

SUPERIOR COURT OF NEW JERSEY

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SUPERIOR COURT SEP 13 2011

UNION VICINAGE

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IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE PLEADING
AND DOCUMENT IRREGULARITIES

Administrative Order 01-2010

**AFFIDAVIT OF VERRESE HICKSON
ON BEHALF OF EVERHOME
MORTGAGE**

SECOND SUPPLEMENTAL CERTIFICATION

I, Verrese Hickson, am a Vice President of EverBank d/b/a Everhome Mortgage (“Everhome”) and submit this Second Supplemental Certification to address the issue raised in Judge Barisonek’s September 1st letter to counsel for The Bank of New York Mellon and clarify the Response to General Considerations in my prior supplemental certification.

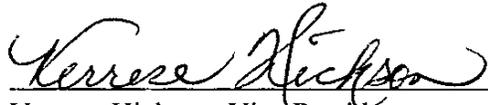
In the vast majority of cases, Everhome, as the authorized representative, reviews the Document Execution Package (which includes a Document Verification Checklist, the actual document requiring completion and/or execution (i.e. complaint certification form), and all supporting business records necessary to support the content accuracy and completion of said document as described in the Affidavit Verification Procedures) and then completes and executes the complaint certification form. Once Everhome’s signing officer completes and executes the complaint certification form, Everhome forwards the original completed and executed form to the foreclosure attorney for filing.

In a limited number of instances involving non-securitized mortgage loans where the lien holder takes a more active role, Everhome forwards the Document Execution Package to the lien holder to review and execute the complaint certification form.

In both cases, Everhome retains a copy of the completed and executed complaint certification form together with support documentation included in the Document Execution Package.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

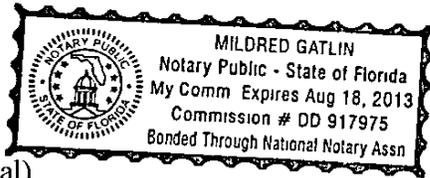
Executed this 9th day of September, 2011.



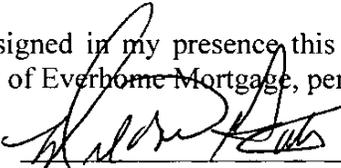
Verrese Hickson, Vice President

State of Florida)
)
County of Duval)

Sworn to and subscribed before me and signed in my presence this 9th day of September 2011, as Verrese Hickson, a Vice President of Everhome Mortgage, personally, known to me.



(Seal)



NOTARY-SIGNATURE

Mildred Gatlin

NOTARY NAME PRINTED

Saiber

ATTORNEYS AT LAW

James H. Forte
973-645-4833
jforte@saiber.com

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SUPERIOR COURT OF NEW JERSEY
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September 12, 2011

Via Federal Express

Jennifer M. Perez
Acting Superior Court Clerk
Superior Court of New Jersey
Office of the Clerk
Hughes Justice Complex
25 W. Market Street, P.O. Box 971
Trenton, New Jersey 08625

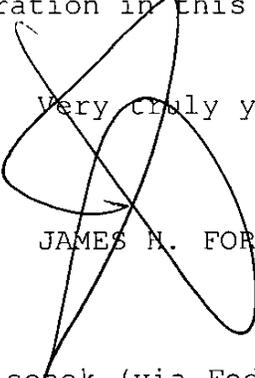
Re: In re Residential Mortgage Foreclosure
Foreclosure Pleadings and Document Irregularities
Administrative Order 01-2010
Docket No. F-238-11

Dear Ms. Perez:

Pursuant to Judge Barisonek's letter dated September 1, 2011, I have enclosed on behalf of The Bank of New York Mellon and The Bank of New York Mellon Trust Company, N.A. an original and two copies of the Second Supplemental Certification/Affidavit of Verrese Hickson on behalf of EverBank d/b/a Everhome Mortgage in this matter.

I appreciate your cooperation in this regard.

Very truly yours,


JAMES H. FORTE

JHF/cr

Enclosures

cc: The Honorable Walter R. Barisonek (via Federal Express
w/enclosure)

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