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

JUN 16 2011

DOCKET NO. F-59553-10
SUPERIOR COURT
CLERK'S OFFICE
CIVIL ACTION

In the Matter of Residential Mortgage
Foreclosure Pleadings and Document
Irregularities

**CERTIFICATION OF JON T. KURETICH
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**

JON T. KURETICH, of full age, certifies as follows:

I am an Assistant Vice President and Mortgage Servicing Team Manager, Bankruptcy & Foreclosure Servicing, at BAC Home Loans Servicing, LP ("BAC Servicing" or "Bank"). In this capacity, I am responsible for the on-boarding of New Jersey foreclosure law firms and for facilitating communications between such firms and BAC Servicing relating to the enhanced processes for preparing, executing, and notarizing Affidavits of Indebtedness ("AOIs"). I am familiar with the facts set forth in this certification and make this 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. There are various mechanisms by which foreclosure counsel, including counsel in New Jersey, communicate with BAC Servicing regarding the preparation and submission of AOIs and other related issues concerning the prosecution of foreclosure matters on BAC Servicing's behalf.

2. The primary and most efficient means of communication between BAC Servicing and foreclosure counsel is via LPS Desktop, which is a desktop manager solution used to exchange information and documents within BAC Servicing and with foreclosure counsel. Specifically, an “Intercom” function within LPS Desktop is used by BAC Servicing employees and foreclosure counsel to communicate about all aspects of the foreclosure process and specific foreclosure matters. Intercoms are emails generated and received via LPS by which counsel may raise issues, ask questions, seek direction, and request information and documents. Intercoms may be sent to specific Bank employees or to group mailboxes targeted at specific operational units.

3. Foreclosure counsel may also raise “issues” using the Intercom function in LPS, which function as escalated Intercoms. A separate team within the Bank regularly checks foreclosure files for escalated Intercoms and facilitates their resolution. Such issues must be resolved by BAC Servicing employees before the loan may proceed in the foreclosure process.

4. Intercoms are the method of communication between the Bank and foreclosure counsel preferred by counsel and the Bank. There are various reasons for this, beginning with the fact that this means is convenient, rapid, efficient, and familiar. Intercom messages are recorded and time-stamped, which ensures that we have a robust communications system for managing and supervising processes to assure that questions are addressed in a full, efficient, and timely manner.

5. A second means by which foreclosure counsel communicate with BAC Servicing is through the use of a group email box managed by the Bank’s Vendor Management group. Our Attorney Vendor Management (AVM) team manages the relationship with foreclosure counsel, and provides quality control oversight, in compliance with Office of the Comptroller of the

Currency rules and regulations. The email box, attorneycommunication@bankofamerica.com, may be used by foreclosure counsel for any purpose. Emails sent to that email box are answered on a first-in, first-out basis by the AVM team. BAC Servicing also uses this email box to send “Attorney Alerts” to foreclosure counsel to apprise them of changes in policies and procedure, reiterate existing policies and procedures, or request data or documents.

6. My team works seamlessly with the AVM team. To assure that communications do not fall within organizational cracks, I ask and remind our foreclosure firms to copy me or members of my team on all communications to the attorneycommunication@bankofamerica.com email box. This allows me and my team to monitor such communications and when necessary to escalate questions or issues to find answers or solutions.

7. Foreclosure counsel may also generally use their firm email system to communicate with BAC Servicing employees. Counsel frequently send direct emails to me and my colleagues regarding foreclosure issues, and we return them promptly.

8. There are of course times when the best communications tool is the telephone. Foreclosure counsel can and do call BAC Servicing employees, including myself, to discuss issues they may have – from policies and procedures to specific foreclosure matters. To facilitate telephone communications with my team, we provide foreclosure counsel with a directory of employees and phone numbers.

9. Finally, the Bank has regularly scheduled weekly conference calls with each foreclosure firm to discuss policies, procedures, processes, loan populations, and specific cases. The calls are open to the firms so that they may ask questions or raise any issues. Indeed, prior to such calls, the Bank typically receives by email questions from foreclosure counsel that they would like addressed during the conference calls. When a new policy or procedure is being

instituted, or a unique issue has arisen, agendas and meeting materials are provided in advance of the call to facilitate discussion.

10. Several Bank employees typically participate in each conference call, but at a minimum one BAC Servicing employee assigned to the specific foreclosure firm and one team manager, such as myself, participate. Following each call, the Bank sends foreclosure counsel meeting minutes to note "take-aways" and spotlight issues that remain open for discussion and resolution.

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 7, 2011



JON T. KURETICH