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**TOMPKINS, McGUIRE, WACHENFELD & BARRY, LLP**
*Counselors at Law*

FOUR GATEWAY CENTER
100 MULBERRY STREET
NEWARK, NEW JERSEY 07102
Newark (973) 622-3000
New York (212) 714-1720
Fax (973) 623-7780
www.tompkinsmcguire.com

**Margaret J. Cascino**
Partner

Direct Telephone: (973) 623-7548
Fax: (973) 623-7956
mcascino@tompkinsmcguire.com

August 22, 2011

**By Hand**
Hon. Walter R. Barisonek, Special Master
Superior Court of New Jersey
Union County Courthouse
2 Broad Street
Courtroom 101
Elizabeth, NJ 07207

Re: In the Matter of Residential Mortgage Foreclosure
Pleading and Document Irregularities
Docket Number F-238-11
Second Supplemental Certification on behalf of
Aurora Loan Services LLC and Aurora Bank FSB

Dear Judge Barisonek:

Our office represents Aurora Loan Services LLC and Aurora Bank FSB in connection with the above-referenced matter. Enclosed please find (a) the Second Supplemental Certification of Cheryl R. Marchant submitted in response to your Honor's request for further information and (b) Rule 1:4-4(c) Certification. If your Honor has any questions or needs any additional information, please do not hesitate to contact me.

Respectfully,

Margaret J. Cascino
For: Tompkins, McGuire, Wachenfeld & Barry, LLP

MJC/mc
Enclosure.
c: Jennifer Perez, Clerk of the Court (By E-Filing via JEFIS)

**TOMPKINS, McGUIRE, WACHENFELD & BARRY, LLP**
Four Gateway Center
100 Mulberry Street
Newark, New Jersey 07102-4070
(973) 622-3000
Attorneys for Aurora Loan Services LLC and Aurora Bank FSB

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| IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES | DOCKET NO.: F-238-11<br><br>SUBMISSION TO SPECIAL MASTER HON. WALTER R. BARISONEK RESPONDING TO INQUIRES IN APRIL 25, 2011 LETTER TO FORECLOSING PLAINTIFFS |

## SECOND SUPPLEMENTAL CERTIFICATION OF CHERYL R. MARCHANT

**CHERYL R. MARCHANT,** being of full age, certifies as follows:

1. I am a Senior Vice President of Aurora Bank FSB ("Aurora Bank") and an officer of Aurora Loan Services LLC ("Aurora Loan Services"). I am authorized to execute this Second Supplemental Certification and do so based upon: (a) my personal knowledge of Aurora Bank and Aurora Loan Services' practices, policies and procedures as residential mortgage loan servicers; and, (b) my review of Aurora Loan Services', now Aurora Bank's business records maintained in the ordinary course of its business. Aurora Bank submits this Second Supplemental Certification at the request of the court as a supplement to my Supplemental Certification dated August 1, 2011 (the "August 1 Cert.") and to further assist the court in understanding how Aurora Bank ensures that the information contained in any

certification/affidavit submitted to the court under New Jersey Court Rule 4:64-1 *et seq.* is accurate and reliable.

2. As indicated in the August 1 Cert., using a detailed Checklist created by Aurora Bank, the Foreclosure Financial Processor ("Processor") compares the draft Complaint uploaded to the LPS Desktop by foreclosure counsel to loan documents in order to confirm the accuracy of its content, as mandated by R. 4:64-1(b). The Processor signs the Checklist following the review and notes any discrepancies between the documents and the pleading on the Checklist. The Processor that performs this review is the Aurora Bank employee whose name is included in foreclosure counsel's R. 4:64-1 certification.

3. The training program referred to at pages 10 through 14 of my August 1 Cert. began last week.

4. At page 14 of the August 1 Cert., I discuss how updates to information are made within the MSP System. The MSP system maintains updates to the borrower's account in the normal course of servicing. For example, cash transactions are stored in MSP so there are historical records of each transaction which includes reversals and reapplications. The payment history produced from MSP reflects all payment postings and reversals. Aurora has the ability to review certain changes in the normal course of a quality control or internal audit.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

Cheryl R. Marchant

Dated: August 22, 2011

**TOMPKINS, McGUIRE, WACHENFELD & BARRY, LLP**
Four Gateway Center
100 Mulberry Street
Newark, New Jersey 07102-4070
(973) 622-3000
Attorneys for Aurora Loan Services LLC and Aurora Bank FSB

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| IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES | DOCKET NO.: F-238-11<br><br>**RULE 1:4-4(c) CERTIFICATION** |

Margaret J. Cascino, of full age, hereby certifies as follows:

**MARGARET J. CASCINO**, of full age, hereby certifies and says:

1. I am an attorney-at-law licensed in the State of New Jersey and a member of Tompkins, McGuire, Wachenfeld & Barry LLP, Four Gateway Center, 100 Mulberry Street, Newark, New Jersey 07102, counsel for Aurora Loan Services LLC and Aurora Bank FSB.

2. The Certification of Cheryl R. Marchant dated August 22, 2011 is being submitted with a .pdf version of the original signature of Cheryl R. Marchant. I certify that Cheryl R. Marchant has acknowledged to me the genuineness of her signature.

3. The Certification bearing the original signature will be filed with the court upon request of the court or a party.

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.

Margaret J. Cascino

Dated: August 22, 2011