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REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

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June 10, 2011

(VIA Lawyers Service and Electronic Filing via JEFIS)
Honorable Walter R. Barisonek, Special Master
Union County Courthouse
Courtroom 101
2 Broad Street
Elizabeth, N.J. 07207

RE: Submission of American Home Mortgage Servicing, Inc. in response to the Honorable
Walter Barisonek's April 25, 2011 Letter
Docket No.: F-238-11

Dear Judge Barisonek:

Our firm represents American Home Mortgage Servicing, Inc. in relation to the above captioned
Administrative Order. While AHMSI is not a party to the Administrative Order, it has been asked by
U.S. Bank National Association to respond to Your Honor's April 25, 2011.

Enclosed please find the Certifications of Elizabeth Boulton and Lori Hughes in response to Your
Honor's April 25, 2011 letter.

Should Your Honor have any questions or concerns, please do not hesitate to contact us.

Respectfully submitted,
/s/ Brian C. Nicholas
Brian C. Nicholas, Esq.

Cc: American Home Mortgage Servicing, Inc.
Jennifer Perez, Clerk of the Court (Electronically via JEFIS)

Zucker, Goldberg & Ackerman, L.L.C.
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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 CERTIFICATION OF ELIZABETH BOULTON
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I, Elizabeth Boulton, hereby certify that:

1. I am a Vice President of Default Administration for American Home Mortgage Servicing, Inc. (hereinafter "AHMSI"). I have been employed by AHMSI since February 2009. I have been employed in the mortgage servicing industry since 1990. Since 1995 I have been involved in the management of both foreclosure and bankruptcy departments. In this capacity I have personal knowledge of, and am fully familiar with, AHMSI's foreclosure operations as they relate to the State of New Jersey. I submit this certification response to the Honorable Walter Barisonek's April 25, 2011 letter requesting information. A response to question 1(c) will be addressed in a certification from Lori Hughes.

- 1(a) State what processes and procedures you have to ensure that the certifications/affidavits submitted are based upon that person's personal knowledge or that person's review of business records which records would be admissible in evidence in a New Jersey Court. Describe the processes and procedures in detail and attach a copy of any documents that establish the processes and procedures.**
2. The content of an affidavit, certification or similar document (hereinafter referred to as "affidavit") is verified by an AHMSI authorized signer's review of our business records prior to executing.
 3. When an affidavit is necessary, our local counsel will open a process in LPS Desktop¹ requesting the data necessary to prepare the affidavit.
 4. The foreclosure associate will initiate a script or task that automatically pulls the requested information from our system of record and forwards it to the attorney electronically.
 5. The attorney prepares the necessary affidavit and scans it to AHMSI along with the documents to support the factual accuracy of the affidavit. Supporting documentation may include screen prints from the servicing system, copies of collateral documents, or other business records.
 6. Once provided, the affidavit and supporting documents go to the assigned associate for review.
 7. If the affidavit is incorrect or missing the supporting documentation, our associate will reject the document and request that the attorney re-submit it with the appropriate corrections.

¹ LPS Desktop is a secure web portal that we utilize to communicate with our attorneys. This system will be described in more detail in Section 1(d) below.

8. Once the document package is compliant, our associate will review it.
9. The associate will go line-by-line through the affidavit to confirm that all of the facts are correct and supported by our business records.
10. Only after confirming that all of the facts in the affidavit are supported by our business records will the associate execute it.
11. If a notary is required, the associate takes the affidavit to one of our notaries. The notary administers the appropriate oath or affirmation and the signer executes the document in the presence of the notary. The notary also countersigns the document in the presence of the signer.
12. If witnesses are required, the witnesses are present when the document is executed by the signatory and execute the document as appropriate.
13. Once the affidavit is fully executed, the entire package is returned to LPS who then forwards to local counsel and they scan in the complete package into LPS Desktop

1(b)(i) State the processes and procedures you have in place to ensure that the individual who executes the certification/affidavit executed it according to law, and that the signature is a valid lawful signature.

14. AHMSI's procedures ensure that the associate executing the affidavit executes it in accordance with applicable law and that the signature is valid.
15. AHMSI requires that each signatory execute his or her own signature on affidavits used in the State of New Jersey. We do not utilize electronic or mechanical signature stamps.
16. Furthermore, it is against our company policy for anyone other than the named signatory to sign any document.
17. If the document requires notarization, after the signer reviews the affidavit and confirms its factual accuracy, a notary administers any required oath or affirmation and the signer executes the document in the presence of the notary. The notary countersigns the document in the presence of the signer.
18. If the document requires a witness, the witness(es) are present and also execute the document in the presence of the signatory as well as the notary.
19. AHMSI tracks commissions for all of its notaries to ensure that they are current with the appropriate licensing body.

1(b)(ii) State the processes and procedures in place to ensure that the person executing the certification/affidavit, pursuant to paragraph (a), has the authority to act in behalf of the plaintiff/ servicer.

20. AHMSI's policy requires that only employees with proper signing authority may execute affidavits on behalf of the plaintiff or servicer.

21. AHMSI services loans owned by two types of investors: (1) Government Sponsored Enterprises (i.e. FannieMae and FreddieMac); and (2) private investors/secured trusts.
22. The authority for AHMSI to execute documents is typically granted in the servicing agreement that the investor enters into when we are retained to service the pool of loans.
23. Additionally, AHMSI may derive signing authority from a power of attorney specifically delegating the authority to sign foreclosure related documents.
24. A corporate resolution grants several senior foreclosure department associates with the authority to execute foreclosure documents on AHMSI's behalf.
25. Information regarding authorized signers, along with the applicable corporate resolution, is stored on a shared network drive for foreclosure associates to reference.
26. When a document is ready to be executed, it is routed to the appropriate foreclosure associate who has the necessary authorization to sign on behalf of that particular entity. The foreclosure associate will verify that they are indeed authorized to sign on behalf of the named entity.

1(d) State the review process you have in place to ensure that any certification/affidavit submitted to the Court is accurate, based upon current information and that the person executing the document relied upon personal knowledge and/or business records which would be admissible in a New Jersey Court. If you are currently making or anticipate making any changes, state the changes to be made and when they will be implemented.

27. The accuracy of affidavits submitted to any court is of paramount concern to us.
28. When an affidavit is needed, our attorney will send us a request in LPS Desktop for the information necessary to prepare the affidavit.
29. Our foreclosure associate will run a script or task that pulls the required data directly from our system of record, MSP. The associate will then forward the information to the attorney to prepare the affidavit.
30. The use of an automated script helps insure that the information being sent to our attorney to prepare the affidavit is as accurate as possible.
31. Our attorney will then prepare the affidavit based upon the data provided by the foreclosure associate.
32. As indicated above, the initial preparation of affidavits is done by our local attorneys who have the knowledge of the local rules, statutes or other requirements.
33. The attorney will scan the completed affidavit along with all supporting documents to us through LPS Desktop. If the complete package is not provided, the associate will send it back to the attorney and require that all documents are attached.
34. Once the complete package is scanned, the associate will review the affidavit line-by line to ensure that it is factually accurate and supported by our business records.
35. If changes to the affidavit are required, our associate will reject the document and request that the attorney re-submit it with the appropriate corrections local counsel will make the

changes and return the modified affidavit to AHMSI. The associate will then conduct another line-by-line review of the affidavit against our business records to ensure it is factually accurate.

36. Only after the line-by-line review confirms that the affidavit is accurate will the associate execute it.

1(e) State in detail any training programs you have in place for individuals completing certifications/affidavits to ensure that their knowledge of the contents of the certification/affidavit is based upon personal knowledge or business records which would be admissible in a New Jersey Court.

37. AHMSI requires new foreclosure associates to undergo extensive classroom training before they are allowed to process loans on their own. Even though most of our new employees actually already have experience in our industry, the classroom setting allows our manager of document execution to track their performance and abilities without the risk of effecting an actual loan.

38. Once the document execution manager is satisfied that the new foreclosure associate has the requisite knowledge and skills to perform the necessary job functions, he or she is moved into our production environment and undergo further one-on-one training with the manager and lead foreclosure associates in a real world setting. The one-on-one training continues until the manager is satisfied that the individual possesses the requisite skills and abilities to navigate our computer system and perform his or her job to our expectations.

39. We are in the process of setting up an ongoing recurrent training regimen for our foreclosure associates, which will be fully implemented within the next 30 to 60 days. We anticipate that this will be an annual training once implemented.
40. Additionally, our local attorneys often come to our servicing center to conduct state-specific training. This training can be general or specific to changes to local practice and procedure.
41. Finally, AHMSI requires each of its notaries to complete an annual training program that details the requirements of the state where the notary is commissioned.

1(f) Describe in detail the process you have in place to ensure that foreclosure counsel is provided with current accurate information to support the preparation of any documentation counsel will be submitting to the Court pursuant to Court Rule.

42. AHMSI utilizes a secure web portal from LPS for primary communication with our local counsel.
43. LPS Desktop is integrated with our system of record, MSP, so that our attorneys may have limited viewing access² to certain screens in MSP that were also provided at the time of referral. For any information that is not viewable to the attorney that is needed, the firm will send an intercom (similar to an e-mail) within the LPS Desktop to LPS or our foreclosure associate. The foreclosure associate can then respond with whatever information the attorney needs.

² Our attorneys do not have the ability to modify or directly update MSP. That may only be done by an employee of AHMSI with the appropriate access level.

44. Whenever possible, LPS or our foreclosure associate will forward screen prints from MSP or documents that address any requests the attorney may have. This helps prevent typographical errors that may otherwise be introduced by manually copying the data.
45. If there is a change in status to the file (for example a payment being received that brings the loan current, a bankruptcy being filed, a loss mitigation plan being implemented, or any other event requiring the foreclosure to be placed on hold or stopped altogether), LPS or our associate will communicate with the attorney directing the attorney to either place the file on hold or request that the file be closed completely.
46. The LPS Desktop intercom system allows the sender of the message to see whether the message has been read by the receiver. As such, we are able to confirm that messages sent by us or our counsel are received.
47. While LPS Desktop is our primary mechanism of communication with local counsel, we also provide our attorneys with an escalation matrix that provides contact information for supervisors, managers and other individuals should an attorney either not receive a timely response to a request or have a complex issue that requires immediate attention.

1(g) State the review process you and foreclosure counsel have in place for the final review of documents to be submitted to the Court pursuant to Rule 4:64-1 et. seq.

48. As described previously, both the AHMSI foreclosure associate and local counsel conduct an independent review of affidavits against our business records prior to them being executed and submitted to the Court.

49. In the event the status of the loan changes at any point prior to the filing of the affidavit, AHMSI will electronically notify our counsel of the change so that, if necessary, the affidavit can be modified or not filed at all.

50. Additionally, AHMSI has an internal quality control team as well as an internal audit department that review documents to confirm that our processes and procedures are appropriate and being followed.

1(h) State whether you utilized or intend on utilizing any independent auditor to review the process and procedures mentioned in the above answers to ensure that you are in compliance with the mandates of Court Rule 4:64-1 et. seq.

51. AHMSI maintains an internal audit department as well as a quality control team.

52. The compliance department is responsible for ensuring that our policies and procedures comply with the requirements of each jurisdiction and that our employees are complying with the policies.

53. Our quality control team is responsible for reviewing loan level documents and affidavits to ensure that they are accurate and completed in accordance with our procedures and expectations.

54. We do not currently have any plans to utilize an independent auditor to review our process and procedures.

2. **If you are a plaintiff in uncontested residential matters and any other entity, not a part of these proceedings or part of the "Big Six", acts as a servicer on those mortgages, secure the information requested in Questions #1 from the entity that provides the servicing.**

55. This question is not applicable to AHMSI.

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.

DATED: 6/10/11


Elizabeth Boulton

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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

**CERTIFICATION OF
LORI HUGHES**

I, Lori Hughes, hereby certify that:

1. I am a Vice President of Payment Administration for American Home Mortgage Servicing, Inc. (hereinafter "AHMSI"). I have been employed by AHMSI for six years. I have been employed in the mortgage servicing industry for 21 years. In this capacity I have personal knowledge of, and am fully familiar with, AHMSI's system of record and payment processing procedures. I submit this certification response to the Honorable Walter Barisonek's April 25, 2011 letter requesting information. My response will be limited to the question 1(c).

- 1(c) State in detail your record keeping system to ensure that there is accurate up-to date entries of payments, loan history, assignments, or of any other transaction involving the mortgage. If you are currently making or anticipate making changes, state the changes to be made and when they will be implemented.**
2. AHMSI utilizes Mortgage Servicing Package (hereinafter "MSP"), a product of LPS, for our system of record for the tracking of loan information. MSP is used for posting payments or any other transaction related to a particular loan (including but not limited to regular payments, escrow advances, escrow payments, corporate advances, etc).
 3. Payments are accepted through mail that is routed to a lockbox or to various electronic channels, such as Western Union.
 4. Payments to the lockbox are processed as they arrive and send a daily data file of all of the payments process directly to MSP.
 5. Our Payment Administration department monitors these payment channels daily for accuracy.
 6. We then conduct a daily electronic audit to confirm that the payments have been processed appropriately and that the information balances out.
 7. We run reports that compare the deposit totals to the information provided by the electronic vendor as well as our in-house daily fund applications to our system of record.
 8. Additionally, we utilize a robust system of access restrictions to ensure that only individuals that need access to modify our system of record are able to do so.
 9. Each individual is assigned a unique login identification. We then apply both group level and individual level access controls to only authorize access that is needed by that employee to conduct his/her job function. MSP keeps a running record of transactions.

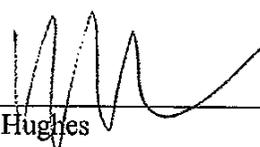
Once something is posted to the account it remains there. Any "changes" are actually additional credits or debits that also show up on the payment history.

10. In other words, our system of record tracks all changes that are made. In the event there is a misapplication of payments that is ultimately then reversed and reapplied, both the misapplication and reapplication of funds will remain on the loan history.
11. The only group authorized to make "changes" to the payment history portion of MSP are our Payment Administration Unit, the group designated to ensure that all monies are properly posted to our system of record.
12. As a final check to ensure accuracy of our system, when a change is made to payments in MSP (be it application of funds or a correction) the change appears on the next monthly statement that is mailed to the borrower¹.

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.

DATED:

6/10/11


Lori Hughes

¹ There are instances where a borrower may not receive a monthly statement. For example, in some jurisdictions statements are not mailed to borrowers in bankruptcy.