

**In the Matter of Residential Mortgage
Foreclosure Pleading and Document
Irregularities**

**Superior Court of New Jersey
Union County**

Administrative Order No. 01-2010

Docket No: F-238-11

Hon. Walter R. Barisonek (Special Master)

**CERTIFICATION OF PNC BANK, NATIONAL ASSOCIATION, IN RESPONSE TO
SUPPLEMENTAL ADMINISTRATIVE ORDER DATED JANUARY 31, 2011**

PNC Bank, National Association ("PNC"), by and through its corporate designees, James Stokes and Steven C. Cory, provides the following certifications:

CERTIFICATION OF JAMES STOKES

1. My name is James B. Stokes. I am a Senior Vice President of PNC. The facts set forth in Paragraphs 1 through 8 and 14 through 16 of this Certification are made based on my familiarity with the business records of PNC Mortgage, a division of PNC, and information provided to me from the same. The facts set forth in Paragraphs 9 through 12 of this Certification are made based on information provided to me from the records of PNC and/or those providing loan servicing for PNC.

2. PNC is engaged in retail banking, corporate and institutional banking, asset management, and residential mortgage banking, including mortgage servicing. Nationally, and in New Jersey, PNC services loans through PNC Mortgage, through its home equity division ("PNC Home Equity") and through third-party service providers. PNC Mortgage services primarily first-lien residential mortgage loans. PNC Home Equity, services subordinate lien residential mortgage loans such as home equity loans. PNC Home Equity and PNC Mortgage maintain separate servicing records. PNC also has arrangements with third parties to service loans on its behalf.

3. I am the executive of PNC Mortgage responsible for Default Servicing Operations. I am authorized to make this Certification on behalf of PNC Mortgage to respond to the Supplemental Administrative Order dated January 31, 2011 (the "Supplemental Order"). My colleague, Steven C. Cory, will respond, below, with respect to PNC Home Equity.

4. I am informed and believe that the Supplemental Order requires 24 entities "that each filed 200 or more residential mortgage foreclosure actions as identified in the caption" to file a certification with a Special Master, the Honorable Walter R. Barisonek, detailing their "role in the foreclosure process" and, in particular, information responsive to the following three questions:

(1) "whether [PNC] or any affiliate engages in servicing residential mortgage loans itself and, if so, for what entities, and the number of loans it or its affiliates serviced for each such entity in New Jersey in 2010;"

(2) "whether others service residential mortgage loans on [PNC's] behalf or on behalf of any of its affiliates and, if so, the names of such servicers and the number of loans serviced by each in New Jersey in 2010;" and

(3) "any other information relevant to [PNC's] ability to make the demonstration originally contemplated by the Administrative Order regarding lack of irregularity in the handling of foreclosure proceedings."

Response To Question No. 1

5. In New Jersey, during 2010, PNC Mortgage serviced primarily first-lien residential mortgage loans for itself and on behalf of third party investors.

6. No PNC affiliates serviced residential mortgage loans in New Jersey during 2010. For purpose of this Certification, "affiliate" means a separate corporation or other legal entity that is majority (or wholly) owned by PNC. PNC Mortgage and PNC Home Equity are each a division of PNC and therefore neither is an "affiliate" as defined in this paragraph.

7. Exhibit A, which is attached to this Certification and incorporated herein, provides the following information with respect to PNC Mortgage as of December 31, 2010:

- a list of entities (including PNC itself) for which PNC Mortgage serviced residential mortgage loans;
- for each listed entity, the corresponding number of such loans that PNC Mortgage serviced; and
- identification of each entity for which PNC Mortgage referred a foreclosure action and, for each such entity, the corresponding number of loans for which an action was referred.

8. In my capacity as the manager of Default Servicing Operations, I am fully familiar with PNC Mortgage's books and records relating to its default servicing business. Exhibit A is a summary of information contained in the default servicing books and records of PNC Mortgage, which are maintained electronically and created in the ordinary course of business. Based on my familiarity with PNC Mortgage's books and records, the manner in which they are maintained, and the manner in which Exhibit A was prepared, it is my understanding that the information in Exhibit A is accurate.

Response To Question No. 2

9. Some of the New Jersey residential mortgage loans owned by PNC are serviced by third parties on behalf of PNC. These third parties service residential mortgage loans for PNC in accordance with the terms of the contractual arrangements between them and PNC.

10. Exhibit B, which is attached to this Certification and incorporated herein, provides the following information as of December 31, 2010:

- a list of entities that were contractually responsible for servicing residential mortgage loans in New Jersey for PNC;
- for each listed entity, the corresponding number of such loans serviced for PNC;
- identification of each entity for which PNC Mortgage referred a foreclosure action and, for each such entity, the corresponding number of loans for which an action was referred.

11. During 2010, no PNC affiliate contracted with any entity to obtain servicing for residential mortgage loans in New Jersey. "Affiliate" has the same meaning here as set forth in Paragraph 6.

12. Exhibit B is a summary of information (i) contained in PNC's books and records and (ii) information provided by the entities that serviced loans for PNC Mortgage in New Jersey during 2010. Based on my understanding of the manner in which Exhibit B was prepared, it is my understanding that the information in Exhibit B is accurate. To the extent that Exhibit B is based on information provided by PNC's loan servicers, it is my understanding that the information is accurate.

Response To Question No. 3

13. To the extent Paragraph 3 of the Supplemental Order was intended to encompass issues related to the attorney certification required by the Administrative Order (at page 17), my understanding is as follows:

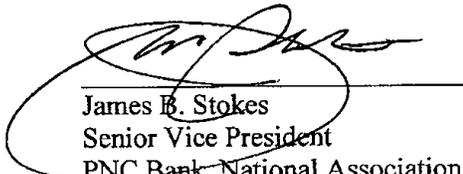
- A substantial portion of the loans serviced by PNC Mortgage are serviced on behalf of investors. Based on servicing requirements, the determination made by local foreclosure counsel or the specific facts of a particular case, such investors are often the named plaintiff in foreclosure actions. The investor-plaintiffs do not maintain the servicing books and records relating to their loans. Rather, those books and records are maintained by PNC Mortgage, which, by contract, is the loan servicer. Further, such investor-plaintiffs do not usually have personnel trained to interpret PNC Mortgage's servicing records or to compare those records to the submitted documents.
- As noted above, PNC also owns loans which are serviced by other, third-party servicers. Based on the servicing requirement pursuant to which those loans are serviced, the determination made by local foreclosure counsel, or the specific facts of a particular case, PNC may be named as the plaintiff in foreclosure actions related to the loans serviced by these third parties. However, PNC does not maintain those books and records. Instead, those books and records are maintained by the loan servicer.

14. I am informed and believe that the Administrative Order and Rule 4:64, as currently construed by the New Jersey Supreme Court, require that foreclosure counsel's certification of diligent inquiry be based on communication(s) with one or more "employee(s)" of *plaintiff* rather than a "*representative(s)*" of plaintiff. See 1/7/2011 Notice to The Bar.

15. As more fully set forth in Paragraph 13, because in that PNC Mortgage's investor-plaintiffs generally did not create and are otherwise not readily familiar with many of the documents supporting foreclosures commenced in New Jersey by PNC Mortgage on such investors' behalf, it would be inefficient—and could potentially generate errors—for PNC Mortgage's investor-plaintiffs to dedicate employees to the task of confirming the accuracy of court documents based on PNC Mortgage's records. Accordingly, compliance with the attorney certification requirement of the Administrative Order and Rule 4:64 is impracticable for foreclosure actions brought in the name of the PNC Mortgage investor-plaintiffs.

16. Further, for reasons similar to those explained above, for the loans serviced for PNC by third parties, the same impracticability exists. That is, PNC did not create and otherwise is not readily familiar with many of the documents supporting such foreclosures.

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.


James B. Stokes
Senior Vice President
PNC Bank, National Association

CERTIFICATION OF STEVEN C. CORY

17. My name is Steven C. Cory. I am a Senior Vice President at PNC. I am the executive at PNC responsible for servicing home equity and other consumer loans that are part of PNC Home Equity. To respond to the Supplemental Order, I am authorized to make this Certification on behalf of PNC Home Equity with respect to its servicing and collection of home equity loans and lines of credit.

18. I have reviewed the Certification of James Stokes, above. Paragraphs 2, 4, 6, 14 and 15 are applicable to my Certification with respect to PNC Home Equity and are incorporated herein.

Response To Question No. 1

19. In New Jersey during 2010, PNC Home Equity serviced primarily subordinate lien home equity residential mortgage loans.

20. Exhibit C, which is attached to this Certification and incorporated herein, provides the following information with respect to residential mortgage loans serviced by PNC Home Equity as of December 31, 2010:

- a list of entities (including PNC itself) for which PNC Home Equity serviced residential mortgage loans;
- for each listed entity, the corresponding number of such loans that PNC Home Equity serviced in New Jersey; and
- identification of each entity for which PNC Home Equity filed a foreclosure action in New Jersey, which action is awaiting entry of judgment or completion of a foreclosure sale, and, for each such entity, the corresponding number of loans for which an action was filed.

21. As Senior Vice President of PNC, I am fully familiar with the mortgage servicing books and records of PNC Home Equity. Exhibit C is a summary of information contained in such books and records, which are maintained electronically and created in the ordinary course

of business at or near the time the recorded events occurred. Based on my familiarity with these books and records, the manner in which they are maintained, and the manner in which Exhibit C was prepared, it is my understanding that the information in Exhibit C is accurate.

Response To Question No. 2

22. PNC Home Equity did not itself, nor through any affiliate (as defined in Paragraph 6, above), contract with others to service loans owned by PNC in New Jersey during 2010.

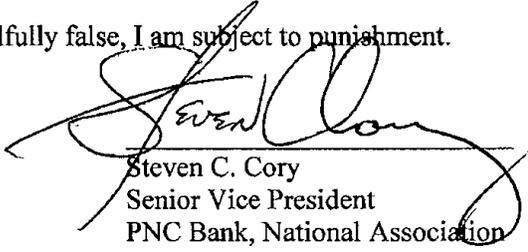
Response To Question No. 3

23. To the extent Paragraph 3 of the Supplemental Order was intended to encompass issues related to the attorney certification required by the Administrative Order (at page 17), PNC Home Equity notes that a portion of the residential mortgage loans serviced by PNC Home Equity are serviced on behalf of the third party investors who own those loans.

24. Based on servicing requirements, the determination made by New Jersey foreclosure counsel or the specific facts of a particular case, such investors are typically the named plaintiff in foreclosure actions. The investor-plaintiffs do not maintain the servicing books and records relating to their loans. Rather, those books and records are maintained by PNC Home Equity, which, by contract, is the loan servicer. Further, such investor-plaintiffs do not usually have personnel trained to interpret PNC Home Equity's servicing records or to compare those records to the submitted documents.

25. As more fully set forth in Paragraph 14, 15 and 24, above, compliance with the attorney certification requirement of the Administrative Order and Rule 4:64 is impracticable for foreclosure actions brought in the name of PNC Home Equity's investor-plaintiffs.

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.



Steven C. Cory
Senior Vice President
PNC Bank, National Association

**CERTIFICATION OF PNC BANK, NATIONAL ASSOCIATION, IN RESPONSE TO
SUPPLEMENTAL ADMINISTRATIVE ORDER DATED JANUARY 31, 2010**

EXHIBIT A

Securitization Trust Name or Loan Owner Name	# of New Jersey Loans Serviced By PNC Mortgage as of year-end 2010	# of New Jersey Loans Referred For Foreclosure as of year-end 2010
ACQURA Loan Services	2	0
ARMT 2004-2 ¹	2	0
ARMT 2004-4	1	0
ARMT 2005-10	1	1
ARMT 2005-3	1	0
ARMT 2005-7	7	0
ARMT 2005-8	5	2
ARMT 2005-9	3	0
BAFC 2004-2	2	0
BAFC 2005-2	1	0
BAFC 2005-3	2	0
BAFC 2005-4	1	0
BAFC 2006-3	2	1
BAFC 2006-4	2	0
BAFC 2007-1	1	0
BAFC 2007-2	17	4

¹ Entities bearing names like "ARMT 2004-2" are Securitization Trusts, which are established as a result of securitization of residential mortgage loans.

BAFC 2007-3	1	0
BAFC 2007-A	7	2
BAFC 2007-C	1	0
Bank Atlantic	5	0
Bank of America MCC	219	20
Bank of America NA	4	0
Bank of the West	8	0
BART 2004-2	2	0
BART 2004-7	1	0
BAYVIEW FINANCIAL TRADING	5	0
BB&T Capital Markets	3	0
Bellavista 2004-1	1	1
BSAAT 2007-1	6	2
BSABS 2002-AC1	1	0
BSABS 2007-AC4	12	1
BSABS 2007-AC5	5	1
BSABS 2007-AC6	2	0
BSALTA 2005-5	1	0
BSALTA 2005-6	6	0
Capital One Bank, N.A.	6	0
CCO Mortgage Corp	5	0
CMLTI 2004-NCM1	67	0
CMLTI 2005-10	7	2
CMLTI 2005-5	3	1

CMLTI 2005-7	7	1
CMLTI 2005-8	15	0
CMLTI 2006-4	16	2
CMLTI 2006-AR3	4	0
CMLTI 2006-AR5	4	0
CMLTI 2007-6	2	1
COLUMBIA SAVINGS BANK	139	14
CONSUMER SOLUTIONS 3, LLC	1	0
COUNTRYWIDE	52	3
CSFB 2003-11	4	0
CSFB 2003-21	2	0
CSFB 2003-23	1	0
CSFB 2003-AR26	2	0
CSFB 2004-AR2	2	0
CSFB 2004-AR3	1	0
CSFB 2005-4	2	0
CSFB 2005-5	6	0
DBALT 2003-1	8	0
DBALT 2003-3	1	0
DBALT 2005-1	52	1
DBALT 2005-2	57	3
DBALT 2005-3	28	1
DBALT 2005-4	1	0
DBALT 2005-5	10	1

DBALT 2006-AB4	4	0
DBALT 2006-AF1	1	0
DBALT 2006-AR1	2	0
DBALT 2007-1	32	10
DBALT 2007-2	9	3
DBALT 2007-AB1	1	0
DLJ MORTGAGE CAPITAL	6	0
DMSI 2003-1	4	0
DMSI 2004-4	3	0
E*TRADE	25	3
EMC MORTGAGE CORP	2	1
FHLB 4138A SHARED	15	2
FHLB 4138S SHARED	19	0
FHLB CINCINNATI	363	3
FHLB OF INDIANAPOLIS	60	4
FHLB PITTSBURG 4138 CV	551	10
FHLB PITTSBURG 4138D GV	115	1
FHLB PITTSBURG 4138N CV	1195	35
FREDDIE MAC	10905	417
FANNIE MAE	8043	345
GMAC-RFC	691	80
GNMA I POOL PROCESSING	1629	1
GNMA II POOL PROCESSING	1134	3
GSAA 2004-7	7	0

GSAA 2005-11	3	1
GSAA 2005-14	4	1
GSAA 2005-15	6	1
GSAA 2005-6	1	0
GSAA 2005-9	2	0
GSAA 2006-11	4	0
GSAA 2006-12	7	2
GSAA 2006-14	11	5
GSAA 2006-16	2	2
GSAA 2006-20	8	3
GSAA 2006-3	8	1
GSAA 2006-5	1	0
GSAA 2006-9	8	1
GSAA 2007-4	5	0
GSAA 2007-5	3	1
GSAA 2007-6	3	0
GSAA 2007-8	8	2
GSR 2003-3F	2	0
GSR 2003-4F	1	0
GSR 2003-7F	9	0
GSR 2004-10F	5	0
GSR 2004-12	1	0
GSR 2004-14	1	0
GSR 2004-7	2	0

GSR 2005-2F	1	0
GSR 2005-3F	1	0
GSR 2005-4F	6	0
GSR 2005-5F	1	0
GSR 2005-8F	3	0
GSR 2005-AR1	8	0
GSR 2005-AR2	8	0
GSR 2005-AR3	6	1
GSR 2005-AR5	2	1
GSR 2005-AR7	8	1
GSR 2006-8F	3	0
GSR 2006-9F	7	1
GSR 2006-AR1	2	0
GSR 2006-AR2	1	0
GSR 2007-3F	2	2
GSR 2007-4F	1	0
GSR 2007-5F	5	1
GSR 2007-AR1	5	1
HARBORVIEW 2003-1	1	0
HARBORVIEW 2007-7	6	2
HUDSON CITY SAVINGS	37	2
INVESTOR SAVINGS BANK	21	2
JP MORGAN	6	0
JPMMT 2004-A2	1	0

JPMMT 2005-S2	1	0
JPMMT 2006-S1	8	1
JPMMT 2006-S3	3	0
JPMMT 2007-A6	1	0
JPMMT 2007-S1	1	0
JPMMT 2007-S3	3	0
KONDAUR CAPITAL GROUP	1	0
LMT 2006-6	6	0
LMT 2007-10	1	1
LMT 2007-5	3	1
LMT 2007-6	5	2
LMT 2007-7	6	0
LUMINENT 2006-4	3	2
LUMINENT 2006-7	2	1
LUMINENT 2007-2	16	5
MALT 2002-2	2	0
MALT 2002-3	1	0
MALT 2003-1	14	1
MALT 2003-2	18	0
MALT 2003-3	2	0
MALT 2003-4	16	2
MALT 2003-5	18	0
MALT 2003-6	3	0
MALT 2003-7	18	1

MALT 2003-8	23	0
MALT 2003-9	5	0
MALT 2004-10	1	0
MALT 2004-11	1	0
MALT 2004-13	1	0
MALT 2004-2	27	2
MALT 2004-3	8	0
MALT 2004-6	2	0
MALT 2004-7	2	0
MALT 2004-9	4	0
MALT 2005-2	3	1
MALT 2005-3	6	1
MALT 2005-4	3	2
MALT 2005-5	3	0
MANA 2007-A2	11	1
MARM 2004-12	1	0
MARM 2004-15	15	0
MARM 2005-3	2	0
MARM 2005-6	1	0
MASTER SERVICING	37	1
MASTR 2002-7	1	0
MASTR 2002-8	2	0
MASTR 2003-1	1	0
MASTR 2003-10	1	0

MASTR 2003-11	3	0
MASTR 2003-12	1	0
MASTR 2003-2	1	0
MASTR 2003-3	1	0
MASTR 2003-4	1	0
MASTR 2003-5	2	0
MASTR 2003-7	3	0
MASTR 2003-8	2	0
MASTR 2003-9	2	0
MASTR 2004-11	11	0
MASTR 2004-6	1	0
MASTR 2004-9	1	0
MASTR 2007-1	5	2
MERRILL LYNCH	3	0
MERRILL LYNCH COMM DVLP	39	4
MLMI 2003-A4	1	1
MLMI 2003-A5	2	0
MLMI 2003-A6	3	0
MLMI 2004-A1	3	0
MLMI 2004-A2	5	2
MLMI 2005-A1	6	1
MLMI 2006-A3	11	4
MLMI 2006-A4	7	2
MLMI 2006-F1	6	0

MSM 2004-1	8	0
MSM 2004-3	26	1
MSM 2004-4	1	0
MSM 2004-6AR	1	0
MSM 2005-5AR	1	0
MSM 2007-15AR	1	1
MSSTR 2004-1	4	0
MSSTR 2005-1	1	0
NAAC 2004-R3	4	0
NASCOR	2	0
NATCM 2008-1	4	1
ONE WEST BANK, FSB	2	0
PNC BANK NA	1675	432
PRIME 2003-3	6	0
PRIME 2004-1	7	0
PRIME 2005-5	1	1
PRIME 2007-1	12	3
PRIME 2007-3	2	1
PRINCIPAL BANK	4	1
RAYMOND JAMES BANK	1	0
RBC CENTURA BANK	1	0
RBSGC 2005-A	1	0
ROOSEVELT MORTG CORP	3	3
SARM 2005-15	2	0

SASCO 2003-35	7	0
SASCO 2004-3	2	0
SASCO 2004-6XS	1	0
SASCO 2004-9XS	1	0
SASCO 2005-10	2	0
SASCO 2005-14	1	0
SASCO 2005-2XS	1	0
SBMS 2003-HYB1	1	0
SWISS BANK	4	1
TD BANKNORTH NA	14	6
TREASURY	3	0
UNION CO SAVINGS BANK	91	14
UNITED WESTERN BANK	1	0
UNIVERSAL MASTER SRVCNG	92	8
WACHOVIA	22	4
WARM SPRING INVST	5	0
WASHINGTON MUTUAL MSC	45	4
WASHINGTON MUTUAL SECURITY	1	0
WEBSTER 2002-3	1	0
WELLS FARGO BANK	5	0
WMLT 2005-A	2	0
WMLT 2005-B	5	0
WMLT 2006-A	2	0
WMLT 2006-ALT1	10	4

WMLT 2007-A	2	0
Total	28,370	1,531

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**CERTIFICATION OF PNC BANK, NATIONAL ASSOCIATION, IN RESPONSE TO
SUPPLEMENTAL ADMINISTRATIVE ORDER DATED JANUARY 31, 2010**

EXHIBIT B

Servicer Name	# of Loans Serviced	# of Loans Referred For Foreclosure
Dovenmuehle Mortgage, Inc.	502	16
PHH (UNB)	1122	29
Select Portfolio Servicing	236	25
WAMU	115	20
Wells Fargo Master Serviced	677	23
WMMSC Master Serviced	174	15

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**CERTIFICATION OF PNC BANK, NATIONAL ASSOCIATION, IN
RESPONSE TO SUPPLEMENTAL ADMINISTRATIVE ORDER DATED
JANUARY 31, 2010**

EXHIBIT C

New Jersey Reporting as of 12/31/10			
Retail - PNC owned			
Entity	Loans Serviced	Entity	Loans Referred To Foreclosure
PNC-Owned	79,831	PNC-Owned	238
TOTAL	79,831	TOTAL	238
LOANS SERVICED BY PNC FOR OTHER ENTITIES			
Entity	Loans Serviced	Entity	Loans Referred To Foreclosure
Citigroup	9	Citigroup	0
Countrywide	601	Countrywide	0
Wells Fargo	40	Wells Fargo	0
Nationwide	107	Nationwide	0
Credit Suisse	223	Credit Suisse	1
Goldman Sachs	60	Goldman Sachs	0
E*Trade	3,465	E*Trade	12
TOTAL	4,505	TOTAL	13
GRAND TOTAL	84,336	GRAND TOTAL	251