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REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)
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August 2, 2011

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

RE: Submission of Specialized Loan Servicing, LLC
Docket No.: F-238-11

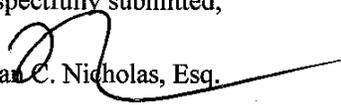
Dear Judge Barisonek:

Our firm represents Specialized Loan Servicing, L.L.C. in relation to the above captioned Administrative Order. While SLS is not a party to the Administrative Order, it has been asked by U.S. Bank National Association and Bank of New York Mellon to respond to Your Honor's April 25, 2011.

Enclosed please find the Supplemental Certification of Darren Bronaugh in response to Your Honor's April 25, 2011 letter.

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

Respectfully submitted,


Brian C. Nicholas, Esq.

Cc: Specialized Loan Servicing, L.L.C.
Jennifer Perez, Clerk of the Court (Electronically via JEFIS)

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IN THE MATTER OF RESIDENTIAL MORTGAGE
 FORECLOSURE PLEADING AND DOCUMENT
 IRREGULARITIES

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

CERTIFICATION OF
 DARREN BRONAUGH

I, DARREN BRONAUGH, of full age, hereby certify that:

1. I am the Vice President in charge of the Default Administration Department of Specialized Loan Servicing, LLC (hereinafter "SLS"). I have been employed by SLS since August 25, 2008. From my personal involvement in SLS' Default Administration Department, which includes referring loans to foreclosure and prosecution of the action, as well as my review of SLS' records, I am fully familiar with the facts set forth in this Certification.
2. While SLS is not a named party to this proceeding, U.S. Bank, National Association (hereinafter "US Bank") has requested that SLS provide this Certification in response to question number 1 of the Honorable Walter R. Barlonek's letter dated April 20, 2011 (hereinafter, " the Information Request"). I am authorized to make this Certification on behalf of SLS.
3. I hereby supplement my June 10, 2011 certification (hereinafter "Initial Certification").
4. SLS has enacted the following procedures for complying with the new Court Rules regarding New Jersey foreclosure actions.

- a. After local counsel prepares a foreclosure complaint based upon the referral sent by SLS containing the loan documents, loan information screen prints showing the loan information (unpaid principal balance, interest rate, contractual due date, etc) and payment status, and borrower information, the complaint is uploaded to SLS.
 - b. As indicated in my Initial Certification, a foreclosure associate will prepare a physical document package containing the complaint, the mortgage documents, screen prints from our system of record and a complaint checklist. The processor will conduct a review of the complaint against SLS' business records to confirm the factual accuracy of the data in the complaint.
 - c. Upon verification of the accuracy of the complaint, the processor will deliver the complaint package to his or her supervisor who will then conduct a second complete review of the complaint against SLS' business records to confirm the factual accuracy of the data in the complaint. The complaint package will then be delivered to the authorized signer.
 - d. The authorized signer will then utilize a checklist to conduct the third complete review of the data in the complaint against SLS's business records to confirm its accuracy. The completed signed checklist, along with the complaint, will be returned to local counsel for filing. Local counsel will use the signed checklist to complete the Certification of Diligent Inquiry required under the new court rules.
5. Certifications of Proof of Amount Due, submitted with a final judgment application are reviewed, verified and executed using the same process as complaints.
- a. Once the foreclosure has progressed to final judgment, local counsel will request final judgment figures from SLS via LPS Desktop. SLS will then forward copies of screen prints of our system of record to local counsel to prepare the Certification of

Proof of Amount Due (hereinafter "COP"). Once prepared, the COP is uploaded by local counsel to SLS through LPS Desktop.

- b. As indicated in my Initial Certification, a foreclosure associate will prepare a physical document package containing the COP, the mortgage documents, screen prints from our system of record and a COP checklist. The processor will conduct a review of the COP against SLS' business records to confirm the factual accuracy of the data.
 - c. Upon verification of the accuracy of the COP, the processor will deliver the COP package to his or her supervisor who will then conduct a second complete review of the COP against SLS' business records to confirm the factual accuracy of the data in the COP. The package will then be delivered to the authorized signer.
 - d. The authorized signer will then utilize a checklist to conduct the third complete review of the data in the COP against SLS's business records to confirm its accuracy. The completed signed checklist, along with the COP, will be returned to local counsel for filing. Local counsel will use the signed checklist to complete the Certification of Diligent Inquiry required under the new court rules.
6. In paragraph three of my Initial Certification I indicated that there are currently two officers in Default Administration that execute certifications for SLS. On average, they review and execute two certifications per day.
 7. Once a loan is accelerated and referred to foreclosure, SLS will not accept partial payments from the borrower unless the funds are sufficient to fully reinstate the loan or are tendered as part of a negotiated loss mitigation resolution. Funds that are received and are insufficient to reinstate are returned to the borrower.
 8. Whenever there is a change to the status of a loan because of a reinstatement, successful loss mitigation agreement, bankruptcy, or any other reason that would require the foreclosure to be

placed on hold or cancelled, we notify local counsel . If the hold request was generated by any department other than foreclosure, the individual requesting the hold (typically loss mitigation or bankruptcy) will open a Customer Inquiry Tracking process (hereinafter "CIT")¹ requesting that the foreclosure be placed on hold or closed. The foreclosure processor will notify local counsel through LPS Desktop that the foreclosure should be placed on hold or closed as appropriate. Local counsel will acknowledge receipt of the request through LPS Desktop and take the appropriate action.

9. Our system of record for loan level information is LoanServ. As indicated in my previous certification, each user is given a unique login ID to the system. As a result, each time a user makes a change to a loan, there is a history of the change being made as well as the individual user that made the change. The history of the change also appears on the payment history if the change relates to the posting or moving of money on a loan.
10. All of our departments, including our foreclosure department are audited by our internal auditing department on a quarterly basis. For the foreclosure department, the internal audit department will select 10 random files to review to confirm that we have copies of the documents filed with the court in the file; that the documents match our business records; that the document was reviewed and approved; and any rejections of any documents contained in the file. During this process the internal audit department also looks for any ways that we can improve the procedures we have in place.

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

8/2/11

Date



Darren Bronaugh

¹ A CIT is a messaging and tracking system within LoanServ that allows us to request and track communications between departments.