

RECEIVED

SEP 19 2011

WALTER R. BARISONEK, A.J.S.C. Ret.
SPECIAL MASTER

FILED

SEP 19 2011

**SUPERIOR COURT
CLERK'S OFFICE**

IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE PLEADING
AND DOCUMENT IRREGULARITIES

Superior Court of New Jersey

Administrative Order 01-2010

Docket No. F-238-11

SECOND SUPPLEMENTAL CERTIFICATION OF KATIE SOVIC

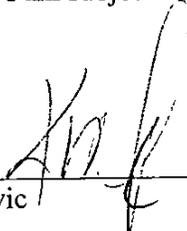
(1) I, Katie Sovic, a Senior Vice President for Default Administration of Bayview Loan Servicing LLC ("BLS"), hereby certify that the following information is true and accurate, based upon my personal knowledge and my review of business records of BLS maintained in the ordinary course of its business. I am authorized to make this Affidavit on behalf of BLS to supplement my prior Supplemental Certification (the "Prior Certification") in this matter dated August 2, 2011.

(2) In its letter dated August 25, 2011, the Court requested Exhibit A that is referenced on page 4 of the Prior Certification. It is attached hereto.

(3) The Court's letter also requested further clarification regarding the client certification that is referenced on page 4 of the Prior Certification. BLS reviews all necessary documents received from counsel for accuracy and then completes and executes this client certification, attached as Exhibit A, and provides this to the attorney for his / her records. The attorney is then annexing to the complaint their certification of diligent inquiry in compliance with Rule 4:64-1.

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

Dated: _September 14th,_, 2011



Katie Sovic

NEW JERSEY COMPLAINT CERTIFICATION CHECKLIST

Loan #:
Firm File #:
Borrower Name:
NAME OF PLAINTIFF:

Instructions: THE PURPOSE OF THIS CHECKLIST IS FOR THE FIRM OF _____ TO FILE AN ATTORNEY CERTIFICATION OF DILIGENT INQUIRY ASSERTING THAT THE FIRM HAS COMMUNICATED WITH THE PLAINTIFF OR SERVICER AND CONFIRMED THE ACCURACY OF COMPLAINT. THIS IS BASED ON THE AMENDED RULE WHICH BECAME EFFECTIVE ON JUNE 9, 2011.

TO COMPLETE THIS CHECKLIST YOU WILL NEED.

- The COMPLAINT
- The NOTE
- The MORTGAGE
- Any and all ASSIGNMENTS OF MORTGAGE
- Notice of Intent to Foreclose

1. Name of checklist reviewer who personally reviewed the complaint:

_____ Dated: _____

TITLE OF REVIEWER: _____

2. JOB DESCRIPTION of checklist reviewer:

3. If SERVICER signing this checklist, what is the relationship with Plaintiff?: _____

4. I have confirmed the authority of servicer to act on behalf of Plaintiff (you must check this off)

COMPLAINT

5. Is the Plaintiff correct according to your company's business records?

- Yes, the plaintiff name matches our records.
- No, the plaintiff name does not match our records and should read:

6. Do(es) the PERSON(S) WHO SIGNED THE NOTE (the obligor), match your company's business records? (person responsible for payment of the debt).

- Yes, the obligor(s) do match our records.
- No, the obligor(s) do not match our records and should read:

7. Does the entity to whom the debt is owed (the obligee) match your company's business records?

- Yes, the obligee(s) do match our records.
- No, the obligee(s) do not match our records and should read.

_____.

8. Does the entity to whom the MORTGAGE is made (the MORTGAGEE) match your company's business records?

- Yes, the mortgagee does match our records.
- No, the mortgagee does not match our records and should read.

_____.

9. Do(es) the persons who signed the MORTGAGE (the mortgagors) match your company's business records?

- Yes, the mortgagors match our records.
- No, the NAME MISSING IS/ARE: _____.

10. Does the original amount of the Note and Mortgage, match your company's records?

- Yes, the original amount of the note and mortgage matches our records.
- No, the original amount should read: _____.

11. Does the interest rate listed in the complaint match your company's records?

- Yes, the interest rate matches the rate on the note and our records.
- No, the interest rate should read: _____.

THE MORTGAGE

1. Is the following information regarding the mortgage accurate.

- DATE of the NOTE AND MORTGAGE matches our records.
- Recording date of the mortgage matches our company records.
- The book and page numbers of recorded mortgage match our records.
- The county of recording matches our records.

If any of the above is incorrect, please note below which item must be corrected: _____

2 Does the complaint correctly set forth that the mortgage is a purchase money mortgage?

- Not applicable, this is not a purchase money mortgage
- Yes, this is a purchase money mortgage.
- No, the complaint does not correctly set forth purchase money mortgage.

DESCRIPTION OF THE PROPERTY- SEE SCHEDULE A TO COMPLAINT

1. Does the "commonly known address" for the property match your company business records?

- Yes, it matches our records.
- No, the "commonly known address" does not match our records and should read: _____.

2. Do the lot and block (and/or) qualifier number match your company's business records?

- Yes, they match our records.
- No, they do not match our records and should read: _____.

LOAN MODIFICATION

- NOT APPLICABLE, there is no loan modification according to our company business records.
- Yes, there is a loan modification and the terms are properly set forth in the complaint and match our records.
- No, the terms are not accurate accordingly to our records and should be _____.

ASSIGNMENT OF MORTGAGE

Every assignment in the complaint is to be reviewed If there is incorrect information, indicate which assignment your response is correcting. If there are no assignments, select "N/A".

- N/A - no assignments of record. GO TO NEXT SECTION.
- Yes, the date of assignment matches our records.
- Yes, the assignor name matches our records.
- Yes, the assignee name matches our records.
- Yes, the recording date matches our records.
- Yes, the book and page numbers match our records.

IF ANY INFORMATION IS INACCURATE, PLEASE CORRECT HERE.

NOTICE OF INTENT TO FORECLOSE (NOI)

Do your company's business records show that the NOI was sent to all who signed the NOTE at both the mortgage premises and any alternate mailing address?

Yes, the NOI was sent to everyone who signed the NOTE at the correct addresses as per our records.

No, the NOI was not sent to _____ or at the address _____.

Date NOI was mailed: _____.

DEFAULT INFORMATION

Does the DEFAULT date match your business records?

Yes, the default date matches our records.

No, the default date does not match our records and should read:

_____.

I confirm to the best of my information, knowledge, and belief that the foregoing responses are true and correct.

By: _____
Signature of Affiant

Printed Name of Affiant

Affiant's Title

Dated:
Loan #:
Firm File #:
Borrower Name:
NAME OF PLAINTIFF:

Dear Sir/Madam:

Here are some guidelines for a Court approved Certification of Amount Due:

1. If you are preparing the Certification on an adjustable rate mortgage, you must set forth each interest rate, number of days and per diem rate.
2. The late charges cannot go past the date the Complaint was filed. If you are preparing the Certification of Proof for an adjustable rate mortgage, you must set forth each different late charge and the months charged at each rate.
3. All advances that you want to recover have to be broken down in the correct category by date and amount of payment. Do not show future advances. You can show advances through the interest good-through date on the Certification only. NOT permitted on this Certification are charges for NSF FEES and BPO/APPRAISALS.
4. If you show any advances for winterization/securing you must break down each charge by date and specify the amount due for each charge. Example 01/01/2011 lawn maintenance \$20.00. If the property is owner occupied the Court will question your request for these charges and may reject the judgment package.