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August 1, 2011

By Hand – Monday, August 1, 2011

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
Supplemental Certification on behalf of
Aurora Loan Services LLC and Aurora Bank FSB

Dear Judge Barisonek:

My office represents Aurora Loan Services LLC and Aurora Bank FSB in connection with the above-referenced matter. On July 21, 2011, Aurora Loan Services LLC entered into a subservicing agreement with Aurora Bank FSB wherein Aurora Bank FSB took over the servicing of mortgage loans for Aurora Loan Services LLC.

Enclosed please find the (a) 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,

William C. Sandelands
For: Tompkins, McGuire, Wachenfeld & Barry, LLP

WCS:ks
Encl.
c: Jennifer Perez, Clerk of the Court (By E-Filing via JEFIS)

TOMPKINS, McGUIRE, WACHENFELD & BARRY, LLP
Four Gateway Center
100 Mulberry Street
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Attorneys for Aurora Loan Services LLC and Aurora Bank FSB

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

William C. Sandelands, of full age, hereby certifies as follows:

WILLIAM C. SANDELANDS, 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 1, 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.

William C. Sandelands

Dated: August 1, 2011

FILED Aug 01, 2011

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IN THE MATTER OF RESIDENTIAL MORTGAGE FORECLOSURE PLEADING AND DOCUMENT IRREGULARITIES

DOCKET NO.: F-238-11

SUBMISSION TO SPECIAL MASTER HON. WALTER R. BARISONEK RESPONDING TO INQUIRES IN APRIL 25, 2011 LETTER TO FORECLOSING PLAINTIFFS

SUPPLEMENTAL CERTIFICATION OF CHERYL R. MARCHANT

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

I am a Senior Vice President of Aurora Bank FSB ("Aurora Bank").[1] I am authorized

[1] I am also an officer of Aurora Loan Services LLC ("Aurora Loan Services"). On July 21, 2011, Aurora Loan Services and Aurora Bank entered into a subservicing agreement wherein Aurora Bank assumed the servicing of all mortgage loans serviced by Aurora Loan Services. Effective with this servicing change, my day-to-day responsibilities are managing the overall operations of the Foreclosure Referral, Foreclosure and Bankruptcy Departments at Aurora Bank. As a result of this change in servicing, effective July 21, 2011 the servicing of all matters commenced by Aurora Loan Services in New Jersey are now being serviced by Aurora Bank. The personnel at Aurora Loan Services that performed servicing tasks for Aurora Loan Services are now employees of Aurora Bank and perform those same tasks for Aurora Bank. Further, the servicing records created by Aurora Loan Services were transferred to Aurora Bank. Finally, as a result of the servicing change all matters referred to foreclosure counsel in New Jersey on or after July 21, 2011 will be commenced in Aurora Bank's name while those matters previously referred in the name of Aurora Loan Services will remain in the name of

to execute this 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 Supplemental Certification at the request of the court as a supplement to my Certification dated June 6, 2011 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]

Foreclosure Referral Procedures; The Filing of the Complaint

Prior to referring a mortgage loan to foreclosure counsel, a complete review of the Collateral File is completed by the Document Audit Department at Aurora Bank. The Document Control Department requests the Collateral File from the document custodian on or about the 75th day of delinquency. The date of receipt is entered in Aurora Bank's system of record. The Collateral File is delivered to the Document Audit Department for a full review of the note, mortgage and assignments under the following steps:

a. Confirm possession of the original note. If the original is not received, a full review is undertaken to determine the last location of the original note and whether the original is available.

b. Review the chain of endorsements from the originating lender through the last

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Aurora Loan Services. Aurora Loan Services will remain the holder of the note for any actions commenced in its name.

[2] As Aurora Bank is now servicing the mortgage loans for Aurora Loan Services, Aurora Bank employees will be conducting the requisite reviews and executing certifications and affidavits going forward for all matters where Aurora Loan Services or Aurora Bank is the named plaintiff. Thus, this Supplemental Certification refers to Aurora Bank's practices and procedures. The practices and procedures set forth in my June 6, 2011 Certifications with respect to Aurora Loan Services are all being carried forward and completed by Aurora Bank.

endorsement and confirm Aurora Bank or Aurora Loan Services, as applicable, has possession of the original note. The chain of endorsements must end in "blank" or the party in whose name the action will proceed. If there any breaks in the endorsement chain or errors determined, completed endorsements or corrections are obtained from prior endorsers.

c. Confirm possession of the original recorded security instrument. If the original is not present, review the location history and request the original document from the prior party in possession.

d. Review any recorded assignments and the complete assignment from MERS, if required. The assignment chain must end in Aurora Bank or the party in whose name the action is taken. If there are any breaks in the assignment chain, missing assignments are requested so the chain ends with Aurora Bank or the party in whose name the action is taken.

The audited Collateral File is scanned as a complete file once the chain of endorsements and assignments is complete. The note and mortgage in the Collateral File image each has a cover sheet that indicates whether it is a copy or an original.

The Foreclosure Referral Department also reviews the Collateral File immediately prior to referring the loan to foreclosure counsel using similar steps:

a. Access the imaged copy of the Collateral File created by the Document Control Department from Aurora Bank's system of record.

b. Review the chain of endorsements on the note and any allonges from the originating lender through the last endorsement. The chain of endorsements must end in "blank" or the party in whose name the action will proceed.

c. Review the security instrument and any recorded assignments. The assignment chain must end in the party in whose name the action is taken.

d. Refer any errors identified in the review to the Document Control Department for resolution.

Aurora Bank and its retained foreclosure counsel utilize the industry standard web-based application LPS Desktop for the administration of the foreclosure process. When a mortgage loan is referred to foreclosure counsel to initiate foreclosure proceedings, Aurora Bank supplies the imaged copy of the Collateral File. In addition, LPS Desktop contains information about the mortgage loan from MSP, including, but not limited to, the interest rate, first payment due date, next payment due date, loan amount, and date of Note.

Under R. 4:64-1, as amended June 9, 2011, foreclosure counsel is required to communicate with an employee of Aurora Bank, who personally reviewed the Complaint and confirmed the accuracy of its content, as mandated by paragraphs (b)(1) through (b)(10) and (b)(12) through (b)(13) of the rule. In order to complete this review, Aurora Bank has created a detailed Checklist that Foreclosure Processors use to review the Complaint. The Checklist requires a review of the factual allegations contained in the Complaint as compared to the loan documents (the Collateral File image scanned into Aurora Bank's systems of record as described above) and other business records maintained by Aurora Bank in the ordinary course of its servicing business. Any discrepancies are noted on the Checklist, which is returned to foreclosure counsel. The Checklist includes the Foreclosure Financial Processor's name, title, location, and job responsibilities. Any discrepancies noted by the Foreclosure Financial Processor ("Processor") must be resolved between the foreclosure firm and Aurora Bank prior to the filing of the Complaint.

Auditing Processes To Ensure Factual Information Provided To The Court Is Accurate And Is Based On Aurora Bank's Business Records

Aurora Bank is forming an audit group within the Foreclosure Department called the Quality Oversight Department. The Quality Oversight Department will perform auditing of attorney foreclosure firms and internal Foreclosure Processors. The Quality Oversight department will conduct regular audits of foreclosure counsel. The audits will include a sampling review of the work performed by the foreclosure counsel for accuracy and timeliness.

The audit function will include review of 5% of the work completed by the Foreclosure Department which includes Foreclosure Referral and the Processors on a monthly basis. This review will pull from all work completed by the Foreclosure Referral Department and Processors for Aurora Bank and includes: referrals, affidavits, certifications to counsel, and other documents prepared, reviewed and/or signed by the Foreclosure Processors in all jurisdictions.

As an additional check, Aurora Bank's Quality Control business unit conducts routine audits of the operations of the Foreclosure Department, including reviews of the business records used for preparation of the certifications used in New Jersey. This unit is external to the Foreclosure Department. The Quality Control department audits a random statistical sample of the affidavits, declarations and certifications completed by the Processors. If the statistical sample is below 100, then 10% of the total are reviewed. The quality control review is currently being expanded and will include review of: the timeframe in which request was completed; whether the standard approved form of certification was completed; a verification of receipt of invoices for all charges entered in the amounts due; and, a comparison of dates entered by the foreclosure firm in the certification to the dates entered in Aurora Bank's records. The expanded review is scheduled to begin in September for August data. The audit

findings are delivered to the foreclosure manager for review and response. If the findings show a greater than 4% exception rating, Quality Control has the authority to require a Management Action Plan (MAP) be completed. The MAP details the action that will be taken to correct the exceptions noted and outlines the timeframe for completing the action plan. MAPs are monitored and reported to senior management on a monthly basis. The performance is then audited until the exception rating is below 3%.

The Cash Management Department is the department that receives, processes and deposits all mortgage loan payments. Cash Quality Management (CQM) performs bi-weekly and monthly audits of Cash Management applications to ensure funds are processed accurately and timely.

Daily audits are performed to verify that funds received are posted or processed. The audit includes a review of the funds received and a comparison to deposit items to identify items that: have not been received at the bank; were received at the bank with no corresponding entry in MSP; are out of balance; or, were truncated by the lockbox. Deposits that have not been received at the bank may relate to REO or Short Sale properties in which case additional research is needed to determine how the payment should be handled. If the missing deposit is not related to the late time of the deposit to the bank, additional research is completed to determine why the funds did not post and how they should be handled.

The assigned Cash Management auditor performs an audit of the safe once a week to ensure all funds are accounted for and to ensure all documentation is appropriate. The auditor also performs an audit two times a week of carry over funds to ensure all items are documented and not aged more than two business days from receipt. Aged items found in the safe requiring escalation are documented and escalated to Cash Management immediately.

With respect to auditing mortgage loan payments, CQM performs monthly audits of payments posted. CQM selects 50 items for each payment poster and reviews those items to determine if the funds were posted correctly to the borrower's account. Identified errors are sent to the payment poster for evaluation and correction. Quality Control also performs regular audits to ensure NSF funds are posted correctly and any applied NSF charge is within state law limits.

Aurora Bank's Policies And Procedures Regarding Partial Payments Made By A Borrower After A Mortgage Loan Is Referred To Foreclosure Counsel

After a loan is referred to foreclosure counsel, the borrower may continue to request loss mitigation assistance from Aurora Bank. All loss mitigation review and tracking is documented on MSP. After a loan is referred for foreclosure, it is only through an approved loss mitigation plan that Aurora Bank will accept amounts less than those due on the loan. The foreclosure file will remain on a loss mitigation hold as long as the borrower complies with the approved plan. If the borrower fails the plan by not making the agreed payment, the foreclosure hold is removed and foreclosure resumes in the normal course of business.

Loss Mitigation will notify the Foreclosure Department via LPS to place a hold, or postpone or cancel a sale, based on certain loss mitigation statuses. The hold or postponement is reviewed by the Foreclosure Postponement Team and, if approved, counsel is notified via LPS Desktop.

Training Provided To Aurora Bank Employees Who Execute Certifications/Affidavits

Training is provided to employees through a variety of methods and at various times during the year. The primary policy governing the execution of documents by employees at Aurora Bank is Aurora Bank's Document Execution Policy. The primary purpose of the Document Execution Policy is to provide guidance so that actions that bind Aurora Bank (or

Aurora Loan Services if Aurora Loan Services is the named plaintiff) and are relied upon by courts are properly authorized and performed. Employees are responsible to complete two steps prior to execution of any document on which third parties are expected to rely. They are required to (1) verify their authority and obtain any necessary approvals and (2) undertake a thorough review of the document, comparing and confirming statements made with Aurora Bank's business records. If the employee is unsure whether required approval has been extended, the employee must verify that approval with the department manager or the Legal Department. The employee is responsible for understanding the content of any document he or she signs (and is trained to ensure such understanding), taking reasonable steps in the context of the document to confirm the accuracy of any information contained therein, and confirming that any necessary approvals or reviews have occurred prior to execution.

The Foreclosure Document Execution Procedure is specific to the Foreclosure Department and supplements Aurora Bank's Document Execution Policy. The Foreclosure Document Execution Procedure is detailed and includes sections devoted to: Initial Document Review; Document Verification, which includes preparation of figures; and Document Execution and Document Revision. Initial Document Review requires the Processor to read the document sent by foreclosure counsel and determine whether it is a standard approved document or a customized document needed due to particular issues on that file. Aurora Bank also maintains a State by State documents execution table that instructs the Processor on which department is responsible to sign the document and who may sign the document. Once it is determined that the document is in the format approved by Aurora Bank and has been identified for completion by the Processor, the next step is to complete the document verification.

Document verification consists of comparison to the approved form and a line-by-line review of all averments. All averments are compared, as appropriate, to the Note, security instrument, MSP, LPS, and other documents and systems. Any loan numbers included by counsel are redacted prior to execution. Once all averments are determined to be true and correct and the Processor has verified authority to sign, the next step is execution.

Document execution will vary based on whether a notary public must swear in the affiant. If the certification can be signed under penalty of perjury without sworn oath before a notary, such as in New Jersey under the certification procedure, the Processor will sign the document and return it to counsel. With respect to notarization of documents, there are assigned notaries public located in the Foreclosure Department who are assigned to work with the Processors. If the document requires sworn oath and signature in the presence of a notary, the Processor will enter into a signing session with a notary public who will administer the oath, witness the signature and complete the notary information.

Processors who are currently approved to sign certifications and affidavits for Aurora Bank have a combination of experience and training. Experience includes years of service with Aurora and prior experience with outside foreclosure counsel. The approved document signers received training on the requirements for notaries public, the Document Execution Policy, how to prepare figures for foreclosure counsel, and completed two full days of supplemental training with department managers. This supplemental training consisted of an intensive review of the key departments at Aurora Bank and the processes used to complete various functions on the loan with an emphasis on MSP screens and data entry. This deepdive training was designed to ensure the Processors have a strong understanding of the various customer contact departments at Aurora Bank, loan boarding, payment processing and application, escrow management and

administration as well as maintenance and retention of original loan documents and related loan files.

Aurora Bank's outside foreclosure firms regularly visit Aurora Bank's offices to provide ongoing training and education to the Foreclosure Processors. The Quality Oversight Department will coordinate and approve all training to be offered by the firms. This training includes updates on changes to the law with respect to servicing and foreclosure, changes to processes used by the firms to complete the foreclosure work, document review and execution requirements. As an example, one of the New Jersey foreclosure firms that represents Aurora Bank made an in-person visit to Aurora Bank's (then Aurora Loan Services') offices in Indianapolis, Indiana where the document execution team is located. The training provided by the firm included specific discussion of the foreclosure process in New Jersey, covering the notice of intention to foreclose, the Save New Jersey Homes Act, title review, complaint filing and service of process, the judgment process, the Writ of Execution, the sale process, the state mediation program, the use of the Order of Redemption, eviction proceedings, and deficiency judgments.

Attendance at training is tracked on Aurora Bank's Curriculum Management System (CMS). It is the responsibility of the Processor to enter the training they completed in the system, which includes the date of attendance, presenter and title of training. The training materials are centrally stored and managed by the Quality Oversight Department.

The Learning and Development Department is currently creating a complete training program for new employees who will be certified to sign documents in the foreclosure and bankruptcy departments. This training consists of four parts: I. Mortgage Basics; II. Group Training: Foreclosure & Bankruptcy Department Overview; III. Job Specific Training; and, IV.

In-Line Review. Any new hire will not be approved to sign documents for Aurora Bank in foreclosure proceedings until certified through this training program.

I. Mortgage Basics – Training will include the following modules:

Part	Function	Hours
Introduction to Residential Servicing	Basic Overview of Residential Servicing structure at Aurora Bank.	3
Mortgage 101	Overview of common industry definitions including note types, loan terms & features, loan types, payment components, originations, lien position, fraud	3
Mortgage Loan Docs	Overview of 1003, Note, DOT, Vesting Deeds, PPP, ARM Loan Docs, HUD-1, Servicing Disclosure, Escrow Disclosure, PMI Disclosure, First Payment Letter, RESPA	2.5
Foreclosure 101	Basic overview of FC timeline, definitions, postponements, holds	2
Bankruptcy 101	Definitions, chapters, Status (MFR, STIP order, etc.)	2
Introduction to Title	Definitions, Title Commitment components,	3.5
Introduction to MERS	MERS Basics, impact on FC, MAS1/MERS	2
SCRA	Overview, protections, how to identify	.5
Loan Workout Options	Definitions, guidelines, hierarchy	2
Escrow	Overview, taxes, insurance, MI, MSP, Loss Draft, Escrow Analysis, Add/Drop, tasks	4
Fees, Corp Adv, Optional Products	Fees, late charges, waiving fees, SAF1 flags, Corporate Advances, Optional Products	2
Securitization Basics	Overview, Pooling , PSA, Standing, Owner vs. Holder	1
Standing	How to verify standing, Chain of Title, Chain of Assignment	4
Notary Public Policy and Procedures	Notary Public Policy and Procedures – CBT plus discussion/activity	1
	Systems	
Introduction to MSP	Includes basic use, screens, navigation, FC Workstation, BK Workstation, Tasks, and Stops and Flags	4
Conductor	Includes basic use, notes, letters	2
LPS Desktop	Includes basic use, screens, navigation, processes, work queues, issues	4
Loan Locator	Includes basic use	.5
VentureAccess	Includes basic use	.5
DokTrak	Includes basic use	.5
Deals Database	Includes basic use	.5
Document	Includes basic use: Accessing Document Viewer (Internet	.5

Viewer	Explorer), Retrieving and Viewing Documents, Printing Documents, and Exporting Documents.	
	Operations	
Default Timeline	How to identify loan type in MSP, default timeline- day 1-125 for conventional, Alt A, Alt B, SBA, S&D, Subprime, Property Inspections, FC timeline.	3
Default Letters	Breach Letter, BIP, Late Charge Billing Statement, Delinquency Notice, Loss Mit Offering, Provide Proof, 1099, State Specific Letters, Tracking FC Referral in MSP	3
Loss Mitigation Overview	CBT overviews of the Loss Mit process including Processing and Underwriting. This will also include a guest speaker from Loss Mit.	2
	Soft Skills	
Business Writing	• Identify five steps to crafting a well written message • Understand how to use simple, effective language • Understand basic e-mail etiquette	2
	Assessment	
	Part I Assessment	2
	Total Hours	56 hours

II. The Foreclosure and Bankruptcy Department Overview - Current employees will participate in group sessions with peers representing each of the teams within Foreclosure and Bankruptcy. This includes representation from each of the following teams:

- Foreclosure Referral
- Foreclosure Cash
- Foreclosure Financial
- Foreclosure Claims
- Foreclosure
- Mediations
- Contested Default
- Bankruptcy

Classes for new hires take into account the fact that new employees are not familiar with the organizational structure of Aurora Bank. Thus, for new hires there will be a lecture provided by Foreclosure and Bankruptcy management. This lecture includes presentations from each of the following teams:

- Foreclosure Referral

- Foreclosure Cash
- Foreclosure Financial
- Foreclosure Claims
- Foreclosure
- Mediations
- Contested Default
- Bankruptcy

III. Job Specific Training – Training will be process-based training that, using the base-knowledge established in Parts I and II, ensures that participants understand how to manage and execute job specific functions as outlined in the Foreclosure and Bankruptcy Department Policies and Procedures. This training will include, but is not limited to, modules related to:

Document Execution Fundamentals:
- The foreclosure document execution process
- Document execution terminology
- Identifying key foreclosure documents
- Why accurate document execution is important
- Problems resulting from inaccurate document execution

Identifying Required Foreclosure Documents:
- How foreclosure documents are uploaded
- Required foreclosure documents including state specific documents
- Requesting missing foreclosure documents

Reviewing Foreclosure Documents:
- The foreclosure document review process
- Foreclosure document errors and omissions
- State specific foreclosure document requirements
- Returning foreclosure documents for correction

Processing Foreclosure Documents:
- The foreclosure document review process
- Routing and tracking foreclosure documents executed by other Aurora Bank departments
- Addressing missing or inaccurate foreclosure documents in the document processing process

Executing Foreclosure Documents:
- Executing required foreclosure documents
- Preparing executed documents for mailing

IV. In-Line Review – Part IV is training based on an evaluation of an employee's on-the-job performance by reviewing his/her actual work. After completing certification Parts I-

III and passing the associated assessments, a participant's direct supervisor will complete an in-line review. Samples of the employee's work will be reviewed for accuracy and completeness during this phase. An employee must receive a satisfactory grade for each submitted sample to achieve certification.

Experience Of Aurora Bank Employees Authorized To Execute Certifications/Affidavits

The Processors average eight years of experience in the mortgage industry with an average of six years of foreclosure specific experience. Aurora Bank has created a job title Foreclosure Processor III, specifically for employees who are authorized to sign certifications. In addition to those Processors, duly appointed officers of Aurora Bank may also sign certifications. Those officers are required to follow the same policies and procedures as Processors.

Aurora Bank's Policies And Procedures Regarding Authority To Make Changes To Information Contained Within The MSP System; Audit Trails

Users of MSP are issued individual user IDs which grant access based on group policy. Group policies are specific to each job function and define the information that can be viewed and the changes or entries that can be made by the user.

All activity in MSP is conducted through a transaction generated through the servicing system. The transaction is what tells MSP to update information related to the loan. Those transactions are held in MSP until the daily processing cycle is run. As part of the daily processing run, the transaction passes through an edit process and then an update process. The update process updates information on the loan. In addition to the edit and update processes the loan must pass through a Primary, Secondary, and Tertiary reporting process before information on the loan is updated. No activity can occur in the servicing system that does not go through the processes listed above and activity on MSP cannot be deleted. If something

needs to be changed another transaction must be submitted that goes through the same process to update and has the necessary controls and audit trail.

Location Of The Collateral File

When a loan is received for servicing by Aurora Bank, the loan file is sent to Aurora Bank. The loan file includes all origination documents together with pay histories and prior servicer correspondence. The loan file also includes copies of the note, security instrument, and assignments. The loan file documents may be in hard copy, imaged copy or data files. If a hard copy file is received, the file is placed on a storage shelf and its location indexed. Aurora Bank receives imaged copies of the note, security instrument, and assignments and places those images on the document viewing system.

Aurora Bank maintains a secure vault at its offices in Scottsbluff, Nebraska, which is maintained by Aurora Bank's Document Control Department. As described above, the Collateral File, which includes the original Note with all endorsements and/or allonges, the Mortgage and any Assignments of Mortgage, is obtained by Aurora Bank (typically from the Custodian for the investor) prior to the referral of the foreclosure matter to foreclosure counsel and remains in Aurora Bank's possession in the secure vault throughout the foreclosure process. For matters commenced prior to July 21, 2011, the Collateral File will remain in a segregated area and will remain in the possession of and held by Aurora Loan Services. If the court or defendant requests production of the original note, the original is sent to Aurora Bank's outside foreclosure counsel, who must execute and return a bailee letter to Aurora Bank.

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 01, 2011