

participated in training sessions of Wells Fargo employees that have occurred to date, and I have personal knowledge of the work that is described in this Certification. As a result, I have personal knowledge of all of the matters set forth herein.

Engagement of Foreclosure Counsel

3. Wells Fargo has implemented new procedures for hiring foreclosure law firms. These procedures include a six-step vendor management process, which develops strategic objectives, defines the business requirements, evaluates the law firm following a request for proposal, develops an exit strategy in the event the law firm's services are terminated, and finalizes the negotiation and contract execution.
4. Once a new law firm is hired, the law firm will go through a 90 day assessment, which includes a review of audit checkpoints at days 30, 45, 60, and 90 to make sure all tasks were completed. These audit checkpoints include file review, possible on-site audit, and performance assessment of each firm. Once the assessment is complete, a meeting is scheduled with the firm to discuss findings and the remediation items from the audit. Upon completion, a decision is made as to whether the firm will be retained.
5. Because of the long-term relationships we have with our current foreclosure counsel in New Jersey, no new foreclosure firm has been added to our network utilizing this process.
6. While Wells Fargo currently utilizes seven firms in the State of New Jersey, only three firms are approved for new filings. Each of these three firms were approved by a process, which included approval by Fannie Mae and/or Freddie Mac, interviews with the firms, and review of certain written material requested in the vendor management process. The other four firms were retained by an entity Wells Fargo acquired.

Oversight of Foreclosure Counsel

7. As detailed in the two previous Certifications to the Special Master, Wells Fargo has designed a number of procedures, controls, and audits to ensure that information set forth in certifications submitted in New Jersey foreclosure proceedings is based on a personal review of the business records related to the loan in question.
8. Wells Fargo's processes and procedures include use of the New Jersey Proof of Amount Due Affidavit and Schedule recently adopted by the New Jersey Supreme Court.
9. As part of the its processes and procedures, Wells Fargo has implemented communication processes to comply with the rules recently adopted by the New Jersey Supreme Court regarding our foreclosure counsel's Affidavit of Diligent Inquiry and Accuracy of Foreclosure Documents and Factual Assertions.
10. Wells Fargo employees will also be reviewing all new Complaints to be filed with the court and communicating with foreclosure counsel in order for counsel to comply with the Certification of Diligent Inquiry rules recently adopted by the New Jersey Supreme Court.
11. Wells Fargo has implemented extensive auditing of all foreclosure counsel through its Residential Foreclosure Attorney Firm Management Program ("RFAFMP"). The RFAFMP is a newly implemented program designed to develop quality assurance capabilities, including on-site auditing and desktop auditing, and develop policies, procedures, resources and capacity to be administered at and by foreclosure firms to identify quality issues that pose immediate risk to Wells Fargo.
12. Auditing of foreclosure counsel is performed by various Wells Fargo employees, including in-house counsel, audit, quality assurance, vendor relations, operational risk

management and foreclosure management, as well as attorneys from a law firm with nationwide experience in foreclosure matters.

13, Desktop audits are performed at least on an annual basis for every foreclosure firm.

Firms are chosen for on-site audits and additional desktop audits based on a three tier structure. Tier one and tier two firms have on-site audits performed annually. Tier one firms have desktop audits performed quarterly; tier two firms have desktop audits performed semi-annually; and, tier three firms have desktop audits annually.

14. The tier structure is determined based on several risk-related factors, including the number of current cases being worked by each firm and the complexity of the foreclosure case in each State.

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 false, I am subject to punishment.



Timothy P. O'Brien
Senior Vice President

Dated: July 27, 2011

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July 27, 2011

Via Overnight Delivery

Hon. Richard Williams, J.A.D. (Ret.)
Atlantic City Civil Courthouse
1201 Bacharach Boulevard
Atlantic City, New Jersey 08401

Civil Practice Division

JUL 28 2011

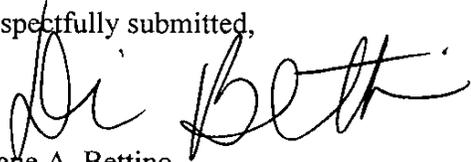
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Dear Judge Williams:

On behalf of Wells Fargo Bank, N.A. ("Wells Fargo") I enclose a Supplemental Certification of Timothy P. O'Brien (the "Supplemental Certification").

We look forward to continuing to work with you regarding Wells Fargo's submissions. Please contact me if you have any questions or concerns regarding the enclosed materials.

Respectfully submitted,


Diane A. Bettino

Enclosure

cc: Acting Superior Court Clerk
c/o Kevin Wolfe (via Overnight Delivery)
Edward Dauber, Esq. (via e-mail)
Rosemary Alito, Esq. (via e-mail)