

I. Introduction

This Second Interim Compliance Report² is limited to my findings regarding the independence, competency and capacity of Servicer's internal review group ("IRG")³ used, in part, for testing Metrics;⁴ and the results of my re-performance of testing previously performed by the IRG in Test Period 7 on nine Metrics I ultimately determined to be "at risk" from the standpoint of the reliability of the IRG's testing, which are Metrics 1, 2, 12, 19, 20, 23, 24, 28 and 29.⁵ As I reported in the First Interim Compliance Report, this re-performance was necessitated by allegations of irregularities and improprieties relative to the IRG and its work.

In a subsequent Monitor Report or Reports, I will report on the following matters, among others: (i) completion of my review of the independence, competency and capacity of the IRG; (ii) the final results of my review of the IRG's work for Test Periods 7 and 8; (iii) the status of the letter dating issue I reported on in the First Interim Compliance Report that pertained to Servicer's correspondence with borrowers on mortgage loans serviced by Servicer, including the status of Servicer's implementation of a Master Corrective Action Plan for Metrics impacted by the letter dating issue; (iv) the likely extension of the term of my review of Servicer's compliance with the Servicing Standards⁶ related to certain Metrics for three additional test periods through the fourth calendar quarter ending December 31, 2017; and (v) my final findings

² In the First Interim Compliance Report and this Report, Ocwen Loan Servicing, LLC is a "Servicer" only with respect to the portfolio of mortgage loans it acquired from Residential Capital, LLC ("ResCap") and GMAC Mortgage, LLC ("GMAC") and as a consequence of its assumption of the obligations of a "Servicer" relative to such loans ("ResCap Portfolio"). As reported in the First Interim Compliance Report, in Test Period 7, some loans tested by the IRG were on FiServ, the mortgage loan serving platform used by ResCap and GMAC, and other loans tested were on REALServicing, a proprietary mortgage loan servicing platform used by Ocwen Loan Servicing, LLC.

³ The internal review group or IRG is the internal quality control group established by Servicer that is required to be independent from Servicer's mortgage servicing operations, as set out in Paragraph C.7 of Exhibit E.

⁴ "Metrics" is a reference to any one or more of the 33 metrics referenced in Exhibit E-1 to the Judgment, as amended by the Monitor's Notice of Additional Metrics filed with the Court on October 2, 2013 (Case 1:12-cv-00361-RMC Document 83).

⁵ In the First Interim Compliance Report I identified eight Metrics as "at risk." Based on subsequent work by McGladrey and my other Professionals, I identified one additional metric, Metric 28, also to be "at risk."

⁶ "Servicing Standards" means the mortgage servicing standards contained in Exhibit A to the Judgment.

regarding the remedial actions Servicer has undertaken as a consequence of the letter dating issue and the issues arising from allegations of irregularities and improprieties relative to the IRG and its work.

II. IRG Independence/Test Period 7 Re-testing

A. General

In the First Interim Compliance Report, I reported on two separate incidents that brought into question the independence, competency and capacity of the IRG and the integrity of the testing processes conducted by the IRG. As a consequence of these incidents, I undertook an investigation of the IRG and its work (“IRG Investigation”). This IRG Investigation resulted in my determination that I could not rely on a portion of the IRG’s work for Test Period 7 and a finding that, for the test period in question, the IRG did not have the authority or privileges necessary to act independently and protect the integrity of its work.

With respect to my questions regarding the independence, competency and capacity of the IRG, as reported in the First Interim Compliance Report, steps were undertaken by Servicer to better ensure the independence, competency and capacity of the IRG, as required under Paragraphs C.7, C.8, and C.9 of the Judgment’s Exhibit E (“Enforcement Terms”). These steps included, among others, (i) adoption of corporate governance principles for the IRG,⁷ (ii) reorganization of the IRG, (iii) enhanced access by my Professionals⁸ to information pertaining to the IRG’s testing methodologies, procedures and protocols, and (iv) Servicer’s consent to my

⁷ The corporate governing principles for the IRG mandate processes and procedures within the IRG and between the IRG and Servicer’s mortgage servicing business units, including directives regarding the independence of the IRG and the integrity of its work; affirmations and directives regarding the appropriate boundaries between the IRG, on one hand, and business units and internal and outside legal counsel, on the other; and assurances regarding the IRG’s authority and the provisioning of appropriate resources for the IRG to properly and timely perform its work.

⁸ Professionals means the Primary Professional Firm or PPF, which is BDO Consulting, a division of BDO USA, LLP, the Secondary Professional Firm or SPF, which is Baker Tilly Virchow Krause, LLP, and any other accountants, consultants, attorneys and other professional persons, together with their respective firms, I engage from time to time to represent or assist me in carrying out my duties under the Judgment.

establishment of a hotline to a third party⁹ that IRG employees may use to report concerns any such employees may have relative to the IRG and its operations. As discussed in Section II.B below, Servicer has taken additional steps relative to the IRG, including appointing a new interim IRG Executive in September of 2014 and a new permanent IRG Executive in February of this year. As more fully discussed below, these actions have increased my confidence in the independence, capacity and competency of the IRG.

With respect to questions regarding the reliability of a portion of the IRG's work for Test Period 7, as reported in the First Interim Compliance Report, I engaged McGladrey LLP ("McGladrey") to retest for Test Period 7 a number of "at risk" Metrics and to do such additional work as may be necessary to ensure the integrity of the IRG's processes going forward. The "at risk" Metrics for Test Period 7 were identified in the First Interim Compliance Report as Metrics 1, 2, 12, 19, 20, 23, 24 and 29 and subsequently expanded to include Metric 28.¹⁰ As of the date of this Second Interim Compliance Report, McGladrey has completed its work on these "at risk" Metrics for Test Period 7 and the results of its work are discussed below, in Section II.C. Based on the results of McGladrey's Test Period 7 re-testing, McGladrey is also undertaking work on certain of these "at risk" Metrics for Test Period 8 and should complete its work within the near future. McGladrey is also nearing completion on other work pertaining to the IRG's testing methodologies, procedures and protocols, which work will enhance my ability to validate the IRG's testing in future Test Periods. I intend to report on this additional work in one or more future Monitor Reports.

⁹ The third party is a company that specializes in operating "hotlines" of the type I have established, and this third party is under contract with and reports to me, not Servicer.

¹⁰ Metrics were determined to be "at risk" based on information I learned during the IRG Investigation and the work of my Professionals after the conclusion of the IRG Investigation.

B. IRG Independence

Incidents on which I reported in the First Interim Compliance Report called into question the independence, competency and capacity of the IRG. Since then, as noted above, Servicer has undertaken and continues to undertake various remedial steps to better ensure that the IRG is independent from Servicer's mortgage servicing operations and others, as required under the Enforcement Terms. These steps have included the appointment of a new, interim IRG Executive, whom I interviewed on November 11, 2014, and the hiring of a new, permanent IRG Executive, whom I interviewed on March 10, 2015. Also, since the filing of the First Interim Compliance Report, primarily through McGladrey and my other Professionals, I have undertaken substantial day-to-day work alongside the IRG, which has enabled me to better monitor the progress of the remedial steps that were and continue to be undertaken by Servicer relative to the IRG. Based on my work and that of my Professionals, with the changes in executive management and other structural changes to staffing, training and reporting lines, as aforementioned,¹¹ the IRG appears more adequately staffed and appears to have the authority, privileges and knowledge that are more appropriate to an effective implementation and execution of the reviews and Metric assessments required by the Enforcement Terms. Additionally, the IRG's processes and procedures have shown measured improvement, as reported to me by McGladrey and my other Professionals. Therefore, in my opinion, as a result of Servicer's efforts, the independence, competency and capacity of the IRG have shown measurable improvement since my First Interim Compliance Report and as a consequence, in a subsequent report to the Court, I should be able to provide a final and more definitive assessment of the IRG.

¹¹ As of December 2014 and the date of this Report, the IRG Executive has two reporting lines, rather than the previous one reporting line. The first line of reporting is directly to the Chairman of the Compliance Committee of Servicer's Board of Directors, rather than to Servicer's Chief Risk Officer who reported to a committee of Servicer's Board of Directors. The second line of reporting is administratively to Servicer's new Chief Risk Officer, who assumed the position in 2014.

C. Test Period 7 Re-testing

1. Scope. Beginning in September, 2014, McGladrey undertook, under my supervision and direction, independent re-testing of what I deemed “at risk” Metrics for Test Period 7.¹² McGladrey’s re-testing was equivalent to initial or first-time testing and its re-testing was performed independent of and apart from any previous work performed by the IRG or any of my Professionals. In addition, the re-testing included independent identification of loan testing populations and selection of McGladrey’s own sample of loans for all of the “at risk” Metrics subject to loan-level testing. As set out above, the Metrics ultimately determined to be “at risk” for Test Period 7 and re-tested by McGladrey are as follows:

- Metric 1 (1.A) (Foreclosure Sale in Error);
- Metric 2 (1.B) (Incorrect Loan Modification Denial);
- Metric 12 (5.A.) (Third Party Vendor Management);
- Metric 19 (6.B.i) (Loan Modification Document Collection Timeline Compliance);
- Metric 20 (6.B.ii) (Loan Modification Decision/Notification Timeline Compliance);
- Metric 23 (6.B.v) (Short Sale Document Collection Timeline Compliance);
- Metric 24 (6.B.vi) (Charge of Application Fees for Loss Mitigation);
- Metric 28 (6.C.i) (Force Placed Insurance Timeliness of Notices); and
- Metric 29 (6.C.ii) (Termination of Force Placed Insurance).

¹² As previously noted, Metrics were determined to be “at risk” based on information I learned during the IRG Investigation and the work of my Professionals after the conclusion of the IRG Investigation.

2. Procedures. In conducting its re-testing, McGladrey worked closely with the IRG to understand Servicer's system of record ("SOR")¹³ and the IRG's relevant Metric testing procedures and protocols. McGladrey generally followed the testing procedures and protocols that had been developed by the IRG. To the extent McGladrey had issues regarding the appropriateness of any of the IRG's testing procedures or protocols, McGladrey and the IRG, in consultation with Servicer where necessary, adjusted the IRG's testing procedures or protocols, which adjustments will be used by the IRG in its testing of the "at risk" Metrics on a prospective basis. In addition, for all of its re-testing, McGladrey independently gathered and evaluated the loan-level supporting documentation from Servicer's SOR, and supplemented such information through discussions with Servicer's business unit personnel.

In order to perform its re-testing work, McGladrey identified appropriate loan testing populations for each Metric subject to loan-level testing from Servicer's SOR and undertook other confirmatory work to ensure, to the extent practicable, the appropriateness of loan testing populations. Once the appropriate loan testing population was identified for each Metric, McGladrey then employed a statistical sampling approach consistent with the approach required under the Work Plan to select its own sample of loans for each Metric re-tested. McGladrey's loan testing population identification and sampling procedures and protocols included utilizing McGladrey's information technology staff to assist with both reviewing the queries used to derive the loan testing populations from Servicer's SOR and determining statistically valid random samples from such populations. Table 1 below sets out the total number of loans

¹³ Servicer's system of record means Servicer's business records pertaining primarily to its mortgage servicing operations and related business operations.

originally tested by the IRG and the total number of loans tested by McGladrey using the foregoing sampling approach and loan testing populations.¹⁴

Table 1: Number of Loans Tested for Each Metric

Metric	Original Testing per IRG	Re-Testing per McGladrey
1 (1.A)	343	281
2 (1.B)	490	316
12 (5.A)	P&P ¹⁵	P&P
19 (6.B.i)	429	295
20 (6.B.ii)	465	311
23 (6.B.v)	325	302
24 (6.B.vi)	488	317
28 (6.C.i)	433	303
29 (6.C.ii)	315	268

¹⁴ The sample sizes used by McGladrey for loan-level testing are based on accepted statistical parameters used for the majority of metrics testing in the National Mortgage Settlement, that is, a “95/5/2” approach under which the IRG uses statistical parameters based on at least a 95% confidence level, a 5% estimated error rate, and a 2% margin of error. As explained in my prior Compliance Reports, a 95% confidence level connotes that one can be 95% confident the testing results (i.e., the error rate) for the sample reflect the true results in the population. A 5% estimated error rate means that one expects to find five errors in a sample of 100. A 2% margin of error connotes that one can expect a 98% level of precision. Under the Work Plan, the size of the samples selected by the IRG (and in this case, McGladrey) from the appropriate loan testing populations must be statistically significant. Differences between McGladrey’s sample sizes and the IRG’s original sample sizes may be attributable to oversampling by the IRG, which is permitted but not required under the Work Plan.

¹⁵ “P&P” means a policy and procedure metric, which does not involve loan-level testing. Metric 12 is tested quarterly on a yes or no basis.

3. Comparison of IRG's Quarterly Report to McGladrey's Results. For the nine Metrics subject to re-testing by McGladrey in Test Period 7, the IRG originally reported that the Threshold Error Rate¹⁶ had not been exceeded for any of these Metrics, with exception of Metric 29. In its re-testing, McGladrey concluded that:

- the IRG's determination of Pass/Fail was correct for seven Metrics (Metrics 1, 2, 12, 20, 23, 24 and 28);
 - the IRG's determination of Pass/Fail was incorrect for one Metric (Metric 19);
- and
- the Error Rate for Metric 29 was substantially correct.¹⁷

Table 2 below details both the IRG's results and McGladrey's results for the nine Metrics.

Table 2: Comparison of Compliance Results for Test Period 7

Metric No.	Metric	Threshold Error Rate	IRG Result	McGladrey Result
1 (1.A)	Foreclosure Sale in Error	1%	Pass (0.29%)	Pass (0.00%)
2 (1.B)	Incorrect Modification Denial	5%	Pass (2.24%)	Pass (2.85%)
12 (5.A) ¹⁸	Third Party Vendor Management	Pass/Fail	Pass	Pass

¹⁶ "Threshold Error Rate" means the percentage error rate established under Exhibit E-1 to the Judgment, which, when exceeded, is a Potential Violation, and for Metrics that are tested on a yes/no basis, a fail on such a Metric, which is also a Potential Violation. A "Potential Violation" has the meaning given to such term in Paragraph E.1 of Exhibit E of the Judgment and a Potential Violation occurs when Servicer exceeds, or otherwise fails, a Threshold Error Rate set for a Metric.

¹⁷ Based on McGladrey's re-testing of Metric 29, Servicer passed this Metric by a single loan with an error rate of 4.85% compared to the IRG's original error rate of 6.03% (a failed Metric). The difference in testing results is not unreasonable based on the sampling parameters used to determine a statistically valid sample size.

¹⁸ As previously noted, Metric 12 is a P&P Metric that is tested quarterly on a yes or no basis.

Metric No.	Metric	Threshold Error Rate	IRG Result	McGladrey Result
19 (6.B.i)	Loan Modification Document Collection Timeline Compliance	5%	Pass (3.73%)	Fail (11.86%)
20 (6.B.ii)	Loan Modification Decision/Notification Timeline Compliance	10%	Pass (8.17%)	Pass (8.04%)
23 (6.B.v)	Short Sale Document Collection Timeline Compliance	5%	Pass (1.85%)	Pass (2.98%)
24 (6.B.vi)	Charge of Application Fees for Loss Mitigation	1%	Pass (0.00%)	Pass (0.00%)
28 (6.C.i)	Force-Placed Insurance (FPI) Timeliness of Notices	5%	Pass (0.92%)	Pass (1.65%)
29 (6.C.ii)	FPI Termination	5%	Fail (6.03%)	Pass (4.85%)

For the seven Metrics that McGladrey agreed with the IRG's determination of Pass/Fail, the results of McGladrey's re-testing were not significantly different from the IRG's original Metric testing results, as illustrated above in Table 2.

For the one Metric that McGladrey did not agree with the IRG's determination of Pass/Fail, Servicer has not objected to McGladrey's determination on Metric 19 and will develop an appropriate corrective action plan for the Potential Violation.¹⁹

Based on McGladrey's retesting of the nine "at risk" Metrics in Test Period 7, whose work I have determined to be reliable and to which Servicer has not objected, the IRG's determination of Pass/Fail was incorrect for one of the "at risk" Metrics and for the Metric 19 Potential Violation, Servicer will develop a corrective action plan.

¹⁹ Servicer has already developed and implemented a CAP for Metric 29, which I will address in a future Monitor Report.

III. Summary and Conclusion

This Report is an interim report and is limited to my findings regarding the independence, competency and capacity of the IRG and the results of my re-performance of testing previously performed by the IRG in Test Period 7 on nine Metrics I ultimately determined to be “at risk” from the standpoint of the reliability of the IRG’s testing.

With respect to the IRG, based on the actions that have been and continue to be undertaken by Servicer relative to the IRG, as outlined in Section II.B above, in my opinion, the IRG’s independence, competency and capacity have shown measureable improvement since my First Interim Compliance Report such that in a subsequent report to the Court I should be able to provide a final and more definitive assessment of the IRG.

With respect to my re-performance of testing previously performed by the IRG in Test Period 7 on nine Metrics I determined to be “at risk” from the standpoint of the reliability of the IRG’s testing, based on McGladrey’s work, which I have determined to be reliable and to which Servicer has not objected, the IRG’s determination of Pass/Fail was incorrect for one of the “at risk” Metrics (Metric 19) and for this Potential Violation, Servicer will develop a corrective action plan.

Prior to the filing of this Second Interim Compliance Report, I have determined that I do not have, as Monitor, and the Professionals engaged by me under the Judgment do not have, any prior relationship with Servicer or any of the other parties to the Judgment that would undermine public confidence in our work and that we do not have any conflicts of interest with any party to the Judgment.²⁰ In addition, I have conferred with Servicer and the Monitoring Committee about my findings and I have provided each with a copy of my report. Immediately after filing this

²⁰ Exhibit E, Paragraph C.3.

Second Interim Compliance Report, I will provide a copy to Servicer's Board of Directors, or a committee of the Board designated by Servicer.²¹

I respectfully file this Report with the United States District Court for the District of Columbia on this, the 7th day of May, 2015.

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s/ Joseph A. Smith, Jr.

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²¹ Exhibit E, Paragraph D.4.

CERTIFICATE OF SERVICE

I hereby certify that on this date I have filed a copy of the foregoing using the Court's CM/ECF system, which will send electronic notice of filing to the persons listed below at their respective email addresses.

This the 7th day of May, 2015.

s/ Joseph A. Smith, Jr.
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**GMAC MORTGAGE,
LLC**
(Defendant)

**GMAC RESIDENTIAL
FUNDING CO., LLC**
(Defendant)

**RESIDENTIAL
CAPITAL, LLC**
(Defendant)

**OCWEN LOAN
SERVICING, LLC**
*(successors by assignment
to Residential Capital, LLC
and GMAC Mortgage, LLC)*

**GREEN TREE
SERVICING LLC**
*(successors by assignment
to Residential Capital, LLC
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**WELLS FARGO &
COMPANY**
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