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February 11, 2011

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

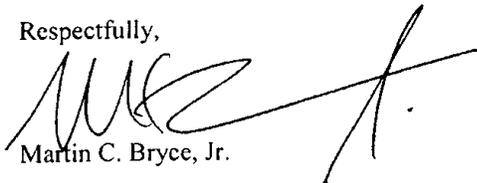
Re: F-238-11 Certification of MidFirst Bank

Dear Judge Barisonek:

This firm represents MidFirst Bank. As required by the January 31, 2011 Supplemental Administrative Order, enclosed please find the Certification of MidFirst Bank.

Should you have any questions, please feel free to contact me.

Respectfully,



Martin C. Bryce, Jr.

MCB/kmc

cc: Superior Court Clerk (via email)

DMEAST #13384471 v1

In the Matter of Residential Mortgage)
Foreclosure Pleading and Document) Administrative Order 01-2010
Irregularities) Docket # F-238-11

CERTIFICATION OF THAD BURR

COMES NOW, MIDFIRST BANK (“MidFirst”), and in response to the Court’s Supplemental Administrative Order Directing Submission of Information by Residential Mortgage Foreclosure Plaintiffs Concerning their Document Execution Practices dated January 31, 2011, (the “Order”) respectfully states as follows:

1. I am a Vice President of MidFirst and of Midland Mortgage Co. (“Midland Mortgage”), MidFirst’s mortgage loan servicer. In this capacity, I am the person responsible for managing the overall operations of the Foreclosure Department at Midland Mortgage. As such, I have authority to make this Certification on behalf of MidFirst.

2. MidFirst reserves the right to object to the Order under federal and/or state laws. Notwithstanding any objection, MidFirst provides this information in the interest of cooperation and to assist the Court in determining how to proceed within its legal authority.

3. The Order directs the 24 named Plaintiffs, including MidFirst, to provide information related to whether it, or any affiliated entities or third parties on its behalf, engages in the business of servicing of residential mortgage loans in New Jersey and if

so, the names of those entities and the number of loans they serviced in New Jersey in 2010. See questions No. 1 and 2 from the Order.

4. MidFirst received information from counsel for one of the 24 Plaintiffs that this Court advised that it does not presently need information related to the third item listed in the Order, namely “any other information relevant to its ability to make the demonstration originally contemplated by the Administrative Order regarding lack of irregularity in the handling of foreclosure proceedings”. Accordingly, MidFirst has limited its response to the first two questions as directed.

5. MidFirst is a privately-owned, federally chartered savings association headquartered in Oklahoma City, with a branch presence in Arizona and Oklahoma. In addition to its traditional banking business, MidFirst purchases mortgage servicing rights in various states, including New Jersey, and services those loans through its wholly-owned operating subsidiary, Midland Mortgage, which is also headquartered in Oklahoma City.¹

6. Response to Question Number 1:

a. MidFirst itself does not service loans. In 2010, Midland Mortgage serviced a total of 5,265 loans on behalf of MidFirst in New Jersey. Of the loans being serviced by Midland, 288 foreclosures were filed in 2010 in New Jersey, of which 279 represent uncontested cases.

b. The vast majority (approximately 95%) of MidFirst's loan servicing portfolio serviced by Midland Mortgage, is comprised of government-backed loans, such as those insured by the Federal Housing Administration (FHA), Veteran's Administration (VA) or Rural Housing Service (RHS). These

¹ Midland Mortgage Co.'s, business address if 999 NW Grand Blvd, Oklahoma City, OK 73118

loans are traditionally held in pools owned by the Government National Mortgage Association (GNMA), and to a smaller extent by Freddie Mac and Fannie Mae. Any foreclosure filed on these loans is filed in the name of MidFirst Bank. Upon completion of the foreclosure, the properties are conveyed to FHA, VA or RHS.

c. Approximately 5% percent of MidFirst's loan servicing portfolio serviced by Midland Mortgage is comprised of conventional loans owned by government-sponsored entities and private investors. This includes conventional loans held by Freddie Mac and Fannie Mae. Any foreclosure on a loan held by Freddie Mac or Fannie Mae is filed in the name of MidFirst Bank. Upon completion of the foreclosure, the properties are conveyed to either Freddie Mac or Fannie Mae. For all other private investors, these loans are typically held in trusts, with Midland, on MidFirst's behalf, acting as subservicer on behalf of a master servicer. Midland currently subservices loans on MidFirst's behalf for Wells Fargo and Citi Mortgage as Master Servicer. Foreclosures filed on behalf of these other private investors are filed in the name of the investor (not MidFirst Bank or the Master Servicer). Upon completion of the foreclosure, the properties are conveyed to the private investor.

7. Response to Question Number 2: Less than 1% of MidFirst's loan portfolio is serviced by third party servicers, those being Bank of America, Citi Mortgage and Wells Fargo. In 2010, Bank of America was servicing 1 loan, Citi Mortgage 21 loans and Wells Fargo 22 loans in New Jersey on behalf of MidFirst. At most, two (2) loans serviced by Wells Fargo and two (2) loans serviced by Citi Mortgage entered foreclosure in 2010.

8. 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.

MidFirst Bank

A handwritten signature in cursive script that reads "Thad Burr". The signature is written in dark ink and is positioned above a horizontal line.

By: Thad Burr
Its: Vice President