

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

**Superior Court of New Jersey
Union County**

Docket No: F-238-11

Hon. Walter R. Barisonek

**SUPPLEMENTAL CERTIFICATION OF KATHLEEN PROROCK
IN RESPONSE TO REQUEST FOR INFORMATION DATED APRIL 25, 2011**

I, Kathleen Prorock do hereby certify as follows:

1. I make this Supplemental Certification to respond to the Court's request for further information. This certification incorporates by reference my prior Certification submitted June 17, 2011 ("Prorock Original Certification"). The defined terms used in this Supplemental Certification are the same as used in my Prorock Original Certification unless stated otherwise.

**PNC Home Equity Personnel Receive Additional Training When Policies and
Procedures Are Updated.**

2. The Court has asked whether PNC Home Equity has a process in place to train or re-train foreclosure specialists when foreclosure-related policies and procedures are changed or updated materially. PNC Home Equity provides additional training to foreclosure specialists whenever changes or updates to applicable procedures require it. Depending on the nature of the change in applicable procedures, the additional training will be provided by Kevin Adams, the PNC Home Equity trainer assigned to my department, or by PNC University. Although Mr. Adams is responsible for providing training services to my department, he does not report to me.

Process For Notifying Foreclosure Counsel Of Post-Referral Payments

3. The Court has asked PNC Home Equity to provide additional detail with respect to the process for notifying foreclosure counsel of post-referral payments by borrowers.

4 With respect to a defaulting borrower whose mortgage is in an active foreclosure proceeding, it is PNC Home Equity's current policy only to accept payments that are sufficient to reinstate the mortgage. PNC Home Equity promptly returns or refunds insufficient payments.

5. After a loan is referred to foreclosure, the borrower may make payments in an amount sufficient to reinstate the mortgage to either PNC Home Equity or to foreclosure counsel. If the payment is made to foreclosure counsel, foreclosure counsel will remit such payments to PNC Home Equity on behalf of the borrower. If PNC Home Equity determines that the funds remitted are sufficient to reinstate the mortgage, PNC Home Equity will instruct foreclosure counsel to terminate the foreclosure action via its proprietary secure online email system. Likewise, if PNC Home Equity receives the payment directly from the borrower, and it determines that the amount of the payment is sufficient to reinstate the mortgage, PNC Home Equity will instruct foreclosure counsel to terminate the foreclosure using its secure online email system.

Security of Foreclosure Related Records

6. I have reviewed paragraphs 11 through 13 of the Supplemental Certification of Anita Holbrook ("Holbrook Supplemental Certification"). Paragraph 11 is fully applicable to PNC Home Equity. The substance of Paragraphs 12 and 13 is fully applicable to PNC Home Equity. As noted in the June 17 Certification of Michael Grossberg, PNC Home Equity's mortgage servicing systems are not the same as PNC Mortgage's. However, in his June 17 Certification, at paragraph 21, Mr. Grossberg also confirms that records of transactions entered in PNC Home Equity's Mortgage Servicing Systems cannot be altered or changed once the overnight updating process is complete.

Process For Verifying Corrections To Rule 4:64 Checklist Information

7. I have reviewed paragraph 14 of the Holbrook Supplemental Certification; Paragraph 14 of that certification is fully applicable to PNC Home Equity.

Foreclosure Specialist Review Rates

8. Each PNC Home Equity Foreclosure Specialist reviews approximately 4 attested documents per day. This figure is based on PNC Home Equity Foreclosure Specialist reviews across all jurisdictions served by PNC Home Equity including New Jersey.

Compliance Testing

9. PNC Home Equity's Compliance Testing process is described in Paragraph 14 of my Original Certification submitted on June 17, 2011. As stated therein, PNC Home Equity, like PNC Mortgage, has several levels of compliance testing. PNC corporate tests my department's compliance with policy and procedure annually. PNC Home Equity conducts Quality Assurance tests of my department's compliance with policy and procedure quarterly. PNC Home Equity also has a Quality Assurance Department that reviews *de novo* the work of my foreclosure specialists with respect to every attested document. (See Certification of Steven C Cory submitted June 17, 2011 (¶¶ 21-24)) The PNC corporate audit team, the PNC Home Equity Quality Assurance testing team, and the PNC Home Equity Quality Assurance department are each separate, independent groups within PNC and PNC Home Equity. None of these teams, or any of their members, report to me.

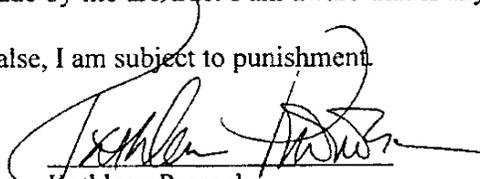
10. In my Original Certification submitted in June, 2011, I mentioned that PNC Home Equity was in the process of forming a Quality Assurance audit team that would audit my department's work on a monthly basis (in addition to the annual, quarterly and *de novo* reviews

described in Paragraph 9 of this Prorock Supplemental Certification). In July 2011, the Quality Assurance department began its monthly audits of my department.

Original Loan Documents

11. I have reviewed paragraphs 19 through 21 of Anita Holbrook's Certification. They are fully applicable to PNC Home Equity save for the name of the computer system in which images of original loan documents are stored. The Supplemental Holbrook Certification states that PNC Mortgage stores such images in its Mortgage Servicing Platform. In contrast, PNC Home Equity stores such images in a different computer system called Lender Imaging System (LIS).

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.



Kathleen Prorock
Vice President
PNC Bank, National Association