FILED Jun 16, 2011

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

In the Matter of Residential Mortgage Foreclosure Pleadings and Document Irregularities

DOCKET NO. F-59553-10

CIVIL ACTION

SUPPLEMENTAL CERTIFICATION OF BRUCE E. BARRON IN SUPPORT OF BANK OF AMERICA d/b/a BAC HOME LOANS SERVICING, LP'S PRIMA FACIE SUBMISSION PURSUANT TO THE MARCH 29, 2011 STIPULATION

BRUCE E. BARRON, of full age, certifies as follows:

I am a BAC Home Loans Servicing, LP ("BAC Servicing" or "Bank") Senior Vice President and Group Operations Manager in Bankruptcy & Foreclosure Servicing. In this capacity, I am responsible for managing aspects of BAC Servicing's mortgage servicing operations and back-end default departments, including foreclosures. I am familiar with the facts set forth in this supplemental certification and make this supplemental certification in support of Bank of America d/b/a BAC Home Loans Servicing, LP's Prima Facie Submission Pursuant to the March 29, 2011 Stipulation.

1 BAC Servicing does not accept partial payments from defaulted borrowers whose loans have entered the foreclosure process absent a documented agreement between BAC Servicing and the borrower.

2. When a loan is referred to the Presale Group, it is assigned a specific warning code ("WC5") in the servicing databases. A WC5 reflects that the loan is in the foreclosure

process and results in a hold being placed on the loan, which among other things, prevents partial payments from being applied.

3. If a defaulted borrower with a loan carrying a WC5 submits a payment to BAC Servicing, the payment is not processed. Checks are not tendered or placed in a suspense account. Rather such payments are forwarded to the Exception Payment Workflow group.

4. Payments by a defaulted borrower with a loan in the foreclosure process may be accepted only if the borrower has entered into a documented agreement with the Bank's loss mitigation group. In such instances, the warning code applied to the loan is changed and the hold on payments is removed. A new flag indicates that foreclosure processes should cease.

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

Dated: June 8, 2011

BRUCE E. BARRON