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IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE
PLEADING AND DOCUMENT
IRREGULARITIES

Docket No. F-238-11

Re Administrative Order 01-2010

Civil Action

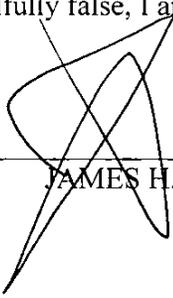
CERTIFICATION PURSUANT
TO RULE 1.4-4(c)

JAMES H. FORTE, hereby certifies as follows:

1 I am an attorney at law of the State of New Jersey and a member of the firm of Saiber LLC, attorneys for The Bank of New York Mellon and The Bank of New York Mellon Trust Company, N.A.

2. I certify that Brian F. Corey of Green Tree Servicing, LLC has acknowledged the genuineness of his signature on the pdf version of his Certification submitted for filing under my cover letter dated July 19, 2011. I further certify that Mr Corey has been requested to forward the signature page bearing his original signature to me and I will file the original signature pages if requested by the Court or a party.

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 wilfully false, I am subject to punishment.



JAMES H. FORTE

Dated: July 19, 2011

**CERTIFICATION OF BRIAN F. COREY
IN RESPONSE TO COURT REQUEST DATED APRIL 25, 2011,
ADMINISTRATIVE ORDER 01-2010
SUPERIOR COURT OF NEW JERSEY DOCKET NO. F-00238-11**

I, Brian F. Corey, hereby certify that the following is true and correct. I am currently a senior vice president for Green Tree Servicing LLC ("Green Tree"), with responsibility over Green Tree's Legal and Compliance Department. I have personal knowledge of and am fully familiar with the Green Tree's policies, procedures, and operation pertaining to foreclosure processing.

Green Tree acts as a loan servicer on behalf of loan owners, which include mortgage-backed securitizations structured as trusts ("Trusts"). Green Tree has received a request from certain of those Trusts, through the Trusts' trustee, the Bank of New York Mellon, requesting that Green Tree provide responses to the questions in Administrative Order 01-2010 (the "Order")

Question--Paragraph 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 "*

Response to Paragraph 1(a): Green Tree has written policies and procedures to ensure that certifications/affidavits are based upon the signer's personal knowledge and review of Green Tree's business records, which are prepared in the ordinary scope of Green Tree's business. Such policies and procedures are more specifically described herein.

Before initiating any foreclosure on a mortgage loan, a Green Tree foreclosure specialist reviews the account being considered for foreclosure and confirms the following: (i) the existence of a default that has not been cured; (ii) compliance with applicable legal requirements, such as pre-foreclosure default notices, counseling offers, and mediation requirements; and (iii) that all reasonable efforts to cure the default or available loss-mitigation efforts, including HAMP or other modifications, have been exhausted.

Green Tree uses employees at multiple locations to review loan records and sign affidavits filed in New Jersey foreclosure proceedings. Green Tree personnel in 17 Green Tree office locations handled accounts involving foreclosures brought by Green Tree in New Jersey in 2010. This decentralized management of the foreclosure process ensures that deficiencies arising in connection with what has become known as "robo-signing," are not and have not been present in Green Tree's foreclosure processes. This decentralized process ensures that Green Tree personnel who review and sign foreclosure affidavits have personal knowledge of the facts in the affidavits, with that personal knowledge being acquired through their review of loan documents and account records created and maintained in the course of Green Tree's regularly conducted loan servicing business. Those employees also gain personal knowledge of information contained in

foreclosure affidavits in another manner – they work in the same offices where accounts are collected prior to foreclosure and are embedded with the collection representatives who have been responsible for collecting the accounts.

Green Tree policies and procedures require that a Green Tree employee execute foreclosure affidavits only after review of Green Tree's loan-servicing records and only in the presence of a notary public, who is properly licensed, registered, or commissioned. Additionally, Green Tree has issued a written Collections Alert to employees in all of its offices. The Alert reminded employees involved in the foreclosure process that before signing any foreclosure affidavit, the affidavit must be carefully reviewed for factual accuracy and signed by a person with personal knowledge of the facts contained in the affidavit, and only in the presence of a notary public

Question--Paragraph 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."*

Response Paragraph 1(b)(i): Green Tree incorporates its responses to Question—Paragraph 1(a) and Question—Paragraph 1(b)(ii) herein. Furthermore, Green Tree's policies and procedures regarding the execution of sworn documents include the requirement that Green Tree's authorized signers personally review Green Tree's loan-servicing records to ensure the accuracy of the affidavit or certification and that the Green Tree authorized signer signs the affidavit or certification in the presence of a notary. Green Tree policies and procedures specifically prohibit signature stamps and prohibit one employee from signing the name of another employee. Green Tree's policy and procedures require that all signatures be dated when signed and that if a signature is not completely legible, the signer must print his or her name below the signature line.

Question--Paragraph 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."*

Response--Paragraph 1(b)(ii): Green Tree's officers through its formation documentation have authority to sign on behalf of Green Tree. Green Tree by board resolution delegates limited signing authority to Green Tree management personnel by name. This resolution is updated quarterly to reflect changes in personnel and responsibilities. Individuals with signing authority for foreclosure affidavits and certifications are limited to management personnel whose functional areas of responsibility relate to the servicing of defaulted loans, and typically, such individuals have authority to convey real property on behalf of Green Tree. Such individuals represent management personnel in all of Green Tree service centers and regional offices.

Prior to commencement of a foreclosure action, Green Tree policies and procedures require identification of the documentation that authorizes Green Tree to commence the foreclosure action. In Green Tree's role as a loan servicer, such authorizations generally arise from a servicing agreement or a power of attorney ("POA"). As such, prior to

commencement of a foreclosure action, Green Tree identifies the servicing agreement or POA that gives Green Tree the authority to commence an action with respect to a particular loan and forwards the relevant document to Green Tree's local foreclosure counsel

Question--Paragraph (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 "*

Response--Paragraph (1)(c): Green Tree's loan servicing records are created and retained in the regular course of its loan servicing business and are relied upon by Green Tree. Green Tree uses a proprietary system known as GTA to post transactions involving loans serviced by Green Tree and updates account and borrower records in real time.

The majority of customer payments are received at Green Tree's lockbox. Payments received at the lockbox are credited to the customer's account on the day the payment is received. Lockbox payments are reconciled on a daily basis. Lockbox information is automatically uploaded to GTA. The ability to correct the information uploaded from the lockbox to GTA is limited to employees in Green Tree's loan-servicing department who have a legitimate business reason and need to do so. Access to GTA is password protected and the date and time that an employee makes any change to loan-servicing information is recorded in the system. Customers have the ability to access or request pertinent account information at any time either on-line or through an interactive-voice-response system. During normal business hours, customers may also contact Green Tree's customer service department. Green Tree makes a record of any such contacts in its loan servicing systems. If a payment is received other than at the lockbox, the payment is sent to the loan servicing department for processing and posting as of the date of receipt, and GTA is updated.

Original loan documents are maintained by custodians as required by agreements with Trustees. Custodians are custodial branches of banks and include Wells Fargo Bank NA and U.S. Bank NA. As custodians, those banks specialize in the secure maintenance of original collateral documents, which include promissory notes, mortgages, and assignments. Green Tree's document-custody department has responsibility for tracking original documents for loans that Green Tree services. The document-custody department requests original documents from the custodian as needed in the foreclosure process.

Question--Paragraph (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 documents 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."*

Response--Paragraph (1)(d): As described in Green Tree's previous responses, Green Tree ensures the accuracy of certifications/affidavits submitted in connection with the foreclosure process through procedures which require personal review of Green Tree's loan-servicing records by foreclosure specialists and authorized signers, who are embedded in Green Tree's collection departments in Green Tree's regional offices and service centers

In all states, Green Tree has in place processes that require review and verification of the content of information in foreclosure related proceedings. Included in these policies, are policies tailored to New Jersey, which require a Green Tree employee to review all documents that Green Tree foreclosure counsel submits to the court and confirm that such documents are accurate with respect to Green Tree business records. The name and title of the Green Tree foreclosure specialist and authorized signer conducting the review of Green Tree business records and documentation submitted by foreclosure counsel are noted in the Green Tree servicing system with respect to the account

Question--Paragraph (1)(e): *"State in detail any training programs you have in place for individuals completing certifications/affidavits to ensure that their knowledge or the contents of the certification/affidavit is based upon personal knowledge or business records which would be admissible in a New Jersey Court."*

Response: Green Tree has rigorous training programs in place and continues to optimize its processes and procedures, training, and communication to ensure that documentation related to foreclosures accurately reflects the status of the loan.

Green Tree's policies and procedures are available through Green Tree's intranet site such that any employee involved in foreclosure processing can read and review the policies and procedures. Green Tree's foreclosure-affidavit policy specifically alerts Green Tree employees to issues that have arisen in the industry with respect to potential defects in affidavits submitted by lenders and servicers in connection with foreclosures and informs those employees that such defects are not permitted in Green Tree's processing of foreclosures. Green Tree informs personnel involved in foreclosure activities of changes or updates to foreclosure law, policies, and procedures through alerts that are emailed to targeted personnel. Recipients of those alerts are directed to specific compliance/legal personnel should the recipients have any questions. Green Tree's authorized signers are seasoned employees who have experience using Green Tree's systems and as such can reliably confirm the status of a customer's obligation and the customer's payment history.

Question--Paragraph (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."*

Response--Paragraph (1)(f): Green Tree incorporates herein its responses to previous questions. The Green Tree foreclosure specialist assigned to the particular matter

provides Green Tree's foreclosure counsel with necessary information to prepare and draft foreclosure pleadings. That information is reviewed by the foreclosure specialist and re-reviewed by the authorized signer before the execution of any required affidavit or certification. Foreclosure counsel can request updated information or additional information as needed from the foreclosure specialists. Such communications take place regularly by telephone, fax, or email.

Question--Paragraph (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."*

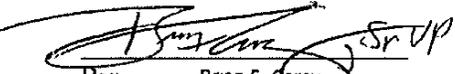
Response--Paragraph (1)(g): Green Tree incorporates herein its responses to previous questions, those responses demonstrating that documentation submitted to New Jersey courts comply with Rule 4.64-1 et seq. In addition to those responses, Green Tree provides the following information. Green Tree foreclosure attorneys provide draft documents to the foreclosure specialist assigned to the particular matter prior to the filing of documents with the court. The foreclosure specialist, who is embedded in Green Tree's decentralized collection department, reviews those documents for accuracy against collection and payment histories. If corrections are necessary, the documents are redrafted and re-reviewed.

Question--Paragraph (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."*

Response--Paragraph (1)(h): As indicated above, we believe Green Tree's foreclosure procedures are in accordance with New Jersey law and are different from those of lenders and loan servicers in the news recently who, in foreclosure proceedings, have submitted affidavits that were (i) signed by individuals lacking personal knowledge of the stated facts and/or (ii) not properly notarized by notaries public. Green Tree believes that its internal audits, compliance audits, quality assurance reviews are more than sufficient to assess Green Tree's compliance with its internal policies related to the accuracy and sufficiency of documentation submitted in connection with foreclosure actions.

The undersigned certifies that the foregoing statements are true and correct to the best of his knowledge.

Green Tree Servicing LLC



By: Brian F. Corey
Senior Vice President,
General Counsel
& Secretary

Date: July 18, 2011

Saiber

ATTORNEYS AT LAW

James H. Forte
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jforte@saiber.com

July 19, 2011

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

RECEIVED
APPELLATE DIVISION
JUL 19 2011
SUPERIOR COURT
OF NEW JERSEY

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

Dear Ms. Perez:

I have enclosed on behalf of The Bank of New York Mellon and The Bank of New York Mellon Trust Company, N.A. an original and two copies of the Certification of Brian F. Corey, Senior Vice President for Green Tree Servicing, LLC, and Certification Pursuant to Rule 1:4-4(c) in this matter.

Kindly file these Certifications and return a stamped "filed" copy of each Certification to me in the enclosed, postage-prepaid envelope provided for your convenience. By copy of this letter, I am hand delivering a copy of these Certifications to Judge Barisonok and apologizing to the Court for the delay in their submission.

Jennifer M. Perez
July 19, 2011
Page 2

I appreciate your cooperation in this regard.

Very truly yours,

JAMES H. FORTE

JHF/bm

Enclosures

cc: The Honorable Walter R. Barisonek (via hand delivery)