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**ATTORNEYS AT LAW**

FOUNDED IN 1923  
AS ZUCKER & GOLDBERG

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**REPLY TO NEW JERSEY ADDRESS**

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June 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 SunTrust Mortgage, Inc. in response to the Honorable Walter Barisonek's  
April 25, 2011 Letter

Docket No.: F-238-11

Dear Judge Barisonek:

Our firm represents SunTrust Mortgage, Inc. in relation to the above captioned Administrative Order. Enclosed please find the Certification of Roxanne E. Lockett 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: SunTrust Mortgage, Inc.  
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  
ROXANNE E. LOCKETT**

I, Roxanne E. Lockett, hereby certify that:

1. I am a Group Vice President of SunTrust Mortgage, Inc. (hereinafter "SunTrust"). SunTrust is a wholly owned subsidiary of SunTrust Bank (hereinafter "STB"). I have been employed by SunTrust since 2002. From 2002 to 2005 I was a Foreclosure Supervisor. From 2005 to present I have been the Foreclosure Manager and Loss Control Manager.
2. Prior to joining SunTrust I was employed by Bank of America for sixteen years, mainly in the default and bankruptcy groups. I held various positions from foreclosure processor to Supervisor.
3. In my capacity as Group Vice President of SunTrust I have personal knowledge of, and am fully familiar with, SunTrust's foreclosure operations as they relate to the State of New Jersey. In particular, I have been involved in the implementation and refining of SunTrust's foreclosure procedures and am therefore the person best suited to respond the these questions.

4. I submit this certification in response to the Honorable Walter R. Barisonek's April 25, 2011 letter. For the Court's convenience we have addressed the questions in Judge Barionek's letter in the order they were presented therein.

**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.**

5. SunTrust has implemented robust procedures for the creation of certifications/affidavits to be used in court proceedings. It is of the utmost importance to us that the documents we are submitting are accurate based upon our business records. To this end, they are reviewed against our business records by no less than three people, including the person who executes the certification/affidavit.

6. While this process will be described in more detail below we will give a brief overview of the process now.

7. When a certification is needed, typically to apply for a final judgment, our local counsel will request the information needed from SunTrust.

8. We will provide the figures, payment history or other required information from our business records.

9. Our local counsel will prepare the certification in accordance with local rules and standards and upload it to SunTrust to be reviewed and executed. Once uploaded, the certification is assigned to a document preparer.

10. Using a checklist, the preparer will prepare a package to accompany the certification/affidavit. The package will contain all of the documents that are required for the review of that particular certification.
11. The final package created by the preparer includes hard copies of all of the backup documentation to support the factual assertions in the certification. This may include copies of: the note; mortgage; payment history printed out from our system of record; assignments of mortgage; allonges to the note; escrow disbursement history; or any other documentation supporting the factual allegations in the certification/affidavit.
12. For items like the mortgage and note, the preparer will print out the documents from our imaging system. Please note that this is not meant to be an exhaustive list, but merely representative of the types of documents which may be printed, depending on the nature of the certification being prepared.
13. For information that is to come from our system of record, the preparer will print out screen shots of the payment history or any other relevant screens to support the underlying factual information contained in the certification/affidavit.
14. The hard copies of the supporting documentation will be attached to the package, regardless of whether the documents are actually going to be submitted to a Court with the certification. It is often the case that the document package contains much more than is actually submitted to a Court. This allows anyone in the certification/affidavit generation, review or execution process to see exactly what the preparer was looking at when the document package was prepared.

15. Once the document package is prepared and the certification/affidavit is ready, the package is forwarded to a reviewer, who may be another teammate or supervisor. The reviewer is responsible for reviewing the certification/affidavit against the supporting documents in the package to ensure accuracy.
16. Once the reviewer finishes a complete review of the package, the package will be forwarded to the ultimate person who will be signing the certification/affidavit.
17. SunTrust limits signing authorization to a small team of seasoned senior officers and supervisors who will themselves conduct an independent review of the certification prior to executing it.
18. Prior to executing the certification, the signatory personally reviews the certification/affidavit by cross-referencing the data in the certification with our business records in the form of hard copies of the backup documentation to confirm that the data is accurate and that there is evidentiary support for each of the allegations made in the certification/affidavit.
19. Should the signatory not find the necessary supporting documents attached or should there be a question about the data, the signatory will either log into our system of record to confirm the data in question or the signatory will place a note on the cover sheet and the package returned to the preparer to pull the specific backup documentation needed by the signatory.
20. Once the signatory has reviewed the certification/affidavit against our business records and is satisfied that the data contained therein is correct and supported by our business records, the certification/affidavit will be executed and returned to

our foreclosure support team who will scan the document and mail it to our counsel.

**1(b)(i). State the processes and procedures in place to ensure that the individual who executes the certification/affidavit executed it according to law, and the signature is a valid lawful signature.**

21. SunTrust requires that all signatures placed on any document which will be filed in New Jersey (or any other jurisdiction for that matter) foreclosures be physically signed by the individual whose name appears on the document.
22. We do not utilize mechanical or digital signature stamps for certifications/affidavits which are to be submitted to any Court in New Jersey.
23. It is against SunTrust policy for anyone other than the named individual to execute a document.
24. In general, SunTrust does not notarize documents submitted to New Jersey Courts as we submit Certifications in lieu of Affidavits as authorized by the Rules of Court.
25. However, in the event a document requires a notarization, the document will be notarized in accordance with the laws of the State of Virginia, the state where the document is physically executed and notarized.<sup>1</sup>
26. The signatory will review the affidavit or document to ensure that all information contained in it is true and correct.
27. After confirmation that the information is correct, the signatory will take the unsigned document to the notary.

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<sup>1</sup> Unless the law of the jurisdiction the document is being submitted mandates otherwise.

28. If the person is not already known to the notary, the notary will confirm the identity of the signatory by examination of one or more of the following documents: a U.S. Passport; a certificate of U.S. Citizenship; a certificate of naturalization; an unexpired foreign passport; an alien registration card with photograph; a state-issued driver's license; or a U.S. military identification card.
29. The signatory will then sign the document in the immediate presence of the notary. For an affidavit that requires an oath or affirmation, the notary will confirm that the signatory swears or affirms that the information contained in the document is correct. For a document that requires an acknowledgment, the notary will confirm that the signature was voluntarily affixed to the document and that the signatory has authority to sign on behalf of SunTrust or the respective entity he/she is signing on behalf of.
30. When the notary receives appropriate confirmation of authority or oath that the information is true and accurate, the notary will notarize the document in the presence of the signatory and write the notary's registration number on the document, even if not required by the document.
31. Our policies prohibit any notary from notarizing any document that has not been physically signed in their presence.

**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 on behalf of the plaintiff/servicer.**

32. SunTrust services loans owned by its parent company, STB, government sponsored enterprises like FreddieMac and FannieMae, as well as private investors and securitized trusts.
33. For the loans that are wholly owned by STB, SunTrust is acting as the plaintiff in the foreclosure action. For these cases, officers of SunTrust have the authority to execute documents, including but not limited to Assignments of Mortgage, Certifications of Proof of Amount Due, certifications in support of various motions, and Certifications in Support of Additional Sums. on our behalf.
34. For affidavits or certifications signed in the name of SunTrust, anyone holding the title of supervisor or above is authorized by the company to execute these documents on our behalf.
35. For loans owned by other entities, we maintain a matrix of investors which lists the individuals who have signing authority for that particular entity. A hard copy of the list is maintained in office of our Final Review Supervisor for access by all signors.
36. In addition to the investor list, in the office of our Final Review Supervisor we also maintain copies of each Corporate Resolution, Power of Attorney or other similar document that specifically grants the particular employee the authority to execute on behalf of the particular investor.
37. Before executing a document, the signatory verifies the entity on whose behalf they are signing to confirm that they have authority to sign for that entity.

38. If a document inadvertently makes it to a signatory who does not have the requisite authority to sign, the signatory will either forward the package to someone who is authorized, or note the cover sheet on the package and return the entire package to the preparer for the package to be redirected to an appropriate individual with the requisite authority.

**1(c). State in detail your record keeping system to ensure that there is accurate up-to-date entries of payments, loan histories, assignments, or of any other transaction involving the mortgage.**

39. SunTrust's system of record for loan payments is a software application called MSP, a product of LPS. MSP is used for the posting of any and all transactions involving our loans, including but not limited to payments made and expenses incurred.

40. SunTrust utilizes a payment lock-box for all loan payments. This means that the address on any loan payment vouchers, coupons or statements direct the payment be sent to a specific address or post office box, which is actually a lockbox.

41. The checks in the lockbox are processed throughout the day and an electronic record of the payments is contemporaneously created at or about the time the checks are processed. A daily data file, containing all of that day's payments, is uploaded every night to MSP. SunTrust's Cash Accounting Department reconciles the transactions posted to MSP with the deposits to confirm they were properly posted to our system under the appropriate loan.

42. Access to MSP is limited based upon user identification (individual login IDs) and group policies. This means that we have two ways we control access to view

or modify data within MSP. This allows us to set baseline access levels for employees depending upon which department they are in, but also gives us the ability to modify the access controls for each individual if they have a legitimate reason to need additional access.

43. The ability to modify entries in MSP is limited only to individuals that have a legitimate need to modify entries. While a foreclosure processor may be able to see the payment history or other information on the loan, they will not have the ability to change that data. If a change to the date is required, they would submit a request to another individual with the appropriate access level to make the necessary change.
44. If a change is made to MSP, there is a history of the change. Additionally, changes to posting or reversals of payments will be present on the payment history.

**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 document relied upon personal knowledge and/or business records which would be admissible in a New Jersey Court.**

45. Foreclosure is always the last resort after all attempts at loss mitigation have failed. We pride ourselves in ensuring that when there are no other alternatives to foreclosure, we conduct our actions in a manner to provide the utmost respect and dignity for the unfortunate situation our borrowers have found themselves in.

46. With this in mind, SunTrust has developed a robust system of checks and balances including review by multiple employees to ensure that the documents which leave our office are accurate and proper.
47. When our local counsel request information to prepare certifications on our behalf, we run a script in Clarifire<sup>2</sup> that automatically populates data from MSP into Clarifire for our counsel. This automation helps minimize the chance of human error. Clarifire will be described in more detail below.
48. Once the data is populated by the script, it is reviewed to confirm its accuracy. Some of the data fields that are reviewed include: borrowers name; property address; investor; date the note and mortgage were executed; original principal balance of the loan; the date the foreclosure complaint was filed; the date that the Notice of Intention to Foreclose was sent; the good thru date of the final judgment figures; as well as the name of the plaintiff in the foreclosure.
49. If no modifications are required, the data is forwarded to our counsel through Clarifire to prepare the necessary certification and upload it to SunTrust. All certifications are reviewed by a minimum of three people before they leave our office: a preparer, a reviewer and the person who executes the certification. Each person in the three-level review is required to conduct their own independent review of the certification and all relevant supporting documents before it moves on to the next level.
50. This three level review is conducted on 100% of our certifications.

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<sup>2</sup> The electronic communication medium will vary depending on the type of loan. For the majority of our loans, we utilize the Clarifire system. For the small portion of loans not in the Clarifire system, we utilize e-mail to communicate with counsel.

51. All document execution begins with the first of three people who will review the document before it is executed.
52. The preparer is responsible for assembling the certification from local counsel and copies of our business records and documents to support each data point in the certification.
53. While pulling the documents for the certification (including but not limited to the mortgage, note, assignments, allonges, and screen prints of data from our computer system) the preparer will not only review the accuracy of the certification, but also review the loan to confirm that it is appropriate to be proceeding with the foreclosure.
54. If there is a reason that the foreclosure should not be proceeding the preparer will notify local counsel that the foreclosure should not be progressing. Reasons why a loan should not be progressing include but are not limited to the loan reinstating; loss mitigation activity wherein there is a reasonable probability that the borrower will be able to cure the default; an active forbearance plan or other loss mitigation plan; or even the filing of a Bankruptcy Petition.
55. The preparer will also ensure that our web portal has the most up to date information regarding the hold status.
56. Any error that is discovered, even a transposition of two letters in a parties name in the caption of the pleading requires it to be corrected. If our local counsel forwarded the certification/affidavit in an editable format, the preparer will make the necessary modification. If the document was not in an editable format, the preparer will return it to the attorney with instructions to modify the certification.

57. If the discrepancy involves the amount of the final judgment figures, the preparer performs a manual hand calculation of the figures with a calculator that has a "tape." Once the manual review is complete, the tape is attached to the package so the next person in the chain can review the addition of the preparer.
58. Once the preparer has completed their task, the entire package, including the final judgment figures, the loan documents and other supporting documents, are given to the reviewer to conduct a full independent review.
59. The reviewer will analyze the entire package to confirm that everything in the certification is correct and matches our system of record or business records.
60. If any errors are found or the reviewer has any questions, the package is returned to the preparer to correct the error or explain the question.
61. When the preparer returns the package to the reviewer, the reviewer will again conduct a full review of the package. If no errors are found, the document package is given to the Final Review Supervisor, the individual responsible for signing sessions.
62. The Supervisor is responsible for ensuring that all certifications are reviewed and executed by our authorized team of supervisors and officers in accordance with SunTrust's procedures.
63. The Supervisor maintains an office for the signatories to pick-up and review their certification packages.
64. The Supervisor ensures that all signatories sign in and out of the office when entering and leaving; ensures that at least one notary is present before any documents are executed; tracks documents coming into and out of the office of

our Final Review Supervisor; tracking documents that are returned for corrections and the reasons for corrections.

65. To ensure that documents are reviewed timely, SunTrust typically schedules two final review sessions per day, one in the morning and one in the afternoon.
66. It is our experience that having the certifications and supporting documentation in the Final Review Office allows the signatory to dedicate their full attention to the review as there are no distractions of the phone, e-mail or even questions from co-workers or subordinates.
67. Signatories report to the Supervisor's office and check in. They are then provided the packages containing the certification and supporting documentation to be reviewed and executed.
68. Before executing the document, the signatory will conduct yet another independent review of the package, cross referencing the certification against the supporting documentation in the package the preparer assembled, to confirm that the certification is accurate based upon SunTrust's business records.
69. If the signatory has any questions about the facts contained in the certification, a computer with access to our business records, including our system of record and imaging system, is available in the office.
70. In the event there is an error discovered or the signatory has questions that they cannot reconcile, the entire package is returned to the preparer where the entire process starts again.
71. If the document is ready to be executed, the signatory will execute the document and return it to the -Final Review Supervisor. Although not required for most

New Jersey certifications, the Final Review Office is always staffed with at least one notary. In the event a document requires a notarization, the signatory will execute the document in the presence of the notary, as described above.

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

72. Bank Officers and supervisors authorized to sign on behalf of SunTrust are all seasoned employees with years of experience in this industry.
73. Before being appointed as an authorized signatory for SunTrust, a supervisor must attend formal group training sessions on certification preparation and execution training in addition to the years of practical experience they already have.
74. The training for execution of certifications ensures that the signatory knows the legal significance of a certification and the importance of the signatory conducting a complete and thorough review of the certification against our business records prior to executing the certification is stressed.
75. The on-the-job training allows us to monitor employees in real world conditions to confirm that they understand the task they are performing and are able to perform it in accordance with our rigorous expectations.
76. Even after successfully completing the initial on the job training, employees' performance is monitored to ensure compliance with our high expectations.

77. In addition to the certification preparation and execution training sessions, SunTrust conducts other formal training sessions. For example, we recently conducted a group training session on Virginia notary law and procedure for the notaries in our Loss Control Department.
78. When we conduct training sessions in groups, we require that the participants sign in and out of the training so we can track who attended it.
79. With the constantly changing laws, statutes, rules and regulations across the country, we see this as a great opportunity to look at ways to improve our training. We are always looking for methods to impart even more relevant information on our employees to improve the service we provide to our clients and the work product we submit to courts. We anticipate continually revising our training programs for all aspects of default servicing.

**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.**

80. Our primary method of communication with our local attorneys is a secure web portal called Clarifire. Clarifire has a wholly contained communication system, similar to e-mails, called "notes". Notes are very similar to traditional e-mails except that they are contained completely within the web portal. Clarifire is also utilized by SunTrust for managing our foreclosure process for each loan.
81. Clarifire interfaces with our system of record, MSP. MSP will be described in more detail later, however, it is the electronic system that we maintain payment

histories for each loan. Information contained in MSP includes but is not limited to the details of the loan (unpaid principal balance, interest rate, maturity date, contractual due date, etc); the payments made by the borrower; as well as the escrow and corporate advances made on the account including taxes and insurance.

82. Clarifire is automatically updated daily with information from MSP to ensure that the information available to our foreclosure counsel is accurate and up-to-date.
83. We, as well as our attorneys, always also have the ability to communicate via telephone if same is necessary.
84. Foreclosure counsel prepares almost all documents submitted in the foreclosure. If information is needed from SunTrust in order to prepare the document, foreclosure counsel will request same electronically.
85. The most common documents that foreclosure counsel prepares for us are the Complaint and the Certification of Proof of Amount Due submitted with the final judgment application.
86. Once a loan is delinquent for 90-120 days (depending on the investor guidelines) a loan will be reviewed for referral to foreclosure counsel to institute a foreclosure proceeding.
87. Prior to referring the loan to foreclosure we complete a pre-referral review of the loan to confirm that the loan is actually in default and that there are no unapplied funds sitting in suspense.

88. If there is any money in suspense which is insufficient to cure the underlying default, the money is returned to the borrower and our pre-foreclosure review continues.
89. After we have confirmed that the loan is delinquent, we review the loss mitigation status of the loan to confirm that the borrower is not currently on a performing repayment, forbearance, or other loss mitigation plan. If there is an open plan, we will not refer the loan to foreclosure. We also review the loan to see if there is any pending loss mitigation activity that may result in a loss mitigation plan or an active bankruptcy where the automatic stay would preclude referral.
90. If the pre-foreclosure review confirms that the loan is in default and there is no reason to put the file on hold, we review the breach letter to confirm that it is accurate and that it was sent to the required parties.
91. Once we have confirmed that there is no fact that would preclude referral of the loan to foreclosure, the loan is electronically referred to our counsel.<sup>3</sup>
92. The referral package that is sent to our counsel includes copies of the underlying mortgage documents, the name of the investor or owner of the loan, the name the action should be brought in the name of, the details of the original mortgage, the current unpaid principal balance, and the basis for the default, the default date and a payment history.
93. Foreclosure counsel will order a title search for the real property and prepare the foreclosure complaint.

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<sup>3</sup> Even though a loan has been referred to foreclosure, we still actively pursue loss mitigation with borrowers throughout the foreclosure process right up until the sheriff sale. We would much rather have performing loans than to have to complete the foreclosure process.

94. In the event something changes with the status of the loan, like agreeing to modify the loan terms with the borrower or any other loss mitigation plan, we will immediately send a message to our counsel request that they either place the file on hold while we finalize the loss mitigation agreement, or close and bill the matter if the loan has resulted in a modification, reinstatement or payoff.
95. If for whatever reason the loss mitigation efforts fail (i.e., the borrower fails to make required payments under a repayment plan or forbearance agreement; the borrower fails to submit promised documents; or a loan modification application is denied), we will then direct our foreclosure counsel to resume the action.
96. Any other information that changes throughout the foreclosure would similarly be sent to our counsel electronically. For example, if the loan was sold to a different investor during the course of the foreclosure, we would notify our counsel of same with an e-mail or intercom.

**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.**

97. As we service loans in almost every state, we rely upon our foreclosure counsel to format our data in a manner acceptable for each local jurisdiction.
98. We forward the appropriate data to our counsel, who then creates the pleading in a form consistent with the local rules and procedures.
99. Our counsel will then forward the pleading back to us for review and signature.

100. Once the document is signed by an appropriate level signatory and, if applicable, notarized, we will scan it and send the certification electronically to our counsel, also mailing them the original.
101. The two main documents that we provide data to our attorney to prepare are the complaint and the final judgment of foreclosure.
102. When we refer a loan for foreclosure, we provide our attorney a referral package that includes the loan documents and details regarding the underlying default.
103. Our attorney will then order a title and judgment search to determine who should be joined in the foreclosure action to ensure that the foreclosure provides clear title at the end of the action.
104. As required by the December 20, 2010 Court Rule changes, the complaint along with all supporting documentation will be forwarded to our office by foreclosure counsel, usually through our web portal, LPS.
105. At this time, SunTrust has not filed new complaints since the December 20, 2010 rule changes.
106. However, when we begin filing complaints again, we anticipate that it will be similar to complaint review for other states. Foreclosure counsel will prepare the complaint based upon information we forward from our business records. The complaint will be uploaded to SunTrust for review prior to filing.
107. The foreclosure specialist assigned to the particular loan will review the complaint, utilizing a checklist, to verify that the backup documentation supports each of the allegations of the complaint.

108. Once the review of the complaint is finished, it will be submitted to Final Review Office for final review. After passing the final review, the complaint and review checklist will be forwarded to counsel, thereby authorizing them to file the foreclosure complaint.
109. Similarly, we have not applied for new final judgments of foreclosure since the December 20, 2010 rule changes, however, the process to do so will be similar to the process utilized for complaints.
110. When the action has progressed to the stage where it is time for a final judgment application to be filed, our foreclosure counsel will request final judgment figures from us.
111. SunTrust will forward information necessary for the preparation of the Certification of Proof of Amount Due and final judgment to foreclosure counsel from our business records.
112. Foreclosure counsel will prepare the Certification of Proof of Amount Due and upload it to the foreclosure specialist to review and verify for accuracy, again utilizing a checklist of data points to be reviewed. The foreclosure specialist will also ensure that all backup documentation supporting the certification is in the package prior to approving it.
113. The Certification of Proof will then move to the reviewer to conduct an independent review of the certification against our business records. Upon successful completion of the review, the certification package will be forwarded to the Final Review Supervisor.

114. The Final Review Supervisor will assign the certification to an appropriate employee or officer with the requisite signing authority, who will then conduct another full independent review of the certification against our business records to ensure that the data contained in the certification is accurate and true.

Only then will the certification be executed by the signatory and returned to the Final Review Supervisor who will then ensure that the document is scanned into our system and uploaded to foreclosure counsel. The original certification will also be overnighted to foreclosure counsel.

**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.**

115. SunTrust has retained Price Waterhouse Cooper who is conducting an audit of our operations. The audit is not limited to New Jersey court rules and procedures.

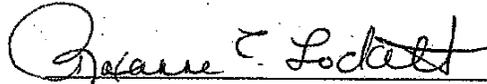
- (2). If you are a plaintiff in uncontested residential foreclosure matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Question #1 from the entity that provides the servicing.

116. This question is not applicable to SunTrust as no other entity that is not already a part of the "Big 6" Order to Show Cause or this Administrative Proceeding service loans that are owned by SunTrust.

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:

6/2/11

  
Roxanne E. Lockett

ZUCKER, GOLDBERG & ACKERMAN, L.L.C.  
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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 the Honorable Walter R. Barisonek's April 25, 2011 letter.
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: June 2, 2011



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