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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-00238-11

**CERTIFICATION OF KIMBERLY STEWART IN SUPPORT OF US BANK'S
RESPONSE TO THE ADMINISTRATIVE ORDER DATED APRIL 25, 2011**

1. I am currently an Assistant Vice President for U.S. Bank National Association ("U.S. Bank" or the "Bank"). As set forth in my prior Certification, I have been employed with U.S. Bank since 1993 in various capacities, primarily on foreclosure related activities. Starting in 1994 through 2000, I was employed as a foreclosure specialist. In 2000, I was promoted to Assistant Manager and served in that capacity through 2003. In 2003, I was promoted to Foreclosure Manager and have served in that capacity since 2003. As Assistant Vice President of U.S. Bank, I have personal knowledge of and am fully familiar with the U.S. Bank foreclosure operations, including as they relate to procedures for the State of New Jersey.

2. I submit this Certification in response to supplemental questions posed by the Court. This Certification is in supplement to and does not supersede the prior submissions made by U.S. Bank.

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.

3. U.S. Bank has developed policies and procedures to mandate the required steps for the review and execution of foreclosure-related affidavits and documents. In addition, U.S. Bank has put into place a multi-tier review of those documents from creation, to execution, to release to outside foreclosure counsel for filing with the court. In light of the focus on foreclosure-related issues, U.S. Bank continues to review its policies and procedures as necessary to ensure compliance with applicable legal standards. The Bank's Policies and Procedures summarized below have been reviewed to reflect compliance with the revised Rules in New Jersey. Written Policies and Procedures will be submitted to accompany this Certification.

4. Prior to filing the complaint in foreclosure with the court, [and prior to preparation of the Affidavit of Amount due by foreclosure counsel,] the accuracy of the following information in the complaint is or will be verified by a member of U.S. Bank's Foreclosure Department (this member is referred to as the "Foreclosure Representative") by reviewing business records maintained in the regular course of the Bank's business: (a) the name of the obligor, mortgagor, obligee and mortgagee; (b) the amount of the debt secured by the mortgage; (c) the dates of execution of the debt instrument and the mortgage; (d) the recording date, county recording office, and book and page recording reference of the mortgage securing the debt; (e) whether the mortgage is a purchase money mortgage; (f) a description of the pertinent terms or conditions of the debt instrument or mortgage and the facts establishing the

default; (g) the default date; (h) if applicable, the acceleration of the debt's maturity date; (i) if applicable, any prepayment penalty; (j) if the plaintiff is not the original mortgagee or original nominee mortgagee, the names of the original mortgagee and a recital of all assignments in the chain of title; (k) the names of all parties in interest whose interest is subordinate or affected by the mortgage foreclosure action and, for each party, a description of the nature of the interest, with sufficient particularity to give the court and parties notice of the transaction or occurrence on which the interest is based including recording date of the lien, encumbrance, or instrument creating the interest; (l) a description of the subject property by street address, block and lot as shown on the municipal tax map and a metes and bounds description stating whether the recorded mortgage instrument includes that description; and (m) if applicable, whether the plaintiff has complied with the pre-filing notice requirements of the Fair Foreclosure Act or other notices required by law.

5. Once all of the foregoing information has been confirmed, the Foreclosure Representative confirms to the foreclosure attorney that the information has been so verified. The foregoing accuracy review is based on the Foreclosure Representative's visual inspection of the business records as such records have been scanned into the Bank's Vendorscape system – a secure web-based portal accessible by the Bank and foreclosure counsel. Original copies of these records are maintained in a remote safekeeping facility, per the relevant servicer's instructions, and copies are imaged into the Bank's Vendorscape system by the Foreclosure Department when the loan is referred to the Foreclosure Department. The Bank's Vendorscape system prevents foreclosure counsel from making any changes to critical loan information through the Vendorscape portal. When state law requires, original documents are delivered to foreclosure counsel.

6. Foreclosure counsel prepares the Affidavit of Amount Due based on the information imaged into Vendorscape that has been verified as described above. The Foreclosure Representative will be responsible for signing the Affidavit of Amount Due after a review described in 7. below, based on personal review of the Bank's business records as described in 4. above.

7. Once prepared by foreclosure counsel, the Foreclosure Representative will be responsible for personally reviewing the following documents: (a) the Affidavit of Amount Due; (b) the original or true copy of the note; (c) the mortgage; (d) recorded assignments, if any, and servicing records in the servicing platform system (MSP). After the Foreclosure Representative has reviewed these documents and confirmed their accuracy, the Foreclosure Representative must communicate the results of this review to the foreclosure counsel.

8. The Foreclosure Representative will then sign the Affidavit of Amount due and ensure that the documents (a) through (d) listed in 7. above are transmitted to the foreclosure counsel. This Foreclosure Representative will continue to serve as the point of contact for the foreclosure counsel, should the foreclosure counsel have any questions during the foreclosure process.

9. All affidavits signed and notarized by Bank personnel are signed and notarized in accordance with the laws of the relevant jurisdiction concerning notarization of documents, and in accordance with Bank's policies and procedures on affidavits.

1.b.i. STATE THE PROCESSES AND PROCEDURES YOU HAVE IN PLACE TO ENSURE THAT THE INDIVIDUAL WHO EXECUTES THE CERTIFICATIONS/AFFIDAVITS EXECUTED IT ACCORDING TO LAW, AND THAT THE SIGNATURE IS A VALID LAWFUL SIGNATURE

10. Only U.S. Bank officers with authority to sign on behalf of the Bank may be Foreclosure Representatives who are permitted to execute affidavits on behalf of U.S. Bank.

U.S. Bank does not utilize digital signatures or stamp signatures. Furthermore, all documents are executed by the signatory in the presence of a notary. Finally, U.S. Bank has assigned number codes to each Foreclosure Representative who will execute NJ affidavits and as the Foreclosure Representative verifies the account information during the preparation and review of the affidavit, he or she enters his or her code number on the page or document reviewed to provide a record of having reviewed the information personally.

11. For the jurat form, U.S. Bank notaries are trained to confirm that the authorized signer appeared in person, was properly identified, was administered the oath or affirmation and signed the document in the presence of the notary. A Written Notary Policy will be submitted to accompany this Certification.

1.b.ii. STATE THE PROCESSES AND PROCEDURES IN PLACE TO ENSURE THAT THE PERSON EXECUTING THE CERTIFICATIONS/AFFIDAVITS, PURSUANT TO PARAGRAPH (a) HAS THE AUTHORITY TO ACT IN BEHALF OF THE PLAINTIFF/SERVICER

12. The foreclosure counsel will prepare the affidavit based on information that the foreclosure counsel accesses from Vendorscape. Once a draft of the affidavit is prepared, the Foreclosure Representative will access the business records to confirm the accuracy of the information set forth in the affidavit. Any discrepancies will be resolved before the affidavit is signed.

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

13. As explained in my June 22, 2011 certification, access to MSP is limited and based upon user identification (individual login numbers) and department policies. U.S. Bank

utilizes login security to control access to MSP to view or modify data within MSP. This allows U.S. Bank to set precisely tailored access levels for employees depending upon the department that they are in and further, also provides U.S. Bank with the ability to modify the access controls for each individual if they have a legitimate business reason that requires additional access. U.S. Bank conducts quarterly user audits to ensure MSP access security is controlled properly.

14. If there is a change to the information in MSP, the event of the change is recorded in the Bank's systems, as well as the date and time of the change, the access code of the user that entered the change, and the reason for the change. The Bank makes use of this record in its information security and quality control processes. U.S. Bank systems are designed to, and adequate to, record changes and control access as described above. Quarterly audits are conducted by U.S. Bank Home Mortgage Systems audit division, and audit reports are also reviewed by Foreclosure Department management.

1.e. STATE IN DETAIL ANY TRAINING PROGRAMS YOU HAVE IN PLACE FOR INDIVIDUALS COMPLETING CERTIFICATIONS/AFFIDAVITS TO ENSURE THAT THEIR KNOWLEDGE OF THE CONTENTS OF THE AFFIDAVITS IS BASED UPON PERSONAL KNOWLEDGE OR BUSINESS RECORDS WHICH WOULD BE ADMISSIBLE IN A NEW JERSEY COURT.

15. U.S. Bank has training programs in place, an overview of which is provided here. Group training sessions are performed, which include training on the processes, procedures, expectations, MSP access and the duties of the Foreclosure Representative in reviewing and preparing documents. Participants are required to sign a logsheet which records their participation in the training sessions. All authorized signers have attended formal group training sessions on the preparation, review and execution of documents, which is in addition to the years of practical experience that they already possess. The training for the execution of documents

ensures that the authorized signer understands the legal significance of the document and the importance of the authorized signer to complete a thorough review of the document against U.S. Bank's business records prior to executing the document. At the end of the training program, each participant is tested on the issues addressed in the program. Each participant will be required to re-take the program until he or she passes the test. U.S. Bank is developing an annual training and testing program for those who sign and notarize foreclosure affidavits to ensure that employees retain the information. [Diane – do we need to provide copies of training manuals?]

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.

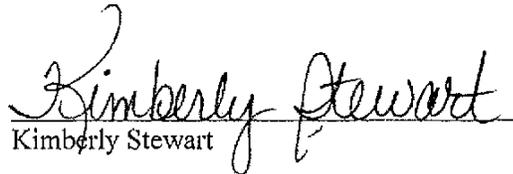
16. U.S. Bank has engaged an independent consultant to conduct a review of its foreclosure processes in accordance with the Consent Order issued by U.S. Bank's primary federal regulator, the Office of the Comptroller of the Currency ("OCC"). For a copy of the Consent Order, see <http://www.occ.treas.gov/news-issuances/news-releases/.../nr-occ-2011-47j.pdf> (last visited August 12, 2011). The results of the independent review conducted pursuant to the Consent Order will be provided to the OCC as part of the agency's confidential supervisory record. The OCC, pursuant to its comprehensive visitorial powers, will also exercise ongoing examination authority in order to ensure compliance with the Consent Order. The OCC has expansive authority to order legal and equitable relief against U.S. Bank for failure to comply with the provisions of the Consent Order.

ADDITIONAL ISSUES NOT INCLUDED IN THE APRIL 25 ORDER.

17. U.S. Bank estimates that in a typical week, approximately 75-100 Affidavits of Indebtedness are signed by Bank personnel.

18. U.S. Bank does not accept partial payments on mortgage loans that it services unless a workout agreement is in place.

19. U.S. Bank considers the availability of loan modifications throughout the default process. The Bank strictly follows the guidelines of the investors relative to loss mitigation requirements. Upon receipt of requests from borrowers for loan modifications, the Bank implements loss mitigation procedures in an attempt to cure the current loan default or to achieve a modification. The Bank is in contact with the foreclosure counsel concerning the status of the loss mitigation process for those loans that are in foreclosure status. If a modification is achieved, foreclosure counsel is notified. In addition, foreclosure counsel are often involved in the loss mitigation process as part of the foreclosure process and therefore, are aware of the status of the loss mitigation efforts. 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.


Kimberly Stewart

Dated: October 13, 2011