Loans, MetLife (subservicing for First Horizon), or Citimortgage

6. This affidavit describes LBPS's document review process and procedures and answers the specific questions set forth in the Special Master's April 25, 2011 update letter

***Question 1 (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.***

7. LBPS believes that it has -- and has had -- appropriate processes and procedures in place to ensure that the information contained in documents submitted in foreclosure proceedings in courts in New Jersey for mortgage loans that LBPS is servicing is accurate and reliable. By way of overview, LBPS employs 18 Foreclosure Specialists who have primary responsibility for the review and execution of documents to be submitted in foreclosure proceedings. Each of these LBPS document reviewers had prior experience in the mortgage industry before being hired by LBPS. On average, LBPS document reviewers have approximately 9 years of experience in the mortgage servicing industry, and collectively these document reviewers have over 150 years of experience in the industry. In addition, each has had specific training on LBPS's processes and procedures with respect to the review and execution of affidavits and foreclosure-related documents.

8. Foreclosure Specialists can refer to two different written guides to assist them with this process, a Document Review and Execution Guide and a Job-Aid. The Document Review and Execution Guide, attached as Exhibit 1 to this affidavit, provides a brief overview of the document review and execution process. The Job-Aid, attached as Exhibit 2 to this affidavit, provides the Foreclosure Specialists with detailed information regarding the process of document intake, review and execution. It directs Foreclosure Specialists to the various sources of loan-related information and documentation (Pulse, SCI, and LPS, which are described in greater detail below), and sets out the process by which documents will be reviewed for accuracy, and executed once fully verified.

9. LBPS document reviewers do not "robosign" affidavits or other foreclosure-related documents. To the contrary, they first verify the accuracy of the information contained in those documents. Moreover, each reviews a reasonable number of documents per day (on

average approximately 20) and, in fact, rejects a substantial number of those -- whenever he or she believes that they may be in any way inaccurate or incomplete. LBPS reviewers are required to read each document and review the facts therein against the relevant records to confirm the accuracy of the document. If they find a discrepancy, they are instructed to either return it to the outside law firm that prepared the document for correction or raise the issue with their manager if they are unsure as to how to proceed.

10. I describe LBPS's specific document handling and review process and procedures in greater detail below.

#### LBPS's Initial Loan Intake

11. When Fannie Mae sends a loan to LBPS for servicing, or directs a prior servicer to transfer the loan to LBPS, LBPS typically receives two principal sets of business records with respect to that loan from the prior servicer.

12. The first set of business records is comprised of the electronic data tapes containing information concerning the loan and its payment history. The second set of business records consists of copies of the loan and servicing-related documents (correspondence, origination and application documents, and the like).

13. These business records are standard in the industry and were made in the regular course of business pursuant to the regular practice of that business. The records were made at or near the time of the event recorded by a person with actual knowledge of the event. It is and has been the regular practice of LBPS to rely on these types of business records, which LBPS has found to be trustworthy in the daily conduct of its business. Once LBPS takes over servicing a Fannie Mae-owned loan, LBPS generally also has direct borrower access and contact from which it can update these business records as necessary.

### LBPS Databases and Review Platforms

14. These documents and relevant data are loaded into the electronic platforms and databases LBPS uses in order to have that information available to the LBPS employees responsible for servicing the loan on a day-to-day basis. If the loan is in foreclosure, or later enters foreclosure, LBPS's Foreclosure Specialists also use these platforms and databases to confirm relevant information regarding the loan in connection with their review and execution of documents for foreclosure proceedings.

15. LBPS uses three separate electronic platforms/databases for these purposes:

1) Pulse, 2) SCI, and 3) LPS

16. The first platform, Pulse, is LBPS's internal loan servicing database. It holds all the data for loans serviced by LBPS. When LBPS receives a loan for servicing, the relevant information about the loan from the electronic data tapes (including the specific data concerning the borrower, the loan holder, loan amount and payment history) is loaded into Pulse.

17. Pulse serves as the record-keeping system that provides the Foreclosure Specialists with the current loan status, payment history, tax and insurance information, servicing commentary and records of borrower interaction. Each document reviewer has access to the relevant records in Pulse to allow him or her to verify and confirm the loan status, amounts owed, payment history and other relevant information. Any new information concerning a loan, including current payments made and the like, is added to Pulse on a daily basis. This information then becomes available immediately to the LBPS employees responsible for servicing the loan and to any Foreclosure Specialist assigned to the loan, if it is in foreclosure.

18. The second platform, SCI, is an electronic document depository managed by a third-party vendor, Security Connections Inc., that houses electronic scanned copies of all hard-copy documents LBPS receives when it assumes servicing responsibilities for a loan. Electronic

copies of all the documents contained in the mortgage loan file -- the loan note, mortgage, any assignments, correspondence and other materials -- are sent to SCI to be stored and coded into the SCI database to be available for ready retrieval and review by LBPS document reviewers through SCI's electronic platform. Documents subsequently received, either from outside counsel or from the borrower him or herself, also are sent to SCI to be stored and coded into the SCI database

19 The third platform, LPS, is an electronic communication portal that is owned and managed by a third-party vendor, Lender Processing Services, Inc. The LPS platform contains a secure, e-mail-type communication system that allows LBPS to exchange data and documents and to communicate directly with attorneys at the outside law firms handling foreclosures on the loans LBPS services.

20. In addition to the LPS portal, LBPS document reviewers and Foreclosure Specialists communicate frequently with New Jersey foreclosure counsel through traditional electronic mail and by telephone. The LBPS employees are instructed to raise any concerns or seek any clarification or guidance they may need from the New Jersey outside attorneys handling the foreclosure before finalizing any documents related to a particular foreclosure action.

21. As LBPS's procedures set forth in the Foreclosure Specialists Job-Aid reflect, LBPS document reviewers are provided a detailed guide to locate necessary information and documentation, are encouraged to ask questions if they are unsure of any information, and are instructed to maintain communication with LBPS's local foreclosure counsel if they need any clarification or additional information. (See Exhibit 2, pp 11-25, 34 )

#### Document Review and Verification

22 The outside attorneys handling a particular foreclosure are responsible in the first instance for drafting any affidavits or other foreclosure-related documents that are to be

submitted to New Jersey courts in a foreclosure proceeding. The attorneys upload their draft documents through the secure electronic communication system to the LPS platform where the LBPS document reviewer can access them. Attorneys also mail hard-copies of draft documents to the LBPS document reviewer responsible for a particular loan.

23. The LBPS document reviewer then takes the hard-copy draft (or downloads the electronic copy) and reviews it paragraph by paragraph and line by line, checking the specific factual statements, including the status of the loan, payment history, amounts due and other required data, and verifies the accuracy of those statements by comparing them against the relevant information and documents contained in the three electronic platforms/databases, LPS, Pulse and SCI, as applicable. The LBPS reviewer confirms any statements with respect to financial information concerning the loan through the relevant sections of Pulse that contain the data that was uploaded from the electronic business records reflecting that information. The LBPS reviewer also confirms other facts asserted, such as details about the loan history, title to the property, the mortgagee or mortgage-holder, the loan note, and similar information, by retrieving an electronic scanned copy of relevant documents through the SCI or LPS platforms and comparing the facts stated in the affidavit against the facts reflected in the actual underlying documents. For example, because LBPS only services or sub-services mortgages and does not itself own any loans, LBPS reviewers are required to verify the current loan owner and confirm any facts about the chain of title including any assignments or transfers, against the underlying documents.

24. If the reviewer determines at any time during this process that a factual statement in a draft affidavit or other document is incorrect, he or she rejects the document and sends it back to the attorney that drafted it, identifying the inaccuracy. If the reviewer determines that

there is not sufficient information to confirm a factual statement in an affidavit, or that the document necessary to verify a statement is not available in the LBPS databases, the reviewer does not sign or complete the document, but instead does one of two things. The reviewer either 1) brings the issue to the attention of a supervisor to determine if there is an available source of information to confirm the statement sought to be verified, or 2) rejects the document and sends it back to the attorney that provided it, describing the reason for the rejection and any additional information or documents that are needed in order to ensure the document's accuracy and complete it. Under LBPS's procedures, a document reviewer may not finalize or execute a document or affidavit until he or she determines that all the information contained in the document is accurate.

25 As noted above, this workflow is described in detail throughout the attached Job-Aid (Exhibit 2.) Employees are encouraged to ask questions, solicit advice from New Jersey counsel, and to follow these procedures to ensure that LBPS meaningfully reviews and verifies the documents it submits to the Court in support of foreclosure cases.

*Question 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.*

26. After following the processes and procedures described above, when a document reviewer determines after completing his or her review that all of the information in an affidavit or other foreclosure document is accurate, he or she takes the document to one of LBPS's Foreclosure Specialists who are also notary publics for signing and notarization. The notaries all personally know the LBPS document reviewers and work in the same open, cubicled spaces as the reviewers.

27 LBPS procedures require that the final documents are signed in the presence of the notary and otherwise comply with the applicable notary law. The final signed and executed

document is then sent to the responsible outside law firm for submission in the foreclosure proceeding.

***Question 1 (b)(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.***

28. As discussed above, LBPS does not own any mortgage loans itself and is not a plaintiff in any foreclosure actions, LBPS only services (or sub-services) mortgage loans

29 Fannie Mae has specifically authorized LBPS to act on its behalf via a limited power of attorney it has granted to LBPS. Fannie Mae also has provided LBPS specific authorization and directions concerning how LBPS must service Fannie Mae loans through the terms of the servicing agreement between LBPS and Fannie Mae and the Fannie Mae Servicing Guide. In collaboration with AllRegs®, Fannie Mae provides free online access to the Servicing Guide through [www.efanniemae.com](http://www.efanniemae.com).

***Question 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 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.***

30 As described above in paragraphs 15 through 19, the three record-keeping systems LBPS uses in connection with servicing loans that ensure that LBPS has up-to-date entries of payments, loan history, assignments, or other transactions involving the mortgage are Pulse, SCI and LPS. SCI serves principally as a document depository and LPS serves as a secure communications platform for communicating with, and transmitting documents to and from, the outside attorneys handling a foreclosure Pulse is the record-keeping system that contains information about current loan status, payment history, tax and insurance information, servicing commentary and records of borrower interactions. Any new information is entered and uploaded on a daily basis either through manual entry of new information, or electronic updates (such as

computation of daily interest, interest rate changes and the like), and LBPS document reviewers have access to it immediately. LBPS has no present plans to make changes to its record-keeping systems

*Question 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.*

31 LBPS's processes and procedures to ensure that any affidavits and other documents submitted to courts in foreclosure actions contain accurate and current information are set forth above in paragraphs 22 through 25.

32 In addition, in early fall of 2010 when the first news reports regarding "robot signing" occurred, LBPS commenced a comprehensive review of the process by which its employees were reviewing and signing affidavits and other documents submitted in foreclosure proceedings. This included reviewing relevant documents and interviewing members of LBPS's management team, the employees responsible for reviewing and signing affidavits and other documents submitted in foreclosure proceedings, their supervisors, and employees responsible for foreclosure-related and supporting functions.

33 LBPS determined that its document reviewers were not "robot signing" or otherwise approving and signing documents without confirming their accuracy. To further confirm and enhance LBPS's processes and procedures, however, LBPS conducted an additional training session with its document reviewers in October 2010 to review again how they should approach their review of affidavits and other documents and their methods for reviewing such documents, and to ensure that all reviewers strictly adhere to LBPS's processes and procedures. LBPS does not have any present intention to make changes to these processes and procedures

***Question 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.***

34 All LBPS document reviewers are required to receive training on LBPS processes and procedures for document review and execution upon their assignment to a position that requires them to review and sign affidavits or other documents to be submitted in foreclosure actions. LBPS document reviewers are also required to attend training with in-house counsel on a semi-annual basis concerning their responsibilities and the consequences associated with the execution of affidavits and other documents that are proffered to a court.

35. LBPS's foreclosure team has also developed an interactive electronic tool to provide employees a step-by-step, beginning-to-end, training simulation of the document review and execution process. The simulation helps employees to learn the location of documentation and information necessary to properly review and verify a document for submission to the Court. This simulation will be required for all new document review staff and as a semi-annual refresher for all current employees responsible for foreclosure document review and execution.

36 In addition, as described above, LBPS has periodically conducted additional training sessions with its document reviewers to ensure that they are adhering to LBPS's processes and procedures. LBPS's foreclosure department has also developed a quality assurance process that will involve the regular sampling and analysis of executed documents to ensure that the Foreclosure Specialists' work complies with the procedures set out in the Job-Aid and produces accurate results.

***Question 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.***

37. As discussed above in paragraphs 16 through 17, LBPS document reviewers have access to the most current, up-to-date information concerning a loan through the Pulse system. Document reviewers communicate any necessary information to the outside attorneys handling a foreclosure securely through LPS, and also through email and telephone communications. LBPS procedures require LBPS document reviewers to work with the outside attorneys responsible for a foreclosure to ensure that all the information contained in any document to be submitted in a foreclosure action is current and accurate prior to the document being finalized and submitted to a court.

*Question 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.*

38. The review process LBPS and outside counsel use for the final review of documents to be submitted to the Court is discussed in paragraphs 22 through 25 above. LBPS procedures require its document reviewers to adhere to this review process for any documents that are to be submitted to a court.

*Question 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.*

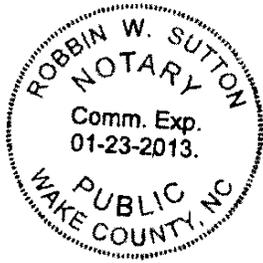
39. As discussed above in paragraphs 32 and 33, LBPS has previously conducted internal reviews of its processes and procedures and intends to continue to do so. LBPS also intends in the future to utilize independent auditors to review its processes and procedures, including the processes and procedures described in the answers above with respect to compliance with the applicable legal requirements.

FURTHER AFFIANT SAYETH NOT.

Sworn to before me this  
19<sup>th</sup> day of May, 2011.

Robbin W. Sutton  
Notary Public

Joseph M. Perry  
JOSEPH M. PERRY



**JOSEPH M. PERRY – LBPS**

**EXHIBIT 1**

**DOCUMENT REVIEW AND EXECUTION GUIDE**

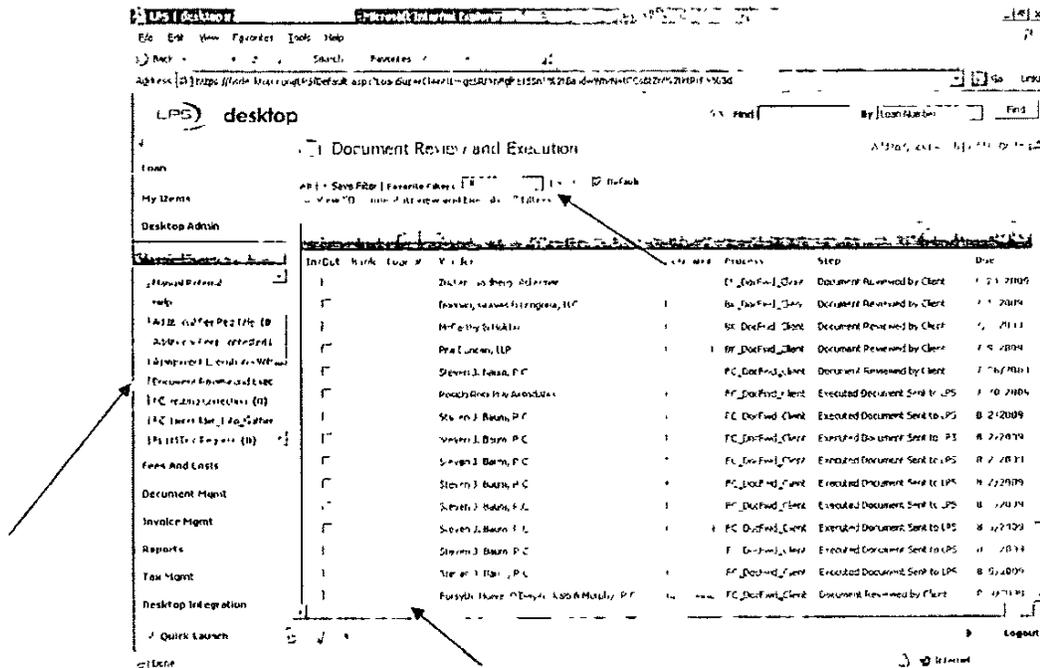
**EXHIBIT 1**

To complete the Foreclosure process the Foreclosure Attorney handling the file will request Documents that are to be reviewed by the Foreclosure Specialist and executed by the appropriate delegated individual. The Documents should be requested through the Document Review and Execution Process in LPS. Foreclosure Specialists are responsible for documents associated directly with the foreclosure proceedings. Some examples are Affidavits, Declarations, and Certificates. Foreclosure Specialists should not execute Documents where interest is transferred. Some examples include, Quit Claim Deeds, Warranty Deeds, Assignments and Note Allonges. The Title Services Department are responsible for the execution of these documents. All New York documents are processed apart from the standard Document Review and Execution process and different procedures will apply to NY Documents. Foreclosure rep is responsible to forward NY docs to the appropriate individual for execution.

**1 Pulling the Document Execution Work Queue.**

- a Log into LPS desktop. Bottom left corner Select **Process Mgmt.** You will get a list of subcategories. The foreclosure rep will work from **Document Review and Execution** Work Queue (See Figure 1).
- b When your on the Document Review and Execution work queue main screen, select View "**Document Review and Execution**" Filters. Set filter appropriately. Select Search and this will produce the list of outstanding Documents that require review and execution (See Figure 1)

Figure 1



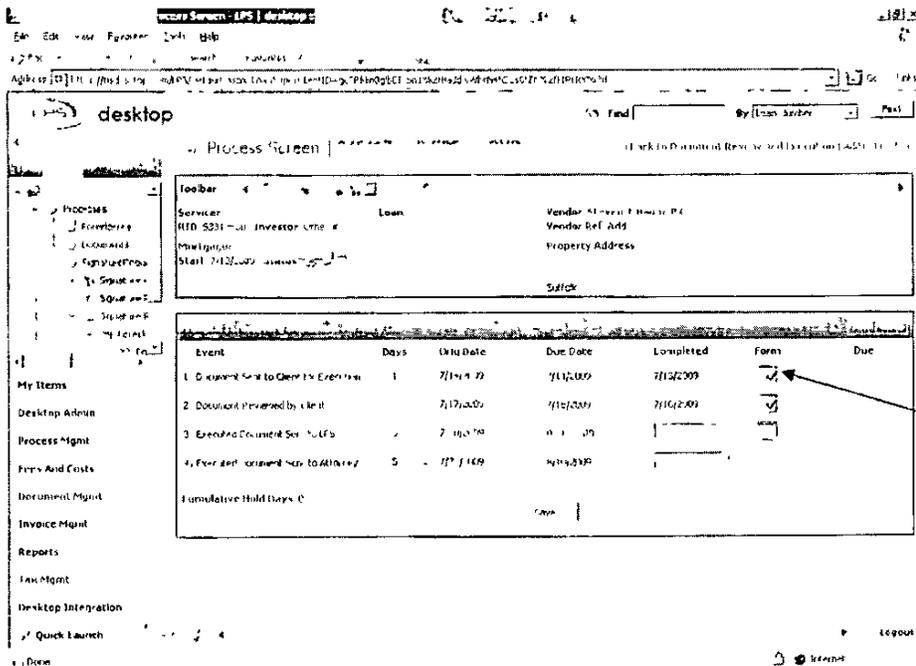
- c. Foreclosure Specialist will also receive a hard copy of all Documents that require review and execution - distributed on a daily basis. These Documents are printed and sorted by loan # and are provided to us by LPS. Foreclosure Specialist should pull the Document Review and Execution work queue and work with hard copies collectively.
- d. Export current view of outstanding Documents for review and execution requests by selecting the Excel Tab on the upper right hand corner. Documents needed will be exported to a excel spreadsheet

## 2 Reviewing a Document Review Request

- a. Select Loan # that you will be reviewing. Return to LPS and enter Loan # in the upper, right- hand corner in the Find Field.
- b. Under the Signature Required Category, select the open process for **Foreclosure Document Forward Client**. This will have a green check mark indicating that this process is not complete. This will be a sub category under the Signature Required.
- c. After selecting the **Foreclosure Document Forward Client** process it will open the Document Process on the main screen. Review the DDF that is the Blue check marked box after the **Document Sent to Client for Execution** step of the process. (See Figure 2)

The DDF will open a template describing the document that is being requested and specifies any specific execution instruction from the attorney. Match the hard copy that is sent from LPS to the process you are working

Figure 2



### 3 Reviewing Document/ Document Execution

- Proceed to pull loan up in Pulse. Review the documents matching all points of information from pulse. Some Examples include Borrower name, Collateral Address, Beneficiary name, Beneficiary execution authority (POA's and Secretary Certificate will be provided per investor), debt figures and open charges. Also review current primary cycle
- Document Reviewed and Approved-** Return to LPS to the **Foreclosure Document Forward Client** process. Complete #2 **Document Reviewed by Client** DDF appropriately with the action that is appropriate for Docs
- Document Reviewed and Denied-** Return to LPS to the **Foreclosure Document Forward Client** process. Complete #2 **Document Reviewed by Client** DDF by selecting **Document Rejected/ Revision Needed**. Specify the reason for rejection and provide detail of

corrections to be made. Complete the date this was rejected and this will prompt LPS that Document was rejected and a new process with corrections will be opened within a few business days

- d. Complete the Document by identifying who can execute the Docs. Have appropriate party execute the document with the appropriate title of officer or foreclosure Specialist title. All documents that require a notary are to be notarized by the specified Notary in the Foreclosure Department.

#### 4 Sending the Documents to Fidelity/ Foreclosure Attorney

- a. When document is completed, return to LPS to the open **Foreclosure Document Forward Client** process. You will have two Options in the DDF provided in Step #3 **Executed Document Sent to LPS**. The options are Doc sent to attorney or Doc sent to LPS. Insert the tracking number in the DDF appropriately. If sent to LPS then complete the date field only for LPS. When sending to Attorney the foreclosure representative is to complete the both date fields. (See Figure 3)

Figure 3

The screenshot shows a web browser window with the URL <https://lpsdesk.lbp.com/ExecDocCompClient>. The page title is 'ExecDocComp Client'. The main content area is titled 'ExecDocComp\_Client' and contains the instruction 'Please Complete the Following'. There are three input fields: 'Document Returned to Executed Doc Returned to LPS', 'Comments', and a 'Submit' button. A dropdown menu is open for the first field, showing two options: 'Executed Doc Returned to LPS' and 'Executed Doc Sent to Atty'. An arrow points to the 'Executed Doc Returned to LPS' option. The browser's status bar at the bottom shows 'Done' and 'Internet'.

- b. UPS Tracking information is located on the Foreclosure Team Calendar. It is the Foreclosure Specialists responsibility to complete the tracking information in the Calendar, so duplicate packages are not created.

**JOSEPH M. PERRY – LBPS**

**EXHIBIT 2**

**JOB-AID**

**EXHIBIT 2**

## Foreclosure

### Document Review and Execution

Job-Aid

#### I. Summary

To complete the Foreclosure process the Foreclosure Attorney handling the file will request Documents that are to be reviewed by the Foreclosure Specialist and executed by the appropriate delegated individual. The Documents should be requested through the Document Review and Execution Process in LPS. Foreclosure Specialists are responsible for documents associated directly with the foreclosure proceedings. Some examples are Affidavits, Declarations, and Certificates. Foreclosure Specialists should not execute Documents where interest is transferred. Some examples include, Quit Claim Deeds, Warranty Deeds, Assignments and Note Allonges SOT and Lost Note Affidavit. The Title Services Department is responsible for the execution of these documents.

Affidavits are going to come from two types of states, either judicial or non-judicial systems. Which entity the plaintiff should be is dependent upon two factors.

1. Is it a Judicial or Non-Judicial state?
2. What point are we at in the foreclosure action?

In order to correctly determine which stage we are at and if we should continue in the prior servicer's name or in the name of Fannie Mae ("Federal National Mortgage Association"), please follow the step-by-step directions below.

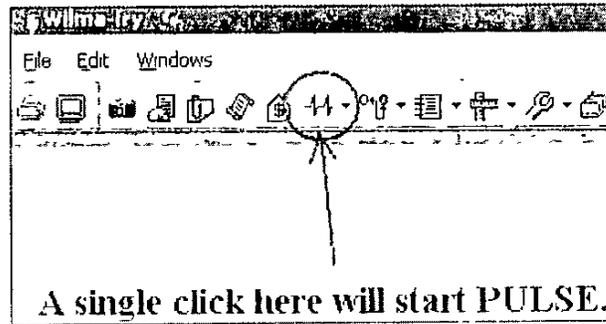
#### II. Procedure

##### A. To review documents:

1. First, we need to see who the loan was transferred from. This will tell us who the prior servicer is. Open Pulse from within Wilma. You will need to input your password to log in to Wilma.



- 2. Once in Wilma, you will need to start PULSE. This can be done by clicking the "heart pulse" button in the middle of the upper tool bar.



- 3. Once PULSE starts up, input option 2 and press ENTER:

```
OCT 27, 2010 14:02:22  
  
( 1) Loan Maintenance Menu (45) Bank Menu  
( 2) Loan Display  
( 3) Escrow Menu  
( 4) Rolodex  
( 5) Cycle Allocation (53) Optional Insurance Menu  
( 6) Accrual Menu (54) Credit Reporting Menu  
( 7) Report Menu (62) Notices Menu  
( 8) Processing Menu  
( 9) Editing Menu (67) Print Text File  
(10) Listing Menu (68) ACH Menu  
(20) Transaction Processing Menu (69) Davox Menu  
(26) Collateral Tracking Menu (85) Voucher Menu  
(27) Fortracs Menu  
(P)rinter  
  
SELECTION > 2
```

4. Enter the loan number and press ENTER:

```

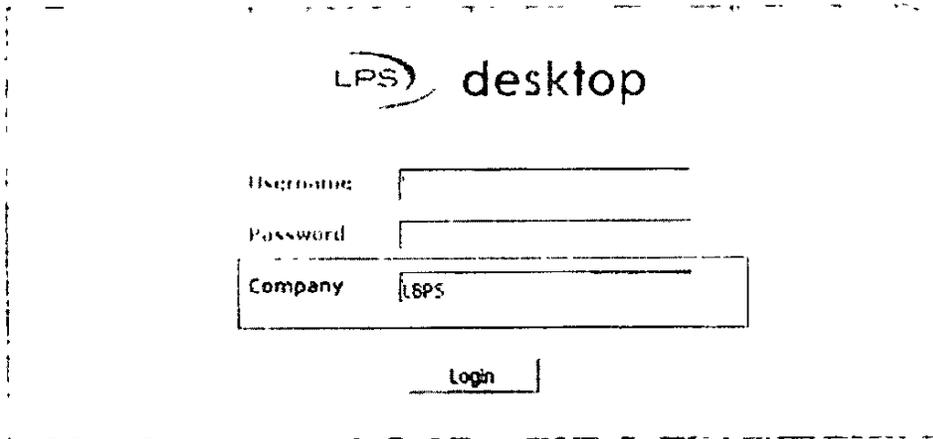
Loan #: _____ ( END, OUT )
Name : .....
Phone : .....
Addr : .....
SSec# : .....
Org# : ..... Enter loan
Zip : ..... number and press
MSC : - (Y/N) ENTER
  
```

5. You should now see the main loan information screen in PULSE. The prior servicer will be found in the upper right corner.

```

S1: Pool: 7001 FMAA
S2: - - - FNMA Wholly Ownd
M: COLLECT: 00F
M1: - - - METLIFE
C1: Owner: 09
C2: 3RD PARTY SERVIC
LATE STAGE DELQ NGMT
The prior servicer is found in the
upper right corner of the screen.
  
```

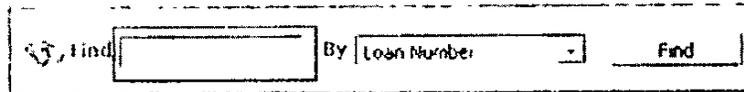
6. We now need to see who the beneficiary/plaintiff is listed as in LPS.
- Bring up the LPS login website in your browser  
<https://lpsdesktop.com/LPS/Login.aspx>
  - Input your log in credentials previously assigned to you and click the log in button
  - Can also be viewed in PULSE 2.36



The screenshot shows a login interface for 'LPS desktop'. It includes three input fields: 'Username', 'Password', and 'Company'. The 'Company' field is pre-filled with 'LBPS'. Below the fields is a 'Login' button.

**NOTE:** The "company" field must be populated with the initials: LBPS

Input the loan number corresponding to the affidavit into the loan number field. Click the "find" button to initiate the search.



The screenshot shows a search interface with a magnifying glass icon, a 'Find' label, an empty text input field, a 'By' label, a dropdown menu with 'Loan Number' selected, and a 'Find' button.

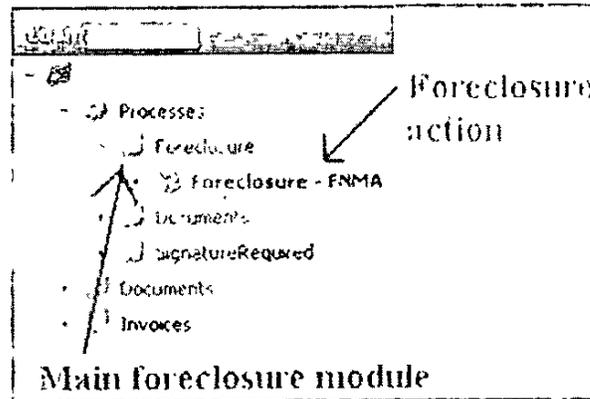
**NOTE:** Make sure that in the drop down menu the "loan number" option is selected.

8. Once the loan comes up, proceed to the main foreclosure module in the left side window. Click once on the main foreclosure action to bring up the foreclosure timeline in the main window

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9. On the main foreclosure timeline screen, check to see if the 1<sup>st</sup> legal action (typically it is the complaint, step 6, and normally it is the 2<sup>nd</sup> DDF) has been filed already. If it has been filed, the DDF will be completed along with a date will have been entered. Click on the associated DDF to view what beneficiary/plaintiff the 1<sup>st</sup> legal was filed under.

Event	Days	Orig Date	Due Date	Completed	Form	Due
1. File Referred To Attorney	0	7/2/2010	7/2/2010	7/6/2010		
2. File Received By Attorney	0	7/2/2010	7/6/2010	7/6/2010		
3. Title Ordered	0	7/2/2010	7/6/2010	7/6/2010	<input checked="" type="checkbox"/>	
4. Title Report Received	20	7/22/2010	8/30/2010	8/17/2010		
5. Preliminary Title Clear	5	7/27/2010	11/11/2010	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Due in 15 days
6. Complete Title	30	8/2/2010	8/30/2010	8/26/2010	<input checked="" type="checkbox"/>	
7. Service Complete	40	9/10/2010	10/5/2010	8/28/2010		
8. Judgment Entered	80	11/29/2010	11/16/2010	<input type="checkbox"/>		Due in 20 days
9. Presale Redemption Expires	0	11/29/2010	11/16/2010	<input type="checkbox"/>		
10. Sale Scheduled For	10	12/9/2010	11/26/2010	<input type="checkbox"/>		
11. Final Title Clear	-7	12/2/2010	11/15/2010	<input type="checkbox"/>		
12. Sale Held	0	12/9/2010	11/26/2010	<input type="checkbox"/>		

Cumulative Hold Days: 38

Save

*Note: An arrow points to the 'Completed' checkbox for event 6 with the text 'This is a DDF.'*

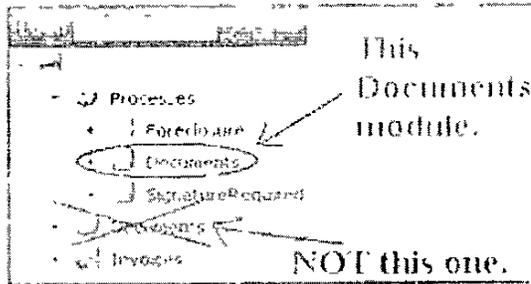
*a) This is what the Beneficiary/Plaintiff DDF information would look like*

<input type="checkbox"/> <b>Beneficiary Information</b>
<b>Beneficiary Information</b> <b>Please Complete the Following:</b> ----- <b>Enter Beneficiary Information:</b> Fannie Mae ("Federal National Mortgage Association") -----

*b) In this example, the 1<sup>st</sup> legal (complaint) was filed under the beneficiary/plaintiff of Fannie Mae ("Federal National Mortgage Association"), and not as the prior servicer. This is preferable.*

*c) Now determine if an AOM (Assignment of Mortgage) has been requested and sent*

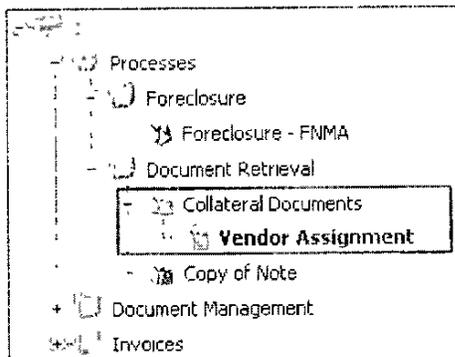
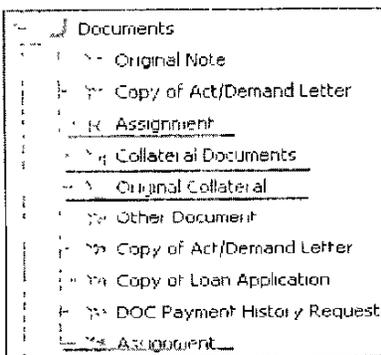
- a) The beneficiary/plaintiff should be read as Fannie Mae ("Federal National Mortgage Association")*
- b) To check if an AOM has already been requested / processed, there are a few steps to follow:*
  - i** On the right hand side of your open loan, open the Documents module.
  - ii.** Please note that there may be two different modules titled 'Documents'.
  - iii** We need the one that is associated with the foreclosure process. See below



11. With the correct documents module, search for:

- a) *Original Collateral OR*
- b) *Assignments & Collateral Documents*
- c) *Vendor Assignment*

**NOTE:** Typically either the 'Original Collateral' process or the 'Assignment' & 'Collateral Documents' processes are needed for the assignment process to be completed correctly.



d) You will need to go through (by clicking on the individual process) all the 'Original Collateral/Collateral Documents/Assignment' processes to verify if the correct assignment from prior servicer to Fannie Mae ("Federal National Mortgage Association") was sent to the attorney.

12 Some examples of what the different process will indicate if the assignment has been requested or completed.

a) Original Collateral

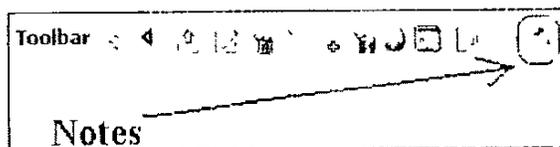
- i. Click on the Original Collateral process.
- ii. If the assignment was sent via the Original Collateral process, you will see the last DDF completed in the main window

Event	Days	Orig Date	Due Date	Completed	Form
1. Original Documents Requested	0	7/22/2010	7/22/2010	7/20/2010	
2. Original Documents Received and Sent to Attorney	15	8/6/2010	8/4/2010	8/12/2010	

The completed DDF indicates that an assignment was sent via this Original Collateral process

b) Check the notes to see what assignment (prior servicer to FNMA) was sent.

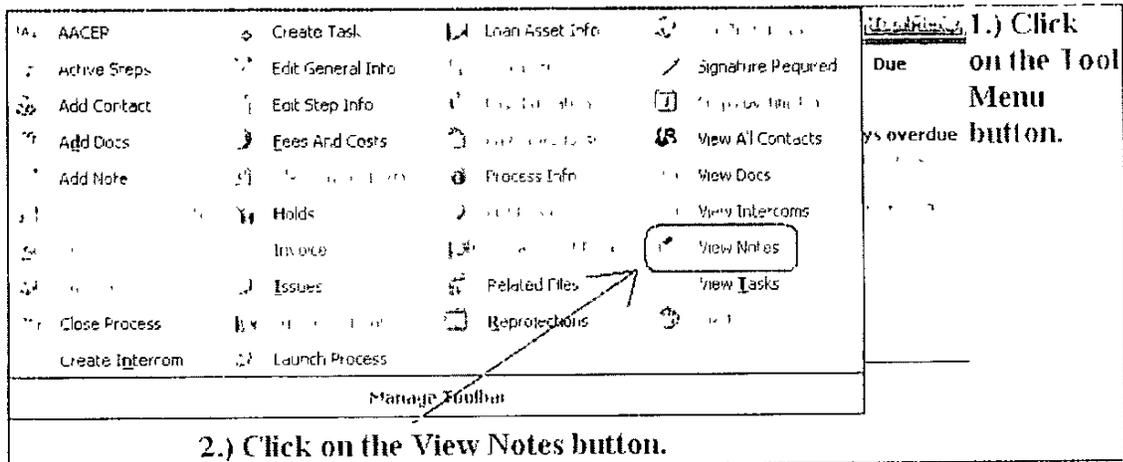
c) Click on the Notes button on either the Toolbar or Tool Menu.



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1.) Click on the Tool Menu button.

2.) Click on the View Notes button.

d) Once you are in the notes, review for any notes indicating that an assignment was sent (Here we can see that an original unrecorded assignment from Metlife to Faimie Mae was sent on 08/12/2010. This would indicate that the assignment was completed.)

FF\_OriginalDocs:Foreclosure: Lender Business Process Services (LPS): 8/12/2010 5:40:00 PM  
searched, and by [redacted] on 08/12/2010 5:40:00 PM. [redacted] has been to [redacted] is [redacted] [redacted]

**NOTE: An assignment doesn't have to be recorded in order to be considered "complete" for the purpose of executing the document. It just needs to have been executed and sent to the attorney to be considered "complete" for the purpose of executing the document.**

**Exception: Deeds. AOM needs to be recorded**

Created: 03/11  
Revised: mm/yy  
Certified: mm/yy  
Cite:

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13. Assignment: Typically, the Assignment process is actually the 1<sup>st</sup> of a two step process to complete an assignment. The second being the collateral documents process. The attorney will request an assignment via the Assignment process. The attorney will include the prior servicer name and the FNMA name. Our collateral dept will then close the Assignment process and then open the Collateral Documents process. Once the assignment has been processed and sent to the attorney, the Collateral Documents process will be closed. To verify if an assignment was requested, processed, executed, and sent via the Assignment & Collateral Documents processes, follow the steps below.

a) Click on the Assignment process to view the process in the main window. Take note if the DDF of the first step, Assignment Requested, is completed or not. If it is completed, click on the DDF to see what the attorney has requested.

Event	Days	Orig Date	Due Date	Completed	Form
1. Assignment Requested	0	7/12/2010	7/12/2010	7/12/2010	

The DDF is completed  
Open it to view the attorney's request.

b) Here is an example of the attorney's request after clicking on the completed DDF:

Created: 03/11  
Revised: mm/yy  
Certified: mm/yy  
Cite

<p><b>Assignment_Info</b></p> <hr/> <p><b>Assignment From::</b> unknown as we have not title and there is no mortgage uploaded</p> <hr/> <p><b>Will Firm Draft Assignment:</b> Yes</p> <hr/> <p><b>Assignment To:</b> Fannie Mae ("Federal National Mortgage Association")</p> <hr/> <p><b>Comments::</b> Please provide aom.</p>
---

*c) If the DDF in the Assignment process has been completed and the assignment process is closed, check to see if the Collateral Documents process has been opened. This is where the collateral dept uploads the acknowledgment of the completed assignment*

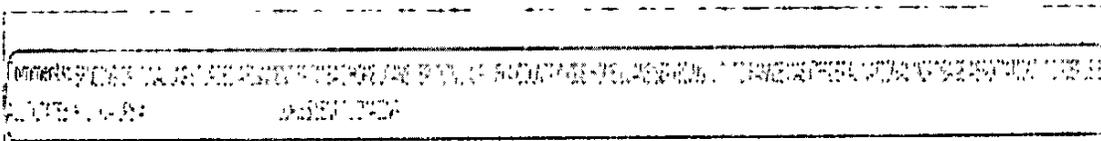
**11. Collateral Documents:**

*a) Click on the Collateral Documents process. If the 2<sup>nd</sup> DDF of the Collateral Documents process is completed, click it to open it and read the comments*

Event	Days	Orig Date	Due Date	Completed	Form
1. Collateral Docs Ordered	0	9/28/2010	9/28/2010	9/29/2010	<input checked="" type="checkbox"/>
2. Collateral Docs Received and sent to Attorney	15	10/13/2010	10/14/2010	10/6/2010	<input checked="" type="checkbox"/>
3. Attorney Received Documents	2	10/15/2010	10/8/2010	10/7/2010	

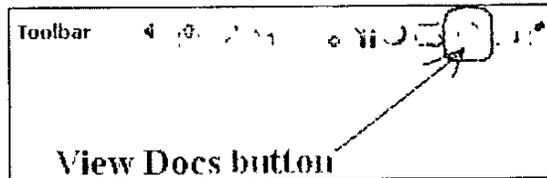
**If the 2<sup>nd</sup> DDF of the Collateral Documents process is completed, open it and read the comments.**

*b) In the comment section of the 2<sup>nd</sup> DDF, you will find the assignment information regarding the prior servicer and FNMA.*



15. Now that we have verified that an assignment has been requested, created, processed, executed, and sent back to the attorney, we now need to review the assignment. We need to see if it was uploaded to LPS and/or SCI

To verify if it was uploaded in LPS, under either your Toolbar or your Tool Menu, select the View Docs button.



OR

<ul style="list-style-type: none"><li>Create Task</li><li>Edit General Info</li><li>Edit Step Info</li><li>Fees And Costs</li><li>Hold</li><li>Invoice</li><li>Issues</li><li>Launch Process</li></ul>	<ul style="list-style-type: none"><li>Loan Asset Info</li><li>Process Info</li><li>View Intercoms</li><li>View Notes</li><li>View Tasks</li></ul>	<ul style="list-style-type: none"><li>Signature Required</li><li>View All Contacts</li><li>View Docs</li><li>View Intercoms</li><li>View Notes</li><li>View Tasks</li></ul>
--	---	---

**1.) Move mouse over the Tool Menu button.**

**2.) Click on the View Docs button**

b) Look at the list of already uploaded documents. If you find the Assignment document, open it by clicking on the corresponding ID # and verify if information in it is correct. Information which needs to be verified is:

- i. Prior servicer name
- ii. Current plaintiff/beneficiary: Fannie Mac ("Federal National Mortgage Association")

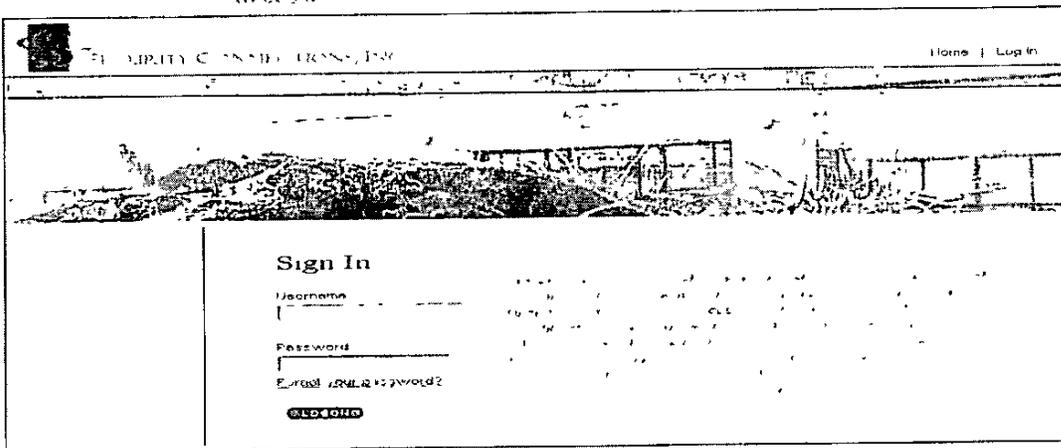
**NOTE: It is acceptable if it says: Federal National Mortgage Association or Fannie Mae. It should not use the abbreviations of FNMA.**

- iii. Dates
- iv. Signed
- v. Notarized (if needs be)

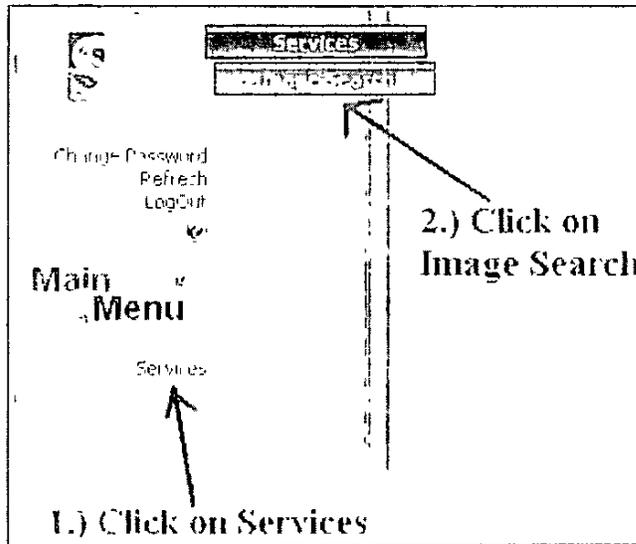
15. If assignment not found on LPS, check SCI. Please follow the simple steps below to do so

a) In your browser, enter the IBM LBPS SCI website:  
<https://scimaging.bvw.lbps.com/Homepage/Login/Login.aspx>

b) Enter your previously supplied username and password to gain access.



c) Once logged in, on the left side of the site, click on the "Services" link. Once the services menu appears, click on the "Image Search" button



c) Input the account number in the corresponding field and click the "Search" button

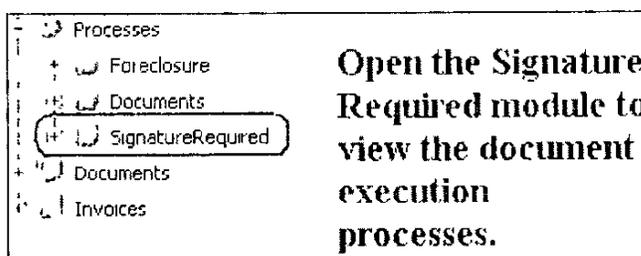


c) Once the search finishes, a list of all imaged documents available will appear. Search for the Assignment(s) among the listed documents. If there are assignments listed, view each and every one individually. Verify the information in them is correct.

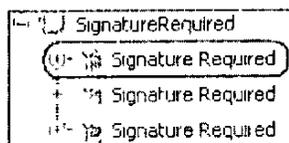
**NOTE: If the Original Collateral process or Assignment & Collateral Documents processes indicate, via the notes/comments, that the assignment was sent to the attorney yet it is not viewable in SCI or LPS, please contact the attorney to request that they upload it to LPS. The affidavit document can not yet be executed until we are able to view the assignment to verify its information.**

17. Now that we have verified the prior servicer's name and if there is or is not an AOM on file, we can review the affidavit/document in question. Please follow the steps below to verify the document and either accept it as executable or reject it with a revision request.

a) We first need to open the Signature Required module to view all of the document execution processes.



b) If there are multiple Signature Required processes, we need to determine which one corresponds to our document. Start at the top of the list and click on the first Signature Required Process to view it in the main window.

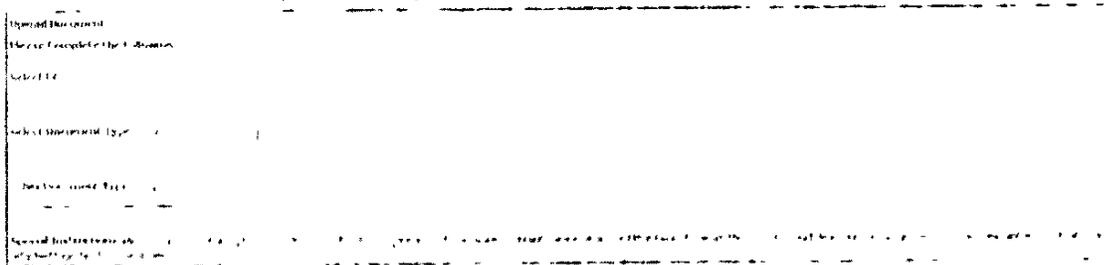


c) Once the first signature required process appears in the main window, click on the first DDF to view the type of document and corresponding information.

Event	Days	Orig Date	Due Date	Completed	Info
Upload Document	0	8/11/2010	8/11/2010	8/11/2010	

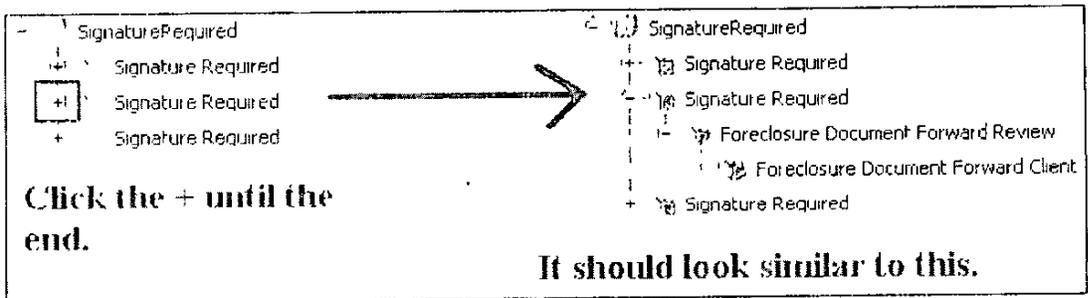
**Click on the DDF to view the type of document and any comments.**

d) *Verify, based upon the document type, document name, and any comments, if this is the document which you need to review and either reject or accept*



e) *If the document associated with the process is not the one needed, continue down the list of signature required processes, repeating the above steps, until you find the document that is needed. Then continue with the following steps.*

f) *Once you have located the correct document, open the signature process tree by clicking on all of the + until the end. We need to do this to see if there have been previous revision requests for this document.*



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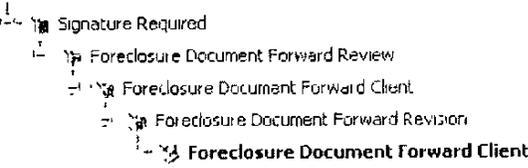
**Document Review and Execution**

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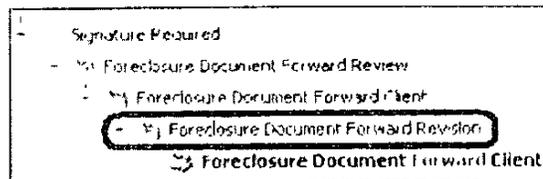
*g) If there are three process steps, than the document has not yet been revised*

*h) If there are more than three process steps, than the document has been previously revised*

*i) The step/process titled 'Signature Required', is always the first step/process for that document. See below for example.*

 <p><b>There are three processes/steps for this document. The step/process 'Signature Required' is always the first one.</b></p>	 <p><b>There are more than 3 process/steps for this document. The step/process 'Signature Required' is always the first one.</b></p>
---	--

*... If you are working with a document that has more than three steps/processes, click on the second to last one to bring it up in the main window. We need to review the previous revision request and response by the attorney*



**Foreclosure**

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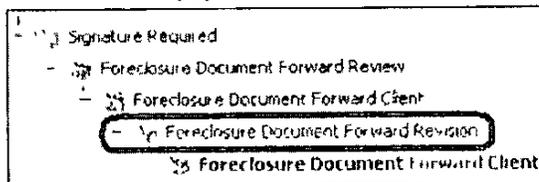
*k) Review the revision request via the first DDF and the attorney's response to those revision requests via the second DDF. Once you have revised the previous revision requests and the attorney's response, it is time to review the document.*

Event	Days	Orig Date	Due Date	Completed	Form
1. Revised Document Request Sent to Attorney	0	10/12/2010	10/12/2010	10/9/2010	
2. Revised Document Imaged	0	10/12/2010	10/12/2010	10/12/2010	
3. Document Review	0	10/12/2010	10/12/2010	10/13/2010	

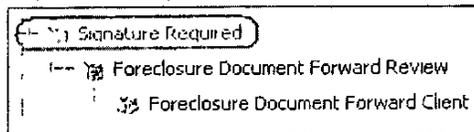
**Previous revision request**

**Attorney's response and revised document uploaded.**

*To review a previously reviewed document, you need to be on the second to last step/process: Foreclosure Document Forward Revision;*



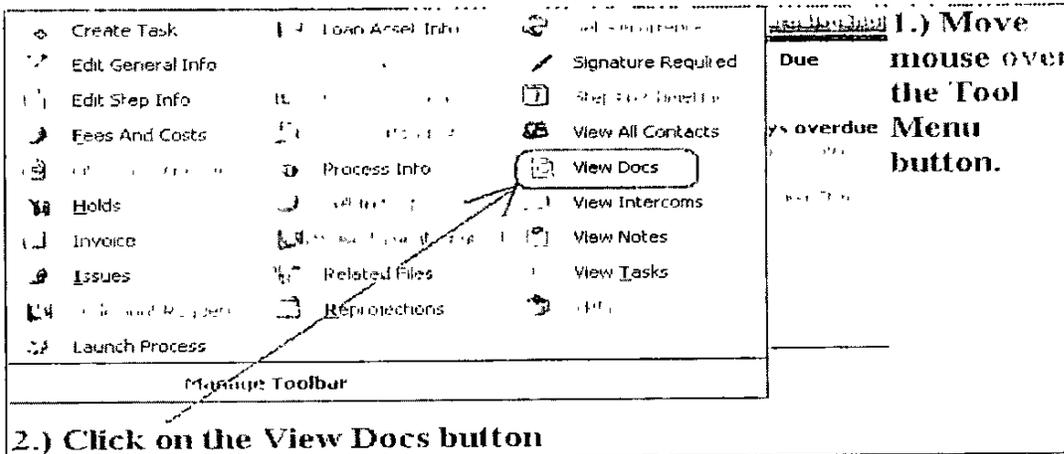
*To review a document for the first time, you need to be on the first step: Signature Required.*



ii) Once you are on the correct step/process, via either the Toolbar or the Tool Menu, select the View Docs button.



OR



1.) Move mouse over the Tool Menu button.

2.) Click on the View Docs button

o) Because we were on the correct step/process, when we pull up the View Docs window, the system will separate all docs from the one(s) that were uploaded for that specific process. See example on next page

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Documents Currently Contained Within The Referral Package					
ID #	Document Type Name	PDF Size (in Bytes)	Number Of Pages	Referral Upload Date/Time	Imaging Upload Date/Time
The document above was separated from the other docs because it was uploaded specifically for the document review process within the docs below were uploaded for the foreclosure but not specifically for our document process.					
Documents Currently Available Within Imaged Files					
ID #	Document Type Name	PDF Size (in Bytes)	Number Of Pages	Upload Date/Time	Upload

p) Click on the ID # corresponding to the document to open it.

Documents Currently Contained Within The Referral Package					
ID #	Document Type Name	PDF Size (in Bytes)	Number Of Pages	Referral Upload Date/Time	Imaging Upload Date/Time

q) Now that we have determined which step we need to be on to review previous revision requests, attorney comments, and open the document, we need to review the document.

18. The documents that we review and execute range in a variety of templates, states, types, etc. There is no one way to review a document that can be applied to all documents. But we can go over what things typically need to be reviewed. We need to review:

- a) AOMs
  - i. An AOM is going to be needed for almost all files.
  - ii. If an AOM is mentioned in the document body, verify that the information mentioned in the document matches what the AOM in LPS/SCI shows.
- b) We do all AOM in-house. The attorney must open a process to request one
- c) Plaintiff name
  - i. For all judicial foreclosures, Fannie Mae ("Federal National Mortgage Association") must be substituted for the prior servicer in all cases that have not yet resulted in a judgment (or the local procedural equivalent). For cases that have already resulted in a

- judgment in the name of the prior servicer, the foreclosure will continue in the name of the prior servicer but the judgment or REO should be vested in the name of Fannie Mae ("Federal National Mortgage Association").
- ii. For all non-judicial foreclosures, Fannie Mae ("Federal National Mortgage Association") must be substituted for the prior servicer in all foreclosures in the pre-publication phase. For foreclosures that have been published, continue the foreclosure in the name of the prior servicer, the foreclosure will continue in the name of the prior servicer but proper assignment of the bid or judgment should take place in the name of Fannie Mae ("Federal National Mortgage Association").
  - iii. If we are at a pre-judgment status, we prefer that the plaintiff is FNMA and is worded as: Fannie Mae ("Federal National Mortgage Association").
    - a. Exceptions. Hawaii(HI) / Arizona (AZ): Fannie Mae
    - b. Florida(FL): Fannie Mae ("Federal National Mortgage Association") or Federal National Mortgage Association
  - iv. If the plaintiff caption reads as: Federal National Mortgage Association that is acceptable as long as the signature block contains the correct FNMA wording. If we are at post-judgment status and the plaintiff was never changed to FNMA, it must continue in the prior servicer's name.
- d) *FNMA & IBM LBPS wording for body and signature block*
- i. The correct reference to FNMA is:
    - a. Fannie Mae ("Federal National Mortgage Association")
  - ii. *The correct reference to IBM LBPS depends on if the Plaintiff is FNMA, the prior servicer with an AOM to FNMA, or the prior servicer at post-judgment status.*
  - iii. *If the plaintiff is FNMA and we have a correct AOM on file (LPS or SCI), then the correct reference is:*
    - a. IBM Lender Business Process Services, Inc., as servicer
  - iv. *If the plaintiff is the prior servicer and we are at a pre-judgment status, we have a correct AOM on file (LPS or SCI), and the plaintiff caption hasn't been changed to reflect FNMA, then the correct reference is:*
    - a. IBM Lender Business Process Services, Inc., as servicer for Fannie Mae ("Federal National Mortgage Association") assignee for 'insert prior servicer name here'. ...

- v. *If the plaintiff is the prior servicer and we are at a post-judgment status and thus cannot change it to FNMA, then it needs to be signed by AVP of Foreclosure:*
  - a. *IBM Lender Business Process Services, Inc., as attorney-in-fact for 'insert current/prior servicer name here' .. ..*

---

**NOTE: If an AOM is not processed yet, it will need to be done. All AOM are done by third party vendor. Documents need to be rejected due to lack of AOM**

---

*e) Job Titles*

- i. *The correct job title, which sometimes needs to be reflected in the body of the document and the signature block, depends on the Plaintiff, status of foreclosure, and person signing.*
- ii. *If the foreclosure is at a pre-judgment status with FNMA or prior servicer listed as the plaintiff and:*
  - a. *Either AVP of Foreclosure or AVP of Default Strategy Management will sign it and it needs to read as: Assistant Vice President*
  - b. *A foreclosure rep signs, it needs to as: Foreclosure Specialist*
- iii. *If the foreclosure is at a post-judgment status with prior servicer still as the plaintiff, only AVP of Foreclosure or AVP of Default Strategy can sign it and it must read as: Loan Administration Assistant Vice President*
- iv. *This can be abbreviated to read as: Loan Administration AVP*

*f) Addresses*

- i. *All addresses must be verified against information in PULSE and/or documents available in SCI.*
  - a. *FNMA address*
  - b. *IBM LBPS address*
  - c. *Defendant/Borrower address*
  - d. *Other addresses*
- ii. *To verify above information in PULSE :*
  - a. *Enter Loan Number*
  - b. *Enter '55 to go to Screen 2.55*
  - c. *This screen has borrower name, collateral address,*

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PULSE Screen 2.35

```
LBPS LOAN DISPLAY AS OF 03/17/11 - sun
Loan: S1: Pool: 2001 FMAA
Cust: S2: FNMA Wholly Ownd
Org: H#: Contract: DDJ
Disp: 07 AF FH W1: CHASE HOME LOANS
MC MK ** C1: Owner: 99
Stat: A Coll: 350 SINGLE FAMILY FIRST C2: 3RD PARTY SERVIC
Cyc: 541 FIDELITY F/C IN PROCESS Cyc2: 80 LATE STAGE DELQ MGMT
Collateral Addresses = 1 record
Cnty:
Same as Billing: Y
Loan Classification:
Rent Control:
Muni:
```

PULSE Screen 2.36

```
LBPS LOAN DISPLAY AS OF 03/17/11 - sun
Loan: S1: Pool: 2001 FMAA
Cust: S2: FNMA Wholly Ownd
Org: H#: Contract: DDJ
Disp: 07 AF FH W1: CHASE HOME LOANS
MC MK ** C1: Owner: 99
Stat: A Coll: 350 SINGLE FAMILY FIRST C2: 3RD PARTY SERVIC
Cyc: 541 FIDELITY F/C IN PROCESS Cyc2: 80 LATE STAGE DELQ MGMT
EIN: Coll St: FL
MINS: MERS Active: Y MERS Origination: Y eNote:
Benefic ID: 1000 FANNIE MAE WHOLLY OWNED
Beneficiary: Fannie Mae ("Federal National Mortgage Association")
```

- (j) Defendant Names
  - i All borrower's & defendant's names must be verified against information available in PULSE and/or documents available in SCI
    - a. PULSE Screen 2.1
- h) Dates

Created: 03/11  
Revised: mm/yy  
Certified mm/yy  
Cite:

- i. All dates must be verified against information available in PULSE and/or documents available in SCI.
  - ii. When verifying dates regarding execution, recording, signing, of Note, Mortgage, AOM, etc., please rely upon imaged documents in SCI to verify those dates.
- i) Financial Data
- i. All financial data must be verified against 1<sup>st</sup> the judgment figures and then 2<sup>nd</sup>, if needs be, the data found in PULSE.
  - ii. Financial data may include but not limited to: these can be found on PULSE
    - a. Unpaid Principle Balance (UPB) PULSE Screen 2.1
    - b. Interest Amount PULSE Screen 2.1
    - c. Late Charges PULSE Screen 2.3
    - d. Property Inspections PULSE Screen 2.3
    - e. Property Preservation PULSE Screen 2.3
    - f. Title Fees PULSE Screen 2.3
    - g. Escrow PULSE Screen 2.23
    - h. Prior Servicer payment History (SCI)
- j) Page Numbers
- i. If page numbers are mentioned in the document, i.e. page XXXXX of book XXXXX, we must verify the record number, page number, book number, etc.
  - ii. This information can be found in SCI.
- k) Lost Note wording
- i. If any where in the document it mentions or states that the note is lost, we cannot execute this document. The lost note wording will have to be removed.
  - ii. We never execute a document with Lost Note wording.
- l) Signature Block
- i. In the majority of the documents, there is a signature block section that requires our signature as the person executing the document but it also sometimes requires our title, and the correct IBM LBPS & FNMA wording.
  - ii. Please refer to Plaintiff, IBM LBPS wording, and Job Title sections above to determine the correct wording for the signature block.
- m) Notary wording
- i. Verify the information in the notary section is correct
    - a. Job Titles
    - b. Plaintiff name
    - c. IBM LBPS name
    - d. FNMA name
    - e. Etc

**Foreclosure**

**Document Review and Execution**

Job-Aid

- n) *Any additional wording*
  - i. *We need to review every part of the document for any wording, statements, info that would not be correct*
  - ii. *As the person executing the document, you must be comfortable understanding every part of the document and be able to show where you found the information in our systems.*
- o) *Supporting Documents – i.e. Note, Mortgage, AOM, etc*
  - i. *If the document references any supporting documents, i.e. Note, Mortgage, AOM, etc., we must review those docs in LPS/SCI to verify that the information in the document and the information in the supporting document match.*

19. If accepting the document follow the steps below :

- a) *We need to complete the second step and eventually the third step of the Foreclosure Document Forward Client Process. In some cases we may even need to complete the fourth step.*

Event	Days	Orig Date	Due Date	Completed	Form
1. Document Sent to Client for Execution	1	9/3/2010	9/3/2010	9/2/2010	<input checked="" type="checkbox"/>
2. Document Reviewed by Client	3	9/7/2010	10/18/2010	<input type="checkbox"/>	<input type="checkbox"/>
3. Executed Document Sent to LPS	3	9/10/2010	10/21/2010	<input type="checkbox"/>	<input type="checkbox"/>
4. Executed Document Sent to Attorney	5	9/15/2010	10/26/2010	<input type="checkbox"/>	<input type="checkbox"/>

**We need to complete steps 2 & 3.**

**Sometimes we will need to complete step 4.**

- b) *Click on the 2<sup>nd</sup> DDF and select:*
  - a. *Document Accepted and Prepared for Execution if you don't need to make any changes to it.*
  - b. *Doc Revised by Client and Prepared for Execution if you had to make some minor changes but the document is still executable and able to be sent back to the attorney.*

**Foreclosure**

**Document Review and Execution**

Job-Aid

DocReview\_Client

Please Complete the Following.

Document Review:

Comments / Reason:

-- Choose Item --

- Document Accepted and Prepared for Execution
- Document Rejected/Revision Needed
- Doc Revised by Client and Prepared for Execution
- Document Forward to Investor

*c) Click on Submit and Close.*

**NOTE: You can add some comments to the optional comment field.**

DocReview\_Client

Please Complete the Following:

Document Review: Document Accepted and Prepared for Execution

Comments / Reason: Optional

Submit and Close

*d) Once you have submitted your review response, input the date it was done and then click save.*

Event	Days	Orig Date	Due Date	Completed	Form
1. Document Sent to Client for Execution	1	9/3/2010	9/3/2010	9/2/2010	<input checked="" type="checkbox"/>
2. Document Reviewed by Client	3	9/7/2010	10/18/2010		<input type="checkbox"/>
3. Executed Document Sent to LPS	3	9/10/2010	10/21/2010		<input type="checkbox"/>
4. Executed Document Sent to Attorney	5	9/15/2010	10/26/2010		<input type="checkbox"/>

Cumulative Hold Days: 0

Save

Created 03/11  
 Revised mm/yy  
 Certified: mm/yy  
 Cite

## Foreclosure

### Document Review and Execution

Job-Aid

- e) *If the document needs to be notarized, you must take the document(s) personally to the notary and sign them in front of the notary. If they don't need to be notarized, you can sign the document.*
- f) *Once the document is signed, we need to notify LPS and the attorney that it will be sent to them.*
- g) *We need to complete the 3<sup>rd</sup> step. Click on the 3<sup>rd</sup> DDF and select the correct option: sent to LPS or sent to attorney.*
- h) *You then need to input the tracking number of the UPS envelope.*
- i) *If you want to input who executed the document, it is optional.*
- j) *Once you have input all the info, click on submit and close.*

ExecDocComp\_Client

Please Complete the Following:

Document Returned to Executed Doc Returned to LPS:	1.)	<input type="text" value="-- Choose Item"/>
Comments:	2.)	<input type="text"/>
Executed by:	3.)	<input type="text"/>

1.) Choose sent to LPS or Attorney.      4

2.) Add comments and at least UPS tracking #

3.) May include, not required. Is optional.

## Foreclosure

### Document Review and Execution

Job-Aid

k) Once you have submitted your tracking information, enter the date and then click on save.

Event	Days	Orig Date	Due Date	Completed	Form
1. Document Sent to Client for Execution	1	9/3/2010	9/3/2010	9/2/2010	<input checked="" type="checkbox"/>
2. Document Reviewed by Client	3	9/7/2010	10/18/2010		<input type="checkbox"/>
3. Executed Document Sent to LPS	3	9/10/2010	10/21/2010		<input type="checkbox"/>
4. Executed Document Sent to Attorney	5	9/15/2010	10/26/2010		<input type="checkbox"/>

Cumulative Hold Days: 0

Save

l) If in the 3<sup>rd</sup> step of the Foreclosure Document Forward Client process you selected sent to attorney, please enter the date in the fourth step and then click save

Event	Days	Orig Date	Due Date	Completed	Form
1. Document Sent to Client for Execution	1	9/3/2010	9/3/2010	9/2/2010	<input checked="" type="checkbox"/>
2. Document Reviewed by Client	3	9/7/2010	10/18/2010		<input type="checkbox"/>
3. Executed Document Sent to LPS	3	9/10/2010	10/21/2010		<input type="checkbox"/>
4. Executed Document Sent to Attorney	5	9/15/2010	10/26/2010		<input type="checkbox"/>

Cumulative Hold Days: 0

Save

20. If the document has a single issue or multiple issues such as,

- Need of AOM
- Plaintiff Name
- IBM LBPS wording
- FNMA wording
- Signature Block
- Job Title
- Date
- Financial Data
- Names

Created 03/11  
Revised mm/yy  
Certified mm/yy  
Cite:

# Foreclosure

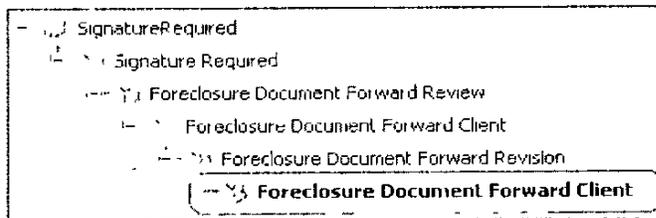
## Document Review and Execution

Job-Aid

- Page #, Book #
  - Etc.
- i. Then we need to reject the document and request the appropriate corrections.

To reject a document, please follow the following steps:

- a) Make sure you are on the very last open process (it has a little green triangle). Click on the 2<sup>nd</sup> step DDF.



Event	Days	Orig Date	Due Date	Completed	Form
1 Document Sent to Client for Execution	1	10/14/2010	10/14/2010	10/13/2010	<input checked="" type="checkbox"/>
2 Document Reviewed by Client	3	10/18/2010	10/18/2010		<input type="checkbox"/>
3 Executed Document Sent to IPS	3	10/21/2010	10/19/2010		<input type="checkbox"/>
4 Executed Document Sent to Attorney	5	10/26/2010	10/25/2010		<input type="checkbox"/>

- b) From within the drop down menu, select Document Rejected/Revision Needed

**NOTE: You don't have to input any notes into the Comments / Reason field. It is optional.**

**DocReview\_Client**

Please Complete the Following:

**Document Review:**

**Comments / Reason:**

-- Choose Item --

Document Accepted and Prepared for Execution

Document Rejected/Revision Needed

Doc Revised by Client and Prepared for Execution

Document Forward to Investor

Created 03/11  
 Revised: mm/yy  
 Certified: mm/yy  
 Cite.

r) Click on Submit and Close.

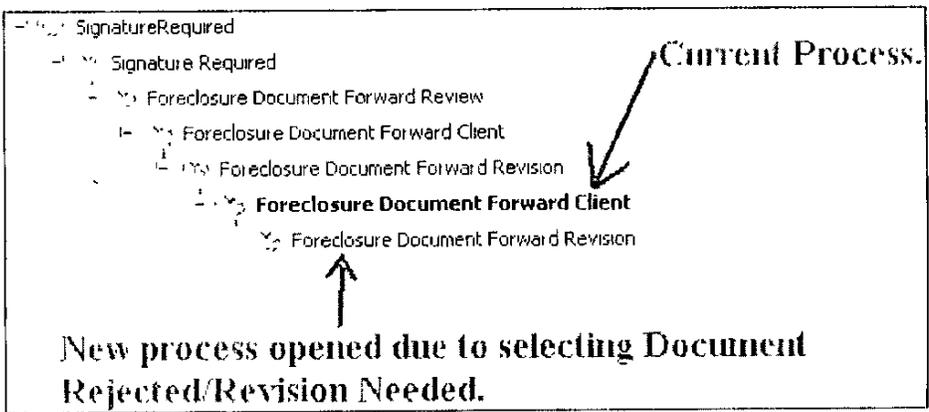
DocReview\_Client

Please Complete the Following:

Document Review.

Comments / Reason **Optional Field**

**NOTE:** By selecting Document Rejected/Revision Needed, a new process is opened below the current one.



d) We need to input the date in which we submitted our revision request. Don't forget to click on Save

# Foreclosure

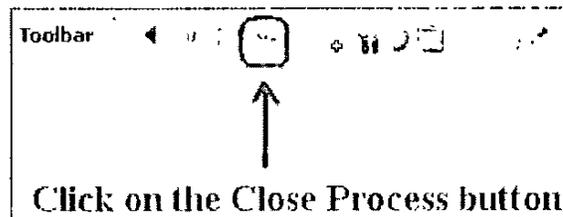
## Document Review and Execution

Job-Aid

Event	Days	Orig Date	Due Date	Completed	Form
1. Document Sent to Client for Execution	1	10/14/2010	10/14/2010	10/13/2010	<input checked="" type="checkbox"/>
2. Document Reviewed by Client	3	10/18/2010	10/18/2010	<input type="text"/>	<input checked="" type="checkbox"/>
3. Executed Document Sent to LPS	3	10/21/2010	10/19/2010	<input type="text"/>	<input type="checkbox"/>
4. Executed Document Sent to Attorney	5	10/26/2010	10/25/2010	<input type="text"/>	<input type="checkbox"/>

Cumulative Hold Days: 0

- e) We need to close down the current process associated with the erroneous document. From within either the Toolbar or the Tool Menu, select the Close Process button.



OK

AAACP	Create Task	Loan Asset Info	Signature Required	Due
Active Steps	Edit General Info	Loan Loans	Signature Required	
Add Contact	Edit Step Info	Loan Properties	View All Contacts	
Add Links	Fees And Costs	Loan Properties	View Docs	
Add Note	Hold	Process Info	View Intercoms	
	Invoice	Related Files	View Notes	
	Issues	Reprojections	View Tasks	
<input type="button" value="Close Process"/>	Launch Process			

Manage Toolbar

- f) In the Close Process window, within the drop down menu, select Revision Requested. Then click on the Close Process button.

g) Click on the last process in the left side window. It should be labeled, Foreclosure Document Forward Revision

h) In the main window, click on the 1<sup>st</sup> DDF.

Event	Days	Orig Date	Due Date	Completed	Form
1 Revised Document Request Sent to Attorney	0	10/29/2010	10/29/2010	<input type="checkbox"/>	<input type="checkbox"/>
2 Revised Document Imaged	0	10/29/2010	10/29/2010	<input type="checkbox"/>	<input type="checkbox"/>
3 Document Review	0	10/29/2010	10/29/2010	<input type="checkbox"/>	<input type="checkbox"/>

i) Select the appropriate reasons & document type from the drop down menus. If multiple corrections are needed or only one, mark the appropriate radio button. Click the clipboard with the red checkmark to input notes. The notes are required. Once the notes are input and saved, click on the Submit and Close button.

Doc Revision Dtl

Please Complete the Following:

Document Type:

Revision Category:

Are multiple revisions needed for this document?:  Yes  No

Requested Revisions:

Click the clip board to input notes. This is required.

**NOTE:** There is a max of 400 characters for the notes. Be clear, precise, and use as little wording as is needed to get the point across.

j) Back on the main window, input the date and click save and you are done.

Event	Days	Orig Date	Due Date	Completed
1. Revised Document Request Sent to Attorney	0	10/29/2010	10/29/2010	<input type="text"/>
2. Revised Document Imaged	0	10/29/2010	10/29/2010	<input type="text"/>
3. Document Review	0	10/29/2010	10/29/2010	<input type="text"/>

Cumulative Hold Days: 0

k) At this point we have finished reviewing the document and can now repeat the whole process over again with the next document.

## Foreclosure

### Document Review and Execution

Job-Aid

Difference between Judicial and Non Judicial Foreclosures

Judicial Foreclosures	Non Judicial Foreclosures
Complaint filed	No complaint filed
No publication date	Have a publication date. Publication information located in the second DDF found in main FC Timeline
Judgment hearing date available	No judgment hearing date
No Sale scheduled date	Have a Sale Scheduled date. If completed it is the same as if Judgment has been entered in Judicial state

A few notes/tips:

- a. *An ADM is always needed to transfer the mortgage over to Fannie Mae ("Federal National Mortgage Association").*
- b. *IBM LBPS always does all ADMs in-house.*
- c. *You can always call and/or email the attorney for clarification*
- d. *Ask questions, lots of them.*
- e. *Check and double check the information in the documents.*
- f. *Please ensure you are following the procedure to ensure that there is no robo signing*

Created. 03/11

Revised. mm/yy

Certified mm/yy

Cite:

Page 34 of 40

3 Military Certification

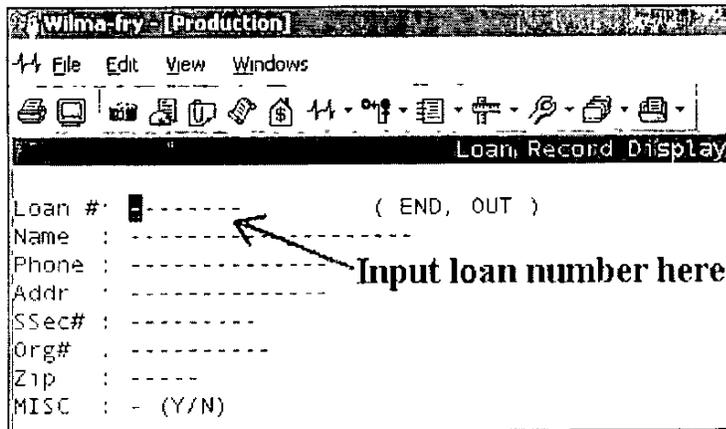
1. Many of the affidavits require confirmation that the borrowers are not in active military duty.

a) To check this information, please use the DOD website together with information available from PULSE.

b) Below are the basic steps to confirm non-active military status.

c) Enter the DOD website into your web browser:  
<https://www.dmdc.osd.mil/appj/saru/srallhome.do>

d) In PULSE, input the loan number.



e) While in PULSE, copy the borrower's SSN and paste it into the corresponding field in the DOD website.

f) Do the same for the borrower's last and first name

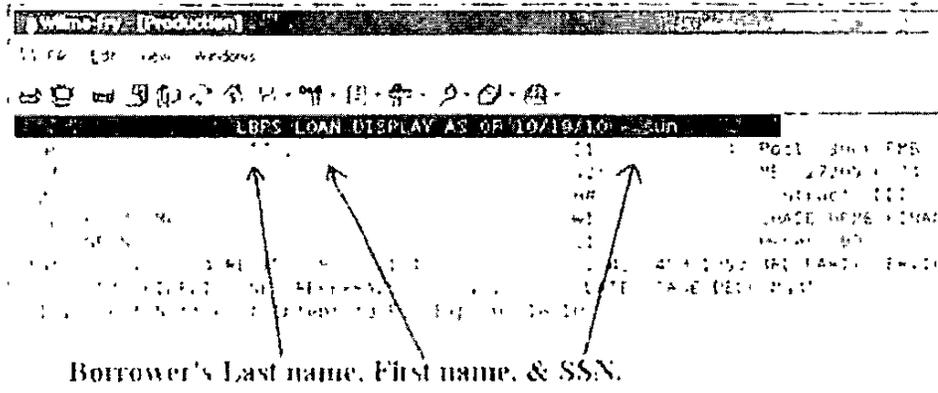
g) Once all info is input into the DOD website, click the 'LookUp' button to start the verification process.

h) Social Security verification for both parties on the loan needs to be done

Foreclosure

Document Review and Execution

Job-Aid



Enter all available information to improve the quality of the match

SSN	<input type="text"/>	Repeat SSN	<input type="text"/>
Last	<input type="text"/>	Last	<input type="text"/>
First	<input type="text"/>	First	<input type="text"/>
Middle	<input type="text"/>	Middle	<input type="text"/>
Birth Yr	Month <input type="text"/> Day <input type="text"/>	Birth Yr	Month <input type="text"/> Day <input type="text"/>

**Security Check**

*Brooks ostedry*

Type the two words

**This question is necessary in order to protect the privacy of our service members.**

Upon clicking the "LookUp" button, based on the SSN and other personal information furnished, the Department will advise you that it does

1. **Not** possess information regarding whether the individual is on active duty or
2. Possess information indicating that the individual is or was on active duty

Note: SSN, Last and First name must be entered twice into the DOD website to correctly verify active duty status.

# Foreclosure

## Document Review and Execution

Job-Aid

- i) *Once the search is completed, and has been verified that the borrower is not in active military status, print out the search results.*
- j) *Attach the printed search verification to the military affidavit you will execute.*

Do not enter the following information into PULSE:



Department of Defense  
Military Service Relief Act

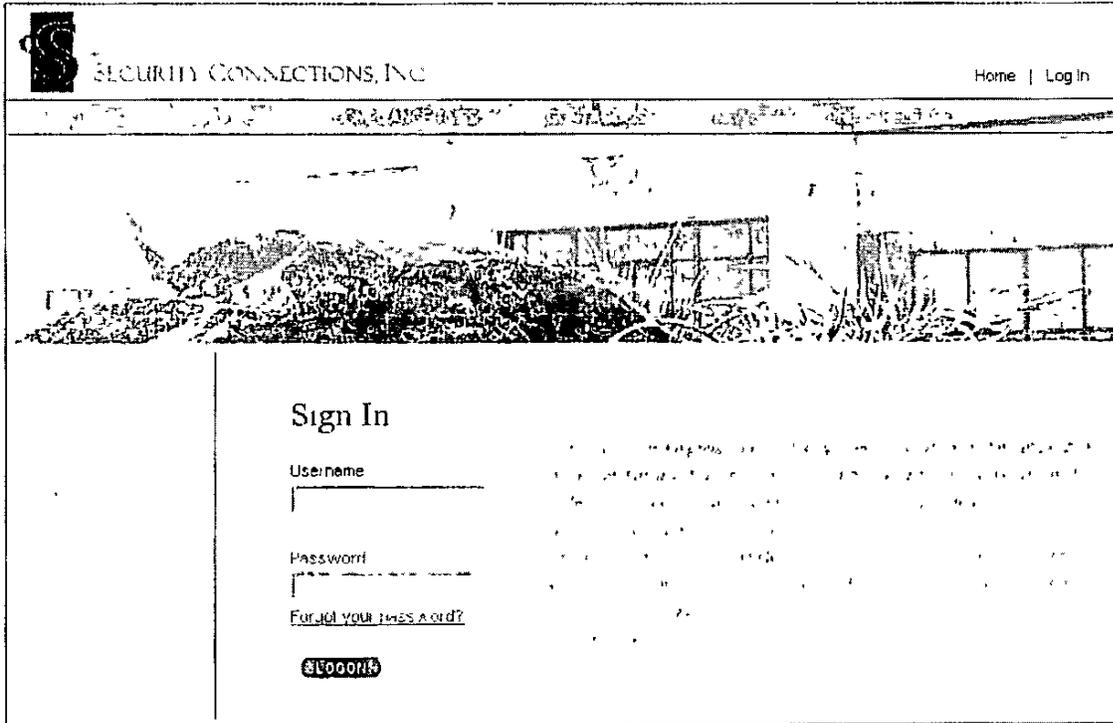
Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date
* The printed verification from the DOI website will be multiple pages. Please attach all pages to the military affidavit, or the affidavit requesting verification of military status *				

*Mary M. Savely-Dixon*

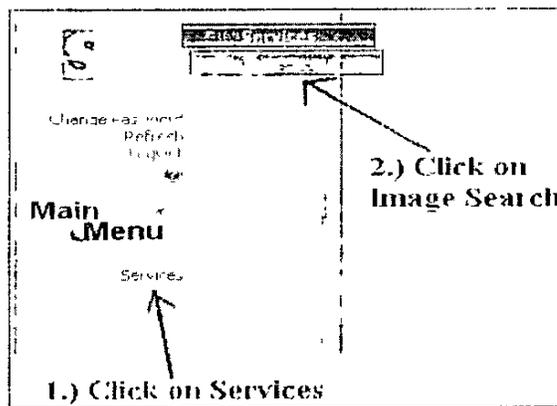
Mary M. Savely-Dixon  
Department of Defense, Arlington, VA  
1234 5678 9012 3456 7890

k) *Please note, if there are multiple names included in the affidavit requiring verification for both individuals, and then please repeat the above steps for all individuals.*

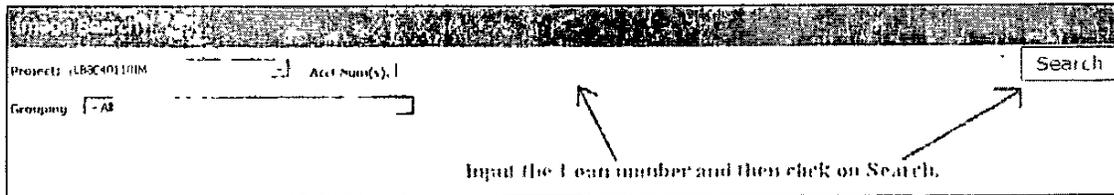
- l) *If there are multiple individuals named in the affidavit yet they do not appear in PULSE, please search SCI for the missing information.*
  - i. Access the LBPS SCI website:  
<https://scimaging.bvw.lbps.com/Homepage/Login/Login.aspx>
  - ii. Log into your SCI account using your previously provided credentials



- iii. Once logged in, on the left side of the site, click on the "Services" link. Once the services menu appears, click on the "Image Search" button.



- iv. Input the account number in the corresponding field and click the 'Search' button



- v. Once the search finishes, a list of all imaged documents available will appear. Search this list for the needed document to confirm the individual's information.

Select	Acct Number	Name	Index Code	Index Title	Date	Pages
▼	↑	[Key]	Filter	Filter	Filter	Filter
	1101					1
	1102					16
	1103					1
	1104					4
	1105					1
	1106					1
	1107					1
	1108					1
	1109					1
	1110					1
	1111					1
	1112					1
	1113					1
	1114					1
	1115					1
	1116					1
	1117					1
	1118					1
	1119					1
	1120					1
	1121					1
	1122					1
	1123					1
	1124					1
	1125					1
	1126					1
	1127					1
	1128					1
	1129					1
	1130					1
	1131					1
	1132					1
	1133					1
	1134					1
	1135					1
	1136					1
	1137					1

- vi. The typical documents that you will want to search are going to be the:
  - a) Note – Found under "Notes"
  - b) Mortgage – Found under "Security Instrument"

- c) Loan Application – Found under either “Loan Application” or “Original Documents”
- vii. If you cannot find these documents under the above mentioned titles, please search the “Other”, “Other Documents”, “Origination Documents”, or “Other Origination Documents” to be sure to exhaust your resources.
- viii. Once you have concluded, based upon a thorough search of available documents and system resources, that the other individuals' information is not available, please read the affidavit to be sure it includes language which states roughly: “..... to the best of my knowledge ..”
- ix. If the affidavit does include language which basically states the above, then execute the document appropriately and according to procedure and protocol