EXHIBIT C1

QA Affidavit Program:

Roles:

Business Unit Management/Project Leaders:
QA Management:
QA specialists Leads:

Sample Size:

25 evaluations will be completed/person/month and a minimum of 10% daily workable population

Sample Pull:

QA will make every reasonable effort to pull the 25 evaluations/month/agent from the pre-executed affidavit population In order to ensure QA gets the required sample for each agent, in Dallas, we will be pulling the individual associate samples from assigned folders within the affidavit project room. In PA, our sample pull will be made after the affidavit is logged to be imaged before the actual image is processed. QA will make copies of each affidavit for QA record to reference for audit purposes.

If QA is not able to obtain the sample size needed to hit the 25 evaluations per month, for each agent, QA has the option to pull AOM/SOT documents in order to hit the agreed upon number of evaluations. QA will consult with the business unit management if any of the evaluations need to be selected from the post-executed affidavits population.

Evaluation:

One quality evaluation form will be used across all states to provide a consistent standard evaluation review The evaluation is in general terms and language to fit the different state affidavit guidelines As work is completed on state specific affidavits requiring different or additional items to be validated, the behaviors defined within the evaluation can be adjusted to ensure QA is reviewing based on the additional requirements and the training provided The Evaluation will consist of the following questions:

- ◊ Did the agent confirm Borrower's name on the Affidavit with the Note and FiServ?
- ◊ Did the agent confirm the address of the property on the Recorded Mortgage or Deed of Trust with the address on the Affidavit?
- ◊ Did the agent match signatures from the recorded Deed of Trust or Mortgage to the Note? Note Qa will only be reviewing documents to ensure the people that signed the note signed the mortgage QA will not be looking at signatures
- ◊ Did the agent confirm the Plaintiffs name on the Affidavit (Action in the name of) against the Loan Asset screen in LPS desktop?
- ◊ Did the agent ensure that the unapplied funds balance on FiServ was reflected correctly on the Affidavit?
- ◊ Did the agent ensure the interest amount and the paid thru balance on FiServ was reflected correctly on the Affidavit?

- ◊ Did the agent ensure the per diem interest calculation info from FiServ was reflected correctly on the Affidavit?
- ◊ Did the agent ensure the unpaid principal balance on FiServ matched what was reflected on the affidavit?
- ◊ Did the agent ensure all late charges, fees, and costs were reflected correctly on the affidavit?
- ◊ Did the agent ensure that any escrow balances reflected on the affidavit were correctly calculated based on FiServ figures?
- ◊ Were all attachments included per the affidavit or procedures?
- ◊ Did the agent review to ensure all language in the affidavit was correct per procedures?

Evaluation Scoring:

Each evaluation will be scored as either a pass or fail A fail will be defined as any one of the above questions not being completed within policy or not having documentation to supporting the any exceptions to the outlined process

Feedback and Sign-off:

Pre-Executed Affidavits Reviewed: All errors will be given to the business unit leader(s) for review the same day the error is found. The QA specialist and project lead(s) will discuss and come to an agreement on whether the error found was valid, based on affidavit and business guidelines

Once the error(s) is confirmed, the QA specialist will be responsible for communicating the error(s) to the affidavit reviewer It will be the responsibility of affidavit project lead(s), or those assigned by the project lead(s), to ensure that the all affidavit affected with detrimental errors are corrected appropriately

Effective Feb 1: All errors will be emailed out to the individual agents with a cc to appropriate business unit leaders.

Disputes:

If an affidavit reviewer wishes to dispute an error, they should work with their project lead to have the dispute submitted to the QA specialist, along with any supporting documentation.

Training:

Any training that is provided to the affidavit reviewers should also include representation by QA. It will be the responsibility of both QA Management and Affidavit Management to ensure that QA is included in all training

Policy and Process Changes, Communication to Staff:

Affidavit project leaders will need to ensure that all updates delivered to the affidavit reviewers are provided to the QA specialists and management in a timely manner. Formal communication sent to the affidavit reviewers should also be sent to QA management and specialists. QA should be CC'd on all communication relative to process and or procedural changes Any verbal communication to the Affidavit teams will need to be communicated via email in order to document for audit purposes. QA will be responsible for keeping a change log of all changes provided to them, which will include, the change, the date of change, supporting documentation regarding the change, and responsible party for driving the change

Exceptions:

Exceptions to any policies need to be documented for QA It will be the responsibility of the affidavit review project leads to provide written documentation supporting the decision. QA will be responsible for keeping a record of all changes provided to them. QA should have documentation for these exceptions for audit purposes.

Tracking:

The daily error report will continue to be sent to project leaders and management QA management will also supply a weekly report showing the status of evaluations completed, error ratios, and types of errors that Affidavit management can deliver to their staff This report will provide management and reviewers an up to date comprehensive review of where the reviewers stand relative to quality.

Internal Quality Assurance Audit

Internal QA reviews are also taking place on the QA specialists. At least one review per day per agent is performed in order to assess quality and identify coaching and training opportunities.

QA Rollout.

BRADLEY ARANT BOULT CUMMINGS, LLP
One Federal Place
1819 Fifth Avenue North
Birmingham, Alabama 35203
(205) 521-8000 (Phone)
(205) 521-8800 (Facsimile)
Attorneys for Respondent GMAC Mortgage, LLC

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION GENERAL EQUITY PART MERCER COUNTY DOCKET NO. F-59553-10 **CERTIFICATION OF FACSIMILE SIGNATURE PURSUANT TO RULE 1:4-4(c)**

Robert Maddox certifies as follows:

1. I am an attorney at law licensed to practice in the State of New Jersey *pro hac vice* in the above-referenced matter. I am also a shareholder in the law firm of Bradley Arant Boult Cummings LLP in Birmingham, Alabama. My firm serves as counsel for GMAC Mortgage, LLC ("GMACM").

2. Pursuant to Rule 1:4-4(c), I hereby certify that Amy Fleitas, the affiant of the accompanying Affidavit of Amy Fleitas, acknowledged the genuineness of her signature on that document and sent it to me electronically.

3. The original of the Affidavit of Amy Fleitas containing Ms. Fleitas's original signature will be filed if requested by the Court or a party.

I certify that the foregoing statements 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 July 22, 2011

Robert Maddox

Robert Maddox

IN THE SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION-GENERAL EQUITY PART
MERCER COUNTY

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	))))	DOCKET NO. F-059553-10

AFFIDAVIT OF AMY FLEITAS

1. My name is Amy Fleitas. I am over 21 years of age, am of sound mind, and am competent to make this declaration. This affidavit is based upon my personal knowledge.

2. I am currently a Servicing Risk and Default Support Manager for GMAC Mortgage, LLC ("GMACM"). I have worked with GMACM for 9 1/2 years and have been in my current position since January 31, 2011. In my role as Servicing Risk and Default Support Manager, I am familiar with GMACM's policies concerning the acceptance of payments from borrowers in default in New Jersey.

3. It is GMACM's policy in New Jersey not to accept payments submitted by borrowers referred to foreclosure which would not bring the borrower's account current absent a written forbearance or modification agreement between GMACM and that borrower. Such partial payments would be refused by GMACM upon receipt.

4. When a loan is referred for foreclosure, it is assigned a specific warning code in GMACM's system. This code reflects the loan has been referred for foreclosure and results in a hold being placed upon the loan which, among other things, prevents the normal acceptance of payments less than the amount necessary to bring the loan current. Should a borrower seek to make a partial payment while such a partial hold is in place, that payment will not be processed or otherwise accepted under GMAC's standard process.

5. Any payments received pursuant to a loan modification or a written forbearance agreement would be accounted for consistent with the terms of those agreements and any applicable laws or regulations.

I declare under penalty of perjury the foregoing is true and correct. Executed on July 22, 2011.

Amy Fleitas

STATE OF IOWA)
BLACK HAWK COUNTY)

Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Amy Fleitas who being duly sworn, deposes and says under oath, that he has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 22nd day of July, 2011.

ANGELA M VAN WEY
Iowa Notarial Seal
Commission Number 176746
My Commission Expires: 11-2-2012

Notary Public
My Commission Expires: 11-2-2012

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BRADLEY ARANT BOULT CUMMINGS, LLP
One Federal Place
1819 Fifth Avenue North
Birmingham, Alabama 35203
(205) 521-8000 (Phone)
(205) 521-8800 (Facsimile)
Attorneys for Respondent GMAC Mortgage, LLC

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION GENERAL EQUITY PART MERCER COUNTY DOCKET NO : F-59553-10 **CERTIFICATION OF FACSIMILE SIGNATURE PURSUANT TO RULE 1:4-4(c)**

Robert Maddox certifies as follows.

1. I am an attorney at law licensed to practice in the State of New Jersey *pro hac vice* in the above-referenced matter. I am also a shareholder in the law firm of Bradley Arant Boult Cummings LLP in Birmingham, Alabama. My firm serves as counsel for GMAC Mortgage, LLC ("GMACM")

2 Pursuant to Rule 1.4-4(c), I hereby certify that Mary Ingamells, the affiant of the accompanying Affidavit of Mary Ingamells, acknowledged the genuineness of her signature on that document and sent it to me electronically.

3. The original of the Affidavit of Mary Ingamells containing Ms. Ingamells's original signature will be filed if requested by the Court or a party.

I certify that the foregoing statements 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 July 22, 2011

Robert Maddox

Robert Maddox

IN THE SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION-GENERAL EQUITY PART
MERCER COUNTY

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	))))	DOCKET NO. F-059553-10

AFFIDAVIT OF MARY INGAMELLS

1. My name is Mary Ingamells. I am over 21 years of age, am of sound mind, and am competent to make this declaration. This affidavit is based upon my personal knowledge.

2. I am currently a manager within the Loan Integration area at GMAC Mortgage, LLC ("GMACM"). I have worked with GMACM for a total of 16 years and have been in my current position 2½ years. In my current role, I manage the areas of Transfer Management and Loan Boarding. I am familiar with GMACM's boarding of loans acquired from other parties.

3. GMACM's boarding process is as follows. The lender, investor, servicer, or other entity transferring the portfolio sends electronic data relating to that portfolio directly to GMACM's Transfer Management or Loan Boarding team. The team then employs proprietary software and practices designed to reconcile, edit, and format that data so that it is compatible with LoanServ, GMACM's system of record. A manual review of the data file is conducted and put through a series of edits to identify inconsistent or questionable data values. We work directly with the entity transferring the portfolio to resolve any issues within the data file. The file is then processed through a loan boarding application (LOIS) that audits the data for formatting discrepancies and other errors based on established servicing rules. The loan boarding application produces the format necessary to board the loans on LoanServ. Once boarded, LoanServ is designed to perform additional edits and validations. Exception reports are

generated at each stage of the validation process and worked within 24 hours to ensure timely boarding of the loans. Other business units also detect data exceptions by comparing relevant documents to the system data to identify and resolve any errors or inconsistencies that may not have been correct in the electronic data provided by the prior servicer. The electronic data from the portfolios is boarded onto LoanServ and becomes part of GMACM's system of record.

4 In addition to the boarding process for electronic data, the "paper file" is also converted to a useful format so that GMACM adequately handles insurance, taxation, and other escrow and ancillary issues.

5. As part of this process, the paper file is sent through a process through which the information contained within the file documents are stored, imaged, and reconciled with the information received in the electronic data. These documents become part of GMACM's system of record as well.

6. During boarding, GMACM employs systems designed to detect "exceptions" or discrepancies discovered within a given file and to address them. In 2010, less than one percent (<1%) of loans boarded by GMACM experienced any sort of exception. GMACM's loan boarding team addresses exceptions that arise on the same day they occur to resolve them by working with the prior servicer or the parties performing the due diligence on the file.

I declare under penalty of perjury the foregoing is true and correct. Executed on July 22, 2011.

Mary Ingamells

COMMONWEALTH OF PENNSYLVANIA)
MONTGOMERY COUNTY)

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Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Mary Ingamells who being duly sworn, deposes and says under oath, that she has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 22nd day of July, 2011.

JULIE MCCRAY
COMMISSION NO. 739274
MY COMMISSION EXPIRES
2-22-2012

Notary Public
My Commission Expires: 2-22-2012

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BRADLEY ARANT BOULT CUMMINGS, LLP
One Federal Place
1819 Fifth Avenue North
Birmingham, Alabama 35203
(205) 521-8000 (Phone)
(205) 521-8800 (Facsimile)
Attorneys for Respondent GMAC Mortgage, LLC

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION GENERAL EQUITY PART MERCER COUNTY DOCKET NO.: F-59553-10 **CERTIFICATION OF FACSIMILE SIGNATURE PURSUANT TO RULE 1:4-4(c)**

Robert Maddox certifies as follows:

1. I am an attorney at law licensed to practice in the State of New Jersey *pro hac vice* in the above-referenced matter. I am also a shareholder in the law firm of Bradley Arant Boult Cummings LLP in Birmingham, Alabama. My firm serves as counsel for GMAC Mortgage, LLC ("GMACM")

2. Pursuant to Rule 1:4-4(c), I hereby certify that Mary Morris, the affiant of the accompanying Affidavit of Mary Morris, acknowledged the genuineness of her signature on that document and sent it to me electronically.

3. The original of the Affidavit of Mary Morris containing Ms. Morris's original signature will be filed if requested by the Court or a party.

I certify that the foregoing statements 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 July 22, 2011

Robert Maddox

Robert Maddox

IN THE SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION-GENERAL EQUITY PART
MERCER COUNTY

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	))))	DOCKET NO. F-059553-10

SUPPLEMENTAL AFFIDAVIT OF MARY MORRIS

1. My name is Mary Morris. I am over 21 years of age, am of sound mind, and am competent to make this declaration This affidavit is based upon my personal knowledge.

2. I am currently Vice President of Enterprise Operations and Business Technology Services at GMAC Mortgage, LLC ("GMACM"). I have worked with GMACM for a total of 25 years and have been in my current position for seven (9) years. In my current role, I supervise a team of 60 employees who are dedicated to loan servicing technology matters. I am familiar with GMACM's systems and supporting platforms.

3. LoanServ is GMACM's system of record, and contains account information for loans it services.

4. GMAC utilizes a different system for providing accurate, up-to-date information to third parties outside of GMACM. This system, primarily used to provide information to foreclosure counsel, is known as LPS Desktop (also sometimes referred to simply as "LPS"). LPS Desktop is a medium of communication between the servicer and foreclosure counsel. The system provides a direct, personal means of communication between GMACM and its counsel much like email or instant messaging. The benefit of this system (above typical email) is enhanced security and better tracking of such communications.

5. The system was created by third-party vendors but is maintained and secured by GMACM in operation as GMACM's communication system. Loan data displays in LPS are presented in "read-only" format to third parties. With regard to specific loan records and information, GMACM's financial records in LoanServ cannot be altered through the LPS communication system. Restated, data presented in LPS simply reflects data found in LoanServ.

I declare under penalty of perjury the foregoing is true and correct. Executed on July 22, 2011.

Mary Morris

Mary Morris

COMMONWEALTH OF PENNSYLVANIA)
MONTGOMERY COUNTY)

Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Mary Morris who being duly sworn, deposes and says under oath, that he has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 22nd day of July, 2011.

Cindy A. Stewart

Notary Public Cindy Stewart
My Commission Expires: 10/19/13

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Cindy A. Stewart, Notary Public
Upper Dublin Twp, Montgomery County
My commission expires October 19, 2013

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BRADLEY ARANT BOULT CUMMINGS, LLP
One Federal Place
1819 Fifth Avenue North
Birmingham, Alabama 35203
(205) 521-8000 (Phone)
(205) 521-8800 (Facsimile)
Attorneys for Respondent GMAC Mortgage, LLC

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION GENERAL EQUITY PART MERCER COUNTY DOCKET NO.: F-59553-10 **CERTIFICATION OF FACSIMILE SIGNATURE PURSUANT TO RULE 1:4-4(c)**

Robert Maddox certifies as follows.

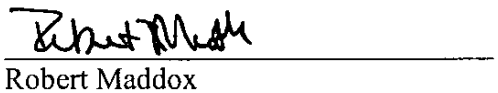
1. I am an attorney at law licensed to practice in the State of New Jersey *pro hac vice* in the above-referenced matter. I am also a shareholder in the law firm of Bradley Arant Boult Cummings LLP in Birmingham, Alabama. My firm serves as counsel for GMAC Mortgage, LLC ("GMACM").

2. Pursuant to Rule 1:4-4(c), I hereby certify that Sewit Bocresion, the affiant of the accompanying Affidavit of Sewit Bocresion, acknowledged the genuineness of her signature on that document and sent it to me electronically

3. The original of the Affidavit of Sewit Bocresion containing Ms. Bocresion's original signature will be filed if requested by the Court or a party.

I certify that the foregoing statements 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 July 22, 2011



Robert Maddox

IN THE SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION-GENERAL EQUITY PART
MERCER COUNTY

IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES	))))	DOCKET NO. F-059553-10

AFFIDAVIT OF SEWIT BOCRESION

1. My name is Sewit Bocresion. I am over 21 years of age, am of sound mind, and am competent to make this declaration. This affidavit is based upon my personal knowledge.

2. I am currently a Senior Vice President at GMAC Mortgage, LLC ("GMACM"). In my current role, I am responsible for managing GMACM's Default Operations. As such, I am familiar with GMACM's process for selecting, monitoring, and supervising its legal service providers.

3. GMACM has developed a comprehensive process for selecting, engaging, and overseeing law firms selected to provide foreclosure, bankruptcy, eviction, and related services ("Legal Services") to GMACM in the State of New Jersey (the "Law Firms").

4. This process is followed under the direction and direct oversight of members of GMACM's legal department in conjunction with employees from its Default Operations and is further supported by appropriate subject matter experts from elsewhere within the company as appropriate. When a potential new Law Firm is identified by GMACM, an initial due diligence screening process is conducted that requires the Law Firm to respond to a written preliminary screening questionnaire. In addition, as part of this selection and engagement process, GMACM undertakes its own internal conflicts and reputational review with regard to the potential Law Firm from both internal and external sources (collectively the "Initial Screening Process"). The

Initial Screening Process focuses on issues such as adequacy of the Law Firm's licensure, history of court sanctions against the Law Firm, the Law Firm's information security profile, and the adequacy of Law Firm's malpractice insurance.

5. Following completion of the Initial Screening Process, GMACM makes a decision as to whether to proceed with engaging the potential new Law Firm based upon both an objective and subjective review of the results of the Initial Screening Process.

6. If GMACM elects to proceed further with the Law Firm, a more thorough due diligence evaluation of the Law Firm is conducted. This review is designed to consider all available information about the Law Firm, with a focus on the Law Firm's financial condition, specific relevant experience, knowledge of applicable laws and regulations, reputation, and the scope and effectiveness of Law Firm's operations and controls (the "Full Screening"). The Full Screening of the Law Firm involves completion by the Law Firm or its outside counsel of a detailed questionnaire concerning their operations, a site visit of the Law Firm conducted by a lawyer from or retained by GMACM, completion by the GMACM Legal Department of a memorandum summarizing the findings of the site visit and questionnaire, and, where appropriate and necessary, assessment of the Law Firm by various subject matter specialists within GMACM. The primary areas of the Full Screening are legal and operational competency, technology, financial, reputational, control effectiveness, privacy, security, and capacity.

7. Using the information obtained during the Initial Screening Process and the Full Screening, GMACM makes a determination as to whether or not to proceed with engagement of the Law Firm. Among the issues considered and evaluated by GMACM in connection with the decision to engage a Law Firm are: experience and ability in implementing and monitoring the proposed activity; qualifications and experience of the Law Firm's principals; significant

services to GMACM; strategies and goals (including service philosophies, quality initiatives, efficiency improvements, and employment policies); ability to perform the proposed functions using current systems or the need to make additional investment; use of other parties or subcontractors by the Law Firm as it related to their support of GMACM; knowledge of relevant consumer protection and civil rights laws and regulations; adequacy of management information systems; specific certification(s) needed; expertise and experience in the subject matter of the legal services provided; history of any government enforcement actions; history of sanctions imposed by courts on the Law Firm or its professionals or employees; quality control and assurance standards; license status and history of individual attorneys performing the legal services; prior experience of individual attorneys performing the Legal Services; financial information; foreclosure practices; document custodial practices; policies and procedures governing determinations of legal standing prior to initiation of foreclosure; affidavit and other document execution policies, including notarization policies; monitoring, remediation and reporting of complaints and/or sanctions; whether the amount and frequency of attorney fees charged are reasonable, customary, and for work actually performed; internal ethics/business conduct policy including conflicts-of-interest standards; disaster-recovery/business-continuity policies; adequacy of professional liability coverage; and quality and oversight of sub-service providers.

8. If the decision is made to proceed with engagement of a Law Firm, specific expectations and obligations of GMACM and the Law Firm are detailed in a written agreement with a number of attachments (collectively, the "Law Firm Agreement"). The Law Firm Agreement addresses, among other things, the precise scope of the engagement, the fees to be paid to the Law Firm, the performance standards imposed upon the Law Firm, the Law Firm's

reporting obligations, GMACM's audit rights with regard to the Law Firm, confidentiality and security obligations imposed upon the Law Firm, expectations with regard to handling of customer complaints by the Law Firm, business continuity and disaster recovery planning obligations imposed upon the Law Firm, and the Law Firm's indemnification obligations to GMACM.

9. Upon execution by the Law Firm and GMACM of the Law Firm Agreement, a telephone call is conducted between the Law Firm and GMACM to further review the terms of the Law Firm Agreement and answer any questions the Law Firm may have regarding GMACM's procedures and expectations.

10. Following engagement of a Law Firm, GMACM periodically reviews the operations of the Law Firm to verify that its performance of the Legal Services is consistent with the terms of the Law Firm Agreement and can include live meetings, conference calls, video conferences, web-based meetings, or site visits ("Periodic Screening"). Such Periodic Screening follows the procedures conducted as part of the Full Screening and also includes a detailed review and evaluation of a random sampling of GMACM files being serviced by the Law Firm and review of the accuracy of all documents filed or otherwise utilized as part of the Legal Services provided by the Law Firm.

11. GMACM also utilizes a number of processes to monitor issues or developments that may relate to or reflect upon the Law Firm or its performance of the Legal Services (*e.g.*, monitoring of new litigation filed against the Law Firm and actions taken against the Law Firm by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation) ("Incident Related Oversight"). When an issue arises as a result of the Incident Related

Oversight that GMACM believes merits further investigation, it will communicate with the Law Firm and undertake additional related assessment and remediation activities.

12. GMACM also monitors the performance of Law Firms on a daily, weekly, or monthly basis by tracking performance metrics related to the Legal Services ("Regular Oversight"). Specifically, the following five categories are monitored: quality, customer support, service and delivery, contract and costs, and business relationship. The results of this Regular Oversight are captured in scorecards utilized to objectively evaluate the Law Firm's performance. Where identified metrics fall below an acceptable level, GMACM contacts the Law Firm and requests that immediate measures be taken to improve performance.

13. Where weaknesses or issues are identified during the Initial Screening Process, the Full Screening, the Periodic Screening, Incident-Related Oversight, or Regular Oversight, those issues are documented by GMACM and communicated to the Law Firm. Failure of a Law Firm to adequately or promptly address such issues can result in the imposition of sanctions by GMACM on the Law Firm, ranging from a reduction in GMACM file referral volume, complete cessation of GMACM file referrals, or termination of the Law Firm and withdrawal of some or all existing GMACM files.

I declare under penalty of perjury the foregoing is true and correct. Executed on July 22, 2011.

Sewit Bocresion

STATE OF NEW YORK)
KINGS COUNTY)

Before me, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Sewit Bocresion who, being duly sworn, deposes and says under oath, that she has knowledge of the facts stated in the above Affidavit and that same are true and correct.

Sworn to and subscribed before me on this the 22nd day of July, 2011.

Notary Public
My Commission Expires: 2/14/13

Patrick T. McGuire
Notary Public, State of New York
No. 02MC6122544
Qualified in Nassau County
Commission Expires Feb. 14, 2013

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