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**REPLY TO NEW JERSEY ADDRESS**

FOUNDED IN 1923  
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)  
LOUIS D. GOLDBERG (1923-1967)  
LEONARD H. GOLDBERG (1929-1979)  
BENJAMIN WEISS (1949-1981)

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OF COUNSEL

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‡ MEMBER OF PA BAR ONLY

February 14, 2011

(VIA HAND DELIVERY)

Honorable Walter R. Barisonek, Special Master  
Union County Courthouse  
Courtroom 101  
2 Broad Street  
Elizabeth, N.J. 07207

**RECEIVED**

FEB 14 2011

SUPERIOR COURT  
CLERK'S OFFICE

RE: Submissions for SunTrust Mortgage, Inc. in response to Administrative Order 01-2010  
Docket No.: F-238-11

Dear Judge Barisonek:

Our firm represents SunTrust Mortgage, Inc. in relation to the above captioned Administrative Order. Please accept this letter submission in lieu of a more formal submission pursuant to Judge Grant's December 20, 2010 and subsequent January 31, 2011 Orders.

Pursuant to our telephone conversation, we are providing an overview of the role that SunTrust plays in the foreclosure process in New Jersey. To that extent, enclosed please find the Certification of Roxanne E. Lockett, Group Vice President of SunTrust Mortgage, Inc. It is our understanding that Your Honor will provide additional guidance should you require additional information or submissions.

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

Respectfully submitted,

  
Brian C. Nicholas, Esq.

Cc: SunTrust Mortgage, Inc.  
Jennifer Perez, Clerk of the Court (via e-mail [SCCOForeclosure.Mailbox@judiciary.state.nj.us](mailto:SCCOForeclosure.Mailbox@judiciary.state.nj.us))

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908-233-8500

**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

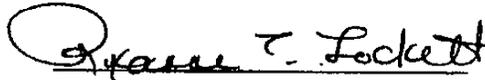
**CERTIFICATION OF  
ROXANNE E. LOCKETT**

I, Roxanne E. Lockett, hereby certify that:

1. I am a Group Vice President of SunTrust Mortgage, Inc. In this capacity I am familiar with SunTrust's servicing operations in the State of New Jersey. I make this certification in response to Judge Grant's Administrative Orders dated December 20, 2010 and January 31, 2011 and our counsel's communications with the Honorable Walter R. Barisonek, Special Master.
2. SunTrust Mortgage, Inc. is a wholly owned subsidiary of SunTrust Bank. Currently, SunTrust Mortgage, Inc. originates loans through 208 locations in SunTrust markets and adjacent states, maintains correspondent and broker relationships in 49 states and services loans in 50 states and the District of Columbia. SunTrust's mission is to help people and institutions prosper by providing financial services that meet the needs, exceed the expectations, and enhance the lives of our clients, communities, colleagues, and ultimately our shareholders.
3. SunTrust Mortgage services loans that it owns as well as acts as the servicer for loans owned by third parties.

4. In its capacity as servicer for other entities, SunTrust services loans owned by its parent company, SunTrust Bank, Government Sponsored Enterprises (FreddieMac, FannieMae and GinnieMae) and conventional institutional clients.
5. SunTrust does not outsource to, or retain, sub-servicers to perform any of the traditional servicing duties it has contracted with its clients to perform.
6. For the loans owned by SunTrust Bank and SunTrust Mortgage, Inc., SunTrust Mortgage, Inc. is the sole servicer in New Jersey.
7. In its capacity as servicing agent, SunTrust currently services over 8,000 residential mortgages in the State of New Jersey. The majority of these are serviced for Government Sponsored Enterprises.
8. In the 2010 calendar year we instituted 185 new foreclosure complaints.
9. Of all of the loans we service in New Jersey, approximately 452 are currently in foreclosure, including the ones that were initiated in 2010. Of the 452 loans in foreclosure, 25 of the cases (5.53%) are contested.
10. 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.

DATED: 2-14-11

  
Roxanne E. Lockett

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Attorneys for SunTrust Mortgage, Inc.  
200 Sheffield Street, Suite 101  
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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 FACSIMILE  
SIGNATURE PURSUANT TO RULE 1:4-4(c)**

I, Brian C. Nicholas, Esq., hereby certify that:

1. I am an attorney licensed to practice in the State of New Jersey and an associate with the law firm of Zucker, Goldberg & Ackerman, L.L.C. I make this certification pursuant to Rule 1:4-4(c) in support of SunTrust Mortgage, Inc.'s submission in response to Judge Grant's December 20, 2010 and January 31, 2011 Administrative Orders.
2. The Certification of Roxanne E. Lockett contains a facsimile of the original signature of Ms. Lockett. The signature is genuine and the original signature can be provided should the Court so request.
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 willfully false, I am subject to punishment.

DATED:

  
\_\_\_\_\_  
Brian C. Nicholas, Esq.