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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 JOHN H. HARRIS ON BEHALF OF METLIFE HOME LOANS

RECEIVED
JUN 06 2011
SUPERIOR COURT
CLERK'S OFFICE

JOHN H. HARRIS, of full age, hereby certifies as follows:

1. I am John H. Harris, an Assistant Vice-President of MetLife Home Loans, a division of MetLife Bank, NA ("MLHL"). My statements herein are based on my personal knowledge or personal review of business records which I understand would be admissible in evidence in a New Jersey court. I submit this certification on behalf of MLHL in response to the Court's questions in its letter of April 20, 2011.

1) If you act in any capacity as a servicer of residential mortgages for your own institution or any other entity, you must answer the following questions to show whether you have processes and procedures in place to ensure that the information contained in any certification/affidavit submitted to the Court under Rule 4:64-1 *et. seq.* is accurate and reliable.

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.

2. MLHL's document review process and procedures ensure that certifications and affidavits submitted to the court are based upon a MLHL employee's personal knowledge, or the employee's review of appropriate business records. The document review process consists of a multiple level review. A foreclosure specialist completes the first level of review with each signer completing an additional review before execution.

3. The assigned foreclosure specialist retrieves the document and confirms the accuracy of the contents before delivering a document package for the next level reviewer. The document package contains the document requiring execution and supporting information including the Statement of Debt, screen shots of internal and external applications, collateral documents and other items used to confirm the accuracy of the document content.

4. The specialist then confirms the document is prepared with the correct plaintiff name or foreclosing entity by confirming the information on the LPS MSP servicing system.

5. The specialist then compares the borrower name, property address, legal description, original loan amount, mortgage and deed of trust recording information and document execution dates in the draft document with the same information contained on the deed of trust or mortgage. If the draft does not match the deed of trust or mortgage, the error is communicated to counsel and a corrected draft is prepared. The specialist also reviews the draft to confirm all blanks are accurately completed and that all exhibits or attachments referenced in the draft are provided.

6. MLHL also requires a second-level review of foreclosure documents. The second level reviewer reviews and executes foreclosure documents according to MLHL's Document Execution Policy. The Document Execution policy also ensures that the foreclosure documents submitted to the Court are based upon the signer's personal knowledge or the signer's review of MLHL's business records. It requires that before the signing appointment, a signer will use the standard document review package, and imaged or accompanying supporting documents, to confirm that the document contains the correct plaintiff/foreclosing entity, due date, debt figures, customer and property information. The reviewer will confirm the complaint agrees with supporting documents. If the document and supporting documents are correct and

any hand written insertions are legible and correct, the signer(s) will execute the document in the presence of the notary and witnesses.

7. MLHL has a portfolio of reverse mortgages that is serviced by Compu-Link Corporation dba Celink ("Celink"). For execution of a certification or affidavit prepared by the foreclosure attorney for submission to a New Jersey court, the foreclosure processor prints the document prepared by the foreclosure attorney, prints all applicable backup (system-generated loan balance breakdown information, military searches, death certificates, and any other necessary document referenced in the body of the certification/affidavit that would support the foreclosure), and submits the document to Celink's Chief Operating Officer (COO). The COO reviews the content of the document and validates, by review of the company's business records, that the information contained within the document is accurate. Once the COO completes the review of business records for accuracy, the document is executed in the presence of a notary. The executed and notarized certification or affidavit is then returned to the foreclosure processor who sends the original to the foreclosure attorney, keeps an imaged copy for the servicing file, and logs the activity in the servicing system.

8. Copies of MetLife's written policies entitled "Document Overview," "Document Preparation," "Document Review," "Document Notary," and "Document Archiving" are submitted to the Court with this Certification. A copy of Celink's written policy entitled "Standard Procedures Regarding the Execution of Documents" is also submitted to the Court with this Certification.

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.

9. MLHL's Document Execution and Document Notary policies ensure that the individual who executes a certification/affidavit executed it according to law and that the

signature is a valid and lawful. In MLHL's document execution process, each signer uses a standard document review package in the form of the screen prints and images of relevant loan and related documents. Comparison of the standard document review package with the attorney-prepared document before execution is mandatory at all review levels. Documents are executed at pre-scheduled times and locations pairing signer(s), witness(es) and a notary to ensure execution occurs in the physical presence of a valid state-commissioned notary public.

10. MLHL's foreclosure department adheres to the compliance department's Notary Policy and Procedures, which require notaries to maintain a record book of every notarization. For each document notarized, the record book contains: the date of notarization; name of signer; date of each instrument notarized; residence of the signer; method of identifying the signer (i.e., personal knowledge, government-issued identification, or personal introduction and name of the introducing party); name and residence of the grantee (if applicable); and a brief description of the instrument. During document execution, signer(s) confirm the notarization is documented in the notary book.

11. Quality Assurance specialists review final documents to confirm accuracy and compliance with the documentation review, execution and notary process. The Quality Assurance area also conducts random attendance of document execution sessions to further monitor the process MLHL's Regulatory Compliance Department provides training on the Notary Policy and Procedures to each notary public.

12. With respect to the reverse mortgage portfolio serviced by Celink, Celink has only one primary signor of foreclosure documents (the COO of the company) and one backup signor (the Manager of Loan Administration). After a certification or affidavit has been reviewed and compared to business records for accuracy, the signor executes the document in the

presence of Celink's reverse mortgage department notary. The notary then completes the notary acknowledgement portion of the document, logs the activity in his or her notary log, and passes the document back to the foreclosure processor to be returned to the foreclosure attorney.

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.

13. MLHL's Document Review policy ensures that the person executing a certification of affidavit has authority to act on behalf of MLHL. Authority to act on behalf of MLHL in executing regarding foreclosure documents submitted to New Jersey courts is vested in specified individuals, depending on the type of document executed. Additionally, the Notary Policy and Procedures ensure that the person executing a certification or affidavit has the authority to act on behalf of MLHL.

14. MERS documents submitted to New Jersey courts on behalf of MLHL are executed by a specific Officer. If a second signature is required, one of two specified Assistant Secretaries will execute the MERS documents. If the documents are non-MERS documents, the same Officer is authorized to act on behalf of MLHL and executes the required certifications/affidavits. If a second signature is required, another specified Officer executes the non-MERS documents.

15. As for Celink, documents are executed by either the Chief Operating Officer of Celink or the Manager of Loan Administration of Celink under the power of attorney that was granted on behalf of MLHL and MERS.

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.

16. MLHL utilizes the LPS MSP servicing system to process transactions and track activities involving mortgage loans serviced by MLHL. The LPS MSP servicing system stores archive records of transactions and other activities involving mortgage loans serviced by MLHL. MLHL also maintains a document and record archiving policy to ensure accurate and up-to-date entries of payments, loan history, assignments, or any other transaction involving a mortgage. Investors require that MLHL maintain a file of all the milestone and regular events that occur during the course of servicing a mortgage loan. This file is used for internal audits performed by MLHL's Default Servicing post-sale Claims Department, its Quality Assurance program, and its regulatory compliance program. Investors and regulatory agencies may also view the servicing file.

17. MLHL Home Loans maintains an electronic servicing file for each mortgage loan in "Workflow", a web-based application that serves as a document repository for all documents generated in the servicing of a mortgage loan. This file includes loan origination documents, property valuations, correspondence from customers, monthly and annual statements, correspondence to customers (i.e., escrow, collections or loss mitigation matters, and copies of notices), pleadings, and records of attorney fees and costs as result of a foreclosure or bankruptcy proceeding.

18. Electronic documents are saved in a specified department folder A daily automation process retrieves saved documents from the specified drive and archives them to Workflow based on the loan number and the document name used to save the document. Documents are archived in Workflow by the document type. Physical documents that need to be added to the electronic servicing file are converted to electronic form at a printer kiosk with scan capability.

19. With respect to reverse mortgages, no monthly payments are required on a reverse mortgage and very few prepayments are received. Celink has established processes and procedures in place that any partial or full repayment on the reverse mortgage is posted, in the servicing system, on the same date that the funds were received by Celink. If a reverse mortgage is in the name of MERS, an assignment is prepared to assign out of MERS. A copy is retained and the foreclosure attorney records the assignment. Documentation is retained in the third party foreclosure tracking system (Lenstar), and the servicing system is notated.

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 document 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.**

20. MLHL maintains a comprehensive document review policy that ensures that the person executing the document relied upon personal knowledge and/or business records which would be admissible in a New Jersey court. The policy is designed to ensure documents used in the legal process are accurate and comply with internal, regulatory and investor guidelines. Pursuant to the document review policy described in response to question (a) above, completed draft documents require approval after a two-stage review before they are offered to a court.

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 certification/affidavit is be based upon personal knowledge or business records which would be admissible in a New Jersey Court.**

21. All signers named above received training on the relevant policies and procedures prior to their authorization to sign on behalf of MLHL. The document review personnel received similar training as well. Further developments with respect to those policies and procedures are relayed by either the compliance department or the legal department to both the signers and the review personnel by email or in periodic meetings as appropriate. Any new hire in the area of

document review receives a training course as well as an on-the-job training period of several weeks where his or her work is carefully reviewed. All personnel involved with document review and signing are reviewed by MLHL's quality assurance team and given feedback as appropriate.

22. Currently, Celink has only two approved signors – the Chief Operating Officer and the Manager of Loan Administration. Both of these individuals have responsibility to oversee the daily operations of Celink, specifically including the foreclosure management department. Both have several years of experience in loan servicing and foreclosure management No formal training program exists today for Celink due to the small number of approved signors. Celink is committed to developing and implementing a formal training program for document execution when future volumes require the addition of more approved signors.

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.

23. In addition to the document review policy described in response to question (a) above, MLHL maintains a case monitoring process, incorporating routine and non-routine foreclosure documents, to ensure that foreclosure counsel has current and accurate information to support the preparation of any document counsel submits to the Court. These events are considered routine foreclosure matters: treatment of incoming mail, providing bid instructions, managing foreclosure timeline events, initiating foreclosure on a second lien for which MLHL may or may not be servicing the second lien, cash processing, and mobile home foreclosures. Non routine matters may include probate, SCRA, litigation, fraud and title curative issues.

MLHL's case monitoring policy requires that the assigned foreclosure specialist understands both routine and non-routine matters, including how to identify issues and when to escalate them.

24. Case monitoring specialists are required to communicate at regular intervals with retained counsel to ensure counsel is aware of the timeline and has the information needed to meet the scheduled date. If there is an obstacle to meeting the deadline, the specialist is responsible to take the necessary actions, or partner with the appropriate party to resolve the issue to meet the scheduled due date.

25. MLHL policies acknowledge that during foreclosure, conditions may arise that are not within a specialist's delegated authority to resolve. The types of issues to escalate to foreclosure management for review and resolution include escalated complaints regarding loss mitigation outcomes, short payoffs, loss of lien, low property value, damaged property, severe title defects or short sale offers during the foreclosure proceeding. In such an event, the specialist will then partner with the foreclosure attorney to identify the issues, possible resolutions, applicable investor guidelines and the associated costs, to present to foreclosure management or transfer to the legal department. The specialist is required to present the issues within 48 hours of receiving notice from the attorney to allow the maximum amount of time to resolve the issue and maintain the foreclosure time line.

26. If the attorney forwards correspondence from the customer or customer's counsel that questions the outcome of a loss mitigation review, the correspondence is forward to the Executive Response Center (ERC). ERC will work with the necessary departments to research the complaint and provide the outcome of the research to counsel so that a response is made. Other types of issues escalated to the legal department include contested foreclosures in which

Fair Debt Collections Practices Act (FDCPA), Truth in Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA) issues are alleged.

27. Should local counsel advise of a discovery request, the specialist forwards the request to the designated legal department contact. The legal department contact will handle all production of documents and other information, and subsequent attorney requests, after receiving notice of the loan number, nature of the request and local counsel contact information. The legal department contact also handles cases in which a Temporary Restraining Order is obtained or the lender is required to make a personal appearance for a hearing.

28. When information or documentation is requested by the foreclosure attorney relating to a foreclosure action involving Celink, or the preparation of any certification/affidavit, Celink provides that information directly from Celink's servicing system. The information or documents are sent electronically through the third party foreclosure tracking system, Lenstar.

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.

29. MLHL's document review process and procedures ensure the final review of documents to be submitted to the Court is thorough and complete Those procedures are described in response to parts (a) and (b) of this request.

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.

30. MLHL developed its document policies and procedures in consultation with an independent consulting firm, and anticipates periodic reviews by external auditors going forward. MLHL's internal audit team is also actively and systematically involved in monitoring performance pursuant to the document policies and procedures. Both MLHL and Celink

anticipate involvement of an external auditor in the future to further refine their policies and procedures.

2) **If you are a plaintiff in uncontested residential foreclosure matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Question #1 from the entity that provides the servicing.**

31. Information about MLHL's portfolio of reverse mortgages, serviced by Celink, has been provided in response to previous questions.

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 3, 2011

John H. Harris

MetLife

• Policy Name:	Document Overview
• Original Issue Date:	January 12, 2011
• Effective/Revision Date:	
• Division:	Default Servicing
• Department/Group/Team:	Foreclosure
• Document Code	FCP0001

Policy Statement

The acquisition of property through foreclosure sale requires a variety of state specific legal documentation to support the servicer s rights to initiate the action.

The policy is designed to ensure documents used in the legal process are accurate and comply with internal, regulatory and investor guidelines. This policy covers document preparation, review, execution, notarization and archiving.

Related Policies

Compliance Notary Policy and Procedures
Foreclosure Case Management – FCP0002
Retained Attorney Policy - FCP0003

Definitions

AMP - Attorney Management Program
LPS - Lender Processing Services, Inc.

Related Procedures

Compliance Notary Policy and Procedure
Document Archive - 1FC0001.5
Document Execution - 1FC0001.3
Document Notary - 1FC0001.4
Document Preparation - 1FC0001.1
Document Review - 1FC0001.2
Manual Checks – 1FC0004.3
Payoff Funds – 1FC0004.2
Redemption - 1FC0002 27

Document Preparation

Retained attorneys are required to produce documents in a standard format. To facilitate this requirement, standard document packages are provided in the foreclosure referral automation. The package consists of an automated variable data sheet with the lender, servicer, authorized signer and notary information, a matrix of state specific variations and the Statement of Debt.

The Statement of Debt is an automated calculation of actual, not projected or estimated, debt figures with a supporting breakdown. Retained attorneys are able to extract information to use in preparing documents or insert the Statement of Debt as an exhibit

Document Review

The document review process consists of a multiple level review based on the number of document signers. Assigned foreclosure specialists complete the first level of review with each signer completing an additional review before execution.

Data elements captured in the preparation process are stored in a custom Lender Processing Services, Inc (LPS) screen shot and the automated variable data sheet These are compared to the document prior to execution.

Document Execution

Document execution is a controlled process; each signer uses a standard document review package in the form of the custom LPS screen. Comparison of the LPS screen with the attorney prepared document before execution is mandatory at all review levels

Documents are executed at pre scheduled time and location pairing signer(s), witness(s) and notary to ensure execution occurs in the physical presence of a valid state commissioned Notary Public.

Document Notary

Foreclosure adheres to the Compliance department Notary Policy and Procedures that provides Notary's are legally required to maintain a record book of every notarization. For each document notarized, the record book contains the date of notarization; name of signer; date of each instrument notarized; residence of the signer; method of identifying the signer i.e personal knowledge, government issued identification or personal introduction and name of the introducing party; name and residence of the grantee and brief description of the instrument.

During document execution, signer(s) confirm the notarization is documented in the notary book This process is validated in the Quality Assurance program with a recorded document review to confirm the notary process is followed and random attendance of document execution sessions

Document Archiving

Investors require that MetLife maintain a file of all the milestone and regular events that occur during the course of servicing a mortgage loan This file is used for internal audits performed by Default Servicing post sale Claims Department, Quality Assurance program, and MetLife Bank, N A. Regulatory Compliance. Investors and regulatory agencies may also view the servicing file.

MetLife Home Loans maintains an electronic servicing file for each mortgage loan in Workflow. Workflow is a web based application that serves as a document repository for all standard and non standard documents generated in the servicing of a mortgage loan

MetLife

• Procedure Name:	Document Preparation
• Original Issue Date:	January 14, 2011
• Effective/Revision Date:	October 7, 2010
• Division:	Default Servicing
• Department/Group/Team:	Foreclosure
• Document Code	1FC0001.1

Purpose

Provide requirements for the preparation of documents used in foreclosure proceedings.

Scope

This procedure applies to the foreclosure document process

Related Policies

Compliance Notary Policy and Procedures
Document Overview – FCP0001
Foreclosure Case Management – FCP0002
Retained Attorney – FCP0003

Related Procedures

Attorney Management – 1FC0003.1
Compliance Notary Policy and Procedure
Document Archive - 1FC0001.5
Document Execution - 1FC0001 3
Document Notary -1FC0001.4
Document Review - 1FC0001.2
Foreclosure Referral - 1FC0002 8
Foreclosure Step Maintenance - 1FC0002.9

Procedure

1. Defaulted mortgage loans are referred to counsel to initiate foreclosure proceedings through an automated process resulting in activation of the assigned foreclosure attorney in VendorScape the case management tool.

2. The referral package provides the attorney with the following items;

    a. Note,
    b Deed of trust,
    c. Title policy,
    d. Recorded assignment,
    e. Modification agreement and,
    f. Standard document package

3. The standard document package includes an automated variable data sheet with the lender, servicer, authorized signer and notary information; a matrix of state specific variations and the Statement of Debt.

4. Attorneys use various elements of the referral and document packages to draft the pleadings and affidavits required to prosecute the foreclosure.

5. Draft documents normally return to the assigned specialist through a VendorScape message, but may arrive in the mail.

6. Completed draft documents require approval; notarized and witnessed execution before they are accepted into the legal proceedings

MetLife

• Procedure Name:	Document Review
• Original Issue Date:	January 14, 2011
• Effective/Revision Date:	
• Division:	Default Servicing
• Department/Group/Team:	Foreclosure
• Document Code	1FC0001.2

Purpose

Provide requirements to review draft documents from retained attorneys.

Scope

This procedure applies to the foreclosure document process.

Related Policies

Compliance Notary Policy and Procedures
Document Overview – FCP0001
Foreclosure Case Management – FCP0002
Retained Attorney – FCP0003

Related Procedure

Attorney Management – 1FC0003 1
Compliance Notary Policy and Procedure
Debt Figures – 1FC0002.1
Document Archive -1FC0001.5
Document Execution - 1FC0001 3
Document Notary -1FC0001.4
Escalation - 1FC0002.5
Foreclosure Referral – 1FC0002 8
Foreclosure Step Maintenance – 1FC0002 9

Procedure

1 The Attorney uploads draft documents for execution in VendorScape. Documents may be uploaded to the document queue as the appropriate document type or as a message within the case history. Both methods will queue a message to the assigned specialist.

2. The assigned foreclosure specialist retrieves the document and confirms the accuracy of the contents before delivering a document package for the next level reviewer. The document package contains the document requiring execution and supporting information including the Statement of Debt, screen shots of internal and external applications, collateral documents and other items used to confirm the accuracy of the document content.

3. The specialist confirms the document is prepared with the correct plaintiff name or foreclosing entity by confirming the company number on the Lender Processing Services, Inc (LPS) Master workstation sub screen USR1.

4 If the foreclosing entity or the signature line provided on the document is not an approved entity; i.e. MetLife Home Loans, a division of MetLife Bank, N A., First Horizon Home Loans, a division of First Tennessee Bank N A or Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificate Series _____, by Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement , or MERS, the document is incorrect An assignment may be required to transfer ownership from the named entity to an approved entity.

5. If the document is incorrect check the imaging system, Workflow, to see if there is a recorded Assignment from the entity shown on the document to one of the approved entities If found, reply to the attorney with a scan of the Assignment attached for inclusion in the legal proceeding and include a copy of the assignment in the package for the next level review. The attorney will prepare and forward a corrected document.

6. If the specialist is unable to locate an assignment, the attorney is instructed to refer to title and draft the needed assignment The specialist may need to provide a Power of Attorney or other documents counsel requires to support custody and prepare the document.

7. Documents contain varying degrees of information obtained from origination documents i e mortgage, deed of trust and multiple LPS workstations. The specialist will validate the information is correctly referenced in the document.

8. The specialist compares the borrower name, property address, legal description, original loan amount, mortgage and deed of trust recording information and document execution dates of the draft document with the same information contained on the deed of trust or mortgage If the draft does not match the deed of trust or mortgage, the error is communicated to counsel and a corrected draft is prepared.

9. Drafts that reference loan default or loan modification dates; principal and interest or principal, interest, tax and insurance payments are validated against the LPS Master workstation sub screen NOT1, loss mitigation workstation screen LMT1 and the payment summary screen P190. Errors are communicated to counsel and a corrected draft is prepared

10. Debt figures provided in the document are compared to those provided at referral on the Statement of Debt. The specialist confirms the unpaid principal balance, accrued interest, date of interest calculation, escrow advances, late charges, other fees i.e. Inspection, appraisal, BPO etc , total amount of debt match the Statement of Debt. On occasion the attorney may adjust the figures provided to exclude items that are not recoverable from the customer in the property state. The specialists reviews the explanation provided and includes it in the package for the next level review.

11. The specialist reviews the draft to confirm all blanks are completed; exhibits or attachments referenced in the draft are provided and meet the objective If the draft is a MERS document, the MERS min number and phone number are required.

12. Documents with loan numbers, strikethroughs, and signature and notary blocks on separate or stand alone page are incorrect. The specialist communicates the error to counsel and a corrected draft is prepared

13. If the document is a non Military affidavit, the specialist will use the Department of Defense website Defense Manpower Data Center (DMDC) and include print screen shots reflecting the customers' military status in the package for the next level review Refer to Service Members Civil Relief Act 1FC0002.17 procedure and check for all named parties

14. If the document is incorrect, reply stating the error and requesting the attorney make the correction or explain why the information does not match the data provided If the attorney advises the information can not be used, attach the explanation, obtain the good through date used, reproduce the debt figures using the Debt Figures procedure and proceed.

15 If the executing entity is one of those listed at step 10 and the document is prepared correctly, print the document and reply to counsel with a message stating the (document title) has been printed and sent for review and execution.

16. Use the charts below to determine the next reviewer and forward the document for the 2nd level review, execution and notarization.

Company Number ~ 301 MetLife		
	Signer	***Signer's Title***
MERS ▪ States: KS, KY, MD, MN, MS, NC, NE, NJ, NY, OK, PA, SC	Michael Fisher	Vice President
	If 2nd signature is required. Marcia Williams or Wanda Collier	Assistant Secretary
MERS ▪ All remaining states	Michael Fisher, Marcia Williams or Wanda Collier	Assistant Secretary
	If 2nd signature is required Marcia Williams or Wanda Collier	Assistant Secretary
Non - MERS	Mike Fisher	Limited Vice President
	If 2nd signature is required a Kim Yowell b Anita Miller	a. Vice President b Limited Vice President

Company Number ~ 900 First Horizon		
	Signer	***Signer's Title***
MERS ▪ States: KS, KY, MD, MN, MS, NC, NE, NJ, NY, OK, PA, SC	Michael Fisher	Vice President
	If 2nd signature is required: Marcia Williams or Wanda Collier	Assistant Secretary
MERS ▪ All remaining states	Michael Fisher, Marcia Williams or Wanda Collier	Assistant Secretary
	If 2nd signature is required Marcia Williams or Wanda Collier	Assistant Secretary
Non – MERS	Marcia Williams or Wanda Collier Or Michael Fisher	Assistant Vice President Vice President
	If 2nd signature is required: Marcia Williams or Wanda Collier for either 1st or 2nd signer	Assistant Vice President

Note.

a. If two (2) signatures are required, Mike Fisher will always be the first signer
b. Marcia Williams and Wanda Collier are the first line of signatures on all First Horizon and MERS documents
c When MERS is the executing entity and the corporate seal is required, have the Assistant Secretary place the MERS seal The corporate seal does not apply to any other executing entity If the document calls for it, mark it through and write N/A next to it

17 The 2nd level reviewer will forward the executed and notarized document to the Foreclosure Administrative Clerk. The administrative clerk completes the remaining steps.

18. Prioritize documents marked "**RUSH**"' and send a copy of the executed, notarized document and attachments to archive. Refer to the Document Archive 1.FC0001.5 procedure.

19. Show the document execution process is complete by creating a note on the FOR2 screen in Lender Processing Services, Inc. (LPS). Use the code log "FCDOCS" to indicate the attorney firm name, document name and method of mailing i.e. FedEx or USPS 2-3 day priority with the tracking number.

20. Update the foreclosure event timeline in LPS on the FOR3 screen. Insert the applicable steps listed below depending on the type of document that is being returned:

    a. 423 – Executed POA returned to attorney
    b. 424 – Executed WA Declaration returned to attorney
    c. 516 – Executed Assignment to attorney
    d 517 – Executed Appointment or SOT to attorney
    e. 518 – Executed Non Mil Affidavit to attorney
    f. 519 – Executed Debt Affidavit to attorney
    g. 520 – Executed Doc (other) to attorney

21 Complete the actual completion date of the step that was added with the date the document is being returned to the attorney.

22. Use the website http://fedex com/us to print a shipping label to return "**RUSH**" documents overnight. A user profile is established under the Ship tab using account number 300043429.

16 Use the United States Postal Services (USPS) 2-3 day priority mail green and white Delivery Confirmation Slip and a Priority Mail Envelope to return all other requests.

MetLife

• Procedure Name:	Document Notary
• Original Issue Date:	January 18, 2011
• Effective/Revision Date:	October 7, 2010
• Division:	Default Servicing
• Department/Group/Team:	Foreclosure
• Document Code	1FC0001.4

Purpose

Provide requirements for the notarization of documents used in foreclosure proceedings.

Scope

This procedure applies to the foreclosure document process.

Related Policies

Compliance Notary Policy and Procedures
Document Overview – FCP0001
Foreclosure Case Management – FCP0002

Related Procedures

Document Archive - 1FC0001.5
Document Preparation -1FC0001.1
Document Review - 1FC0001.2
Foreclosure Step Maintenance - 1FC0002.9

Procedure

1. The Foreclosure department adheres to the MetLife Bank, N.A. Regulatory Compliance department Notary Policy and Procedures This procedure provides Notary's are legally required to maintain a record book of every notarization

2. For each document notarized, the record book contains the date of notarization; name of signer; date of each instrument notarized; residence of the signer; method of identifying the signer i.e. personal knowledge, government issued identification or personal introduction and name of the introducing party; name and residence of the grantee and brief description of the instrument

3. During document execution, signer(s) confirm the notarization is documented in the notary book.

4. The notary process is managed at the department and corporate level. The Foreclosure department validates the notary process within the Quality Assurance program

5. Quality Assurance specialists review recorded documents to confirm the notary process is followed and conduct random attendance of document execution sessions to further monitor the process.

6 Notary Publics notarizing documents in the state of Texas in which MetLife Bank, NA is a party to the transaction are required to complete a biannual review of the MetLife Bank, NA Compliance department Notary Policy and Procedures. This review includes written acknowledgment of the review and understanding of the procedure.

7 The Regulatory Compliance Department provides training on the MetLife Bank, NA Compliance department Notary Policy and Procedures to each notary public.

MetLife

• Procedure Name:	Document Archiving
• Original Issue Date:	January 18, 2011
• Effective/Revision Date:	
• Division:	Default Servicing
• Department/Group/Team:	Foreclosure
• Document Code	1FC0001.5

Purpose

Provide instruction on saving document copies to the electronic archive system.

Scope

This procedure applies to the default servicing document process.

Related Policies

Cash Management – FCP0004
Compliance Notary Policy and Procedures
Document Overview – FCP0001
Foreclosure Case Management – FCP0002
Retained Attorney - FCP0003

Related Procedures

Document Execution – 1FC0001.3
Document Notary – 1FC0001 4
Document Review – 1FC0001 2
Manual Checks – 1FC0004 3
Payoff Funds – 1FC0004.2
Redemption - 1FC0002.27

Procedure

1. Legal documents are generated at various stages in bankruptcy and foreclosure proceedings These documents provide a chronology of the milestone events within the legal action and are maintained in the public record of the local courts and jurisdictions as well as by the retained attorney or trustee.

2. MetLife maintains an electronic servicing file on every loan it services. This file will include loan origination documents; property valuations, correspondence from customers, monthly and annual statements; any correspondence to customers i e. escrow, collections or loss mitigation matters and copies of notices; pleadings and attorney fees and costs as result of a foreclosure or bankruptcy proceeding.

3. The electronic servicing file is archived in Workflow; a web based application accessible from the MetLife Home Loans Citrix Farm

4. Electronic documents are saved under the applicable department folder at P \HW_Corporate\Audit_Archive\MTG_DOCS

5. A daily automation process retrieves saved documents from the specified drive and archives them to Workflow based on the loan number and the document name used to save the document

6. Documents are archived in Workflow based on the document type. The chart below outlines the documents typical to the foreclosure and bankruptcy process and the name to use based on the document type.

7 The document name consists of the assigned loan number and the document name

8. If there are multiple pages to the document insert an underscore "_" and add a number 2, 3, 4 corresponding to the order in which the page occurs in the document to the end of the document name

Default Department	Document Name	Document Type
Bankruptcy	ZBKFILING	341 Notice, Notice of Bankruptcy filing
	ZBKRELEAS	Dismissal order, Discharge order, Relief of stay order
	ZAGDORDR	Stipulation order, Agreed order
	ZPOC/REAF	Proof of claim, Amended Proof of claim, Reaffirmation agreement
	ZBKCORRES	All other bankruptcy documentation that does not meet the above types
Foreclosure	ZDEFINV	Default invoices (non iClear)
	Z1STLEGAL	First legal action i e complaint, notice of sale
	ZAFF/CERT	Affidavit of Debt, Certification of proof
	ZJUDGMENT	Judgment Order
	ZFCVALUTN	BPO, appraisal, AVM
	ZVABIDCUT	VA bid letter, VA interest cut letter, VA write-off package
	ZFCLDEED	Sheriff's deed, Trustee deed
	ZCONVDEED	Deed conveying property to investor/insurer guarantor
	ZFCCORRES	All other foreclosure documentation that does not meet the above types

9. Physical documents that need to be added to the electronic servicing file are converted to electronic form at any printer kiosk with scan capability

Celink Standard Procedures Regarding the Execution of Documents – Confidential Property of Celink

- Any foreclosure related documents sent by the foreclosure attorney which require signature, including affidavits of debt, will be fully reviewed by the Foreclosure Department Team Lead
- For any Affidavit of Debt (AOD), the Team Lead will
  - Generate the Loan Balance Breakdown Report from the servicing system
  - Review the Loan Balance Breakdown Report for accuracy and completeness pertaining to any advances that have been made or are outstanding on the loan since the date of default.
  - A final analysis is completed to ensure the accuracy of all information listed on the AOD, including the breakdown of the loan balance, breakdown of advances made since the date of default, reason for default, etc
  - After the review process is completed by the Team Lead and the document is deemed to be fully accurate, the servicing system is noted and the document is forwarded to the Chief Operating Officer for execution.
    - Attached to the document will be copies of any business records, death certificate, copies of the complaint, or any other document that is referenced in the body of the document the Chief Operating Officer is being asked to execute.
  - The Chief Operating Officer reviews the document(s) and servicing system to mitigate against any omissions or misstatements.
  - All foreclosure documents are executed by the Chief Operating Officer, who is an officer of the corporation, in the presence of a notary.
    - As a backup, the Manager of Loan Administration may execute documents in the Chief Operating Officer's absence.
      - Both the Chief Operating Officer and the Manager of Loan Administration are also MERS authorized signors – so they may execute documents on behalf of MERS, when necessary.
    - Some states may require additional signatures for witnesses on certain foreclosure-related documents. If that is the case, then the witnesses will also be in the presence of the notary at the time of execution.
  - All executed and notarized documents are returned to the foreclosure attorney and the Team Lead notes the servicing system
  - The foreclosure attorney completes a final review of the document(s) to ensure the accuracy and completeness.

K&L|GATES

K&L Gates LLP
A Delaware limited liability partnership
One Newark Center, Tenth Floor
Newark, NJ 07102-5285
T 973.848.4000 www.klgates.com

June 3, 2011

Rosemary Alito
D 973 848 4022
F 973 848 4001
rosemary alito@klgates com

Hand Delivery

Honorable Walter R Barisonek, A J.S.C
Special Master
Superior Court of New Jersey, Union County
Union County Courthouse
2 Broad Street
Courtroom 101
Elizabeth, NJ 07207

RECEIVED
JUN 06 2011
SUPERIOR COURT
CLERK'S OFFICE

Re: Administrative Order 01-2010
Docket No. F-238-11

Dear Judge Barisonek:

This firm represents MetLife Home Loans in the above referenced matter. Enclosed please find the Certification of John H Harris on behalf of MetLife in response to Your Honor's questionnaire dated April 25, 2011.

Please do not hesitate to contact me if you have any questions or need further information.

Sincerely,

Rosemary Alito

Rosemary Alito

Enclosure

cc: Superior Court Clerk's Office (*via regular mail, w/encl*) ✓

NW-374949 v1