

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA**

UNITED STATES OF AMERICA, <i>et al.</i> ,)	
)	
Plaintiffs,)	
)	
v.)	Civil Action No. 12-00361 (RMC)
)	
BANK OF AMERICA CORP., <i>et al.</i> ,)	
)	
Defendants)	
)	

**MONITOR’S REPORT REGARDING COMPLIANCE BY DEFENDANT
J.P. MORGAN CHASE BANK, N.A. FOR THE MEASUREMENT PERIODS ENDED
SEPTEMBER 30, 2014 AND DECEMBER 31, 2014**

The undersigned, Joseph A. Smith, Jr., in my capacity as the Monitor under the Consent Judgment (Case 1:12-cv-00361-RMC; Document 10) filed in the above-captioned matter on April 4, 2012 (Judgment), respectfully files this Report regarding compliance by J.P. Morgan Chase Bank, N.A. with the terms of the Judgment, as set forth in Exhibits A and E thereto. This Report is filed under and pursuant to Paragraph D.3 of Exhibit E to the Judgment.

I. Definitions

This Section defines words or terms that are used throughout this Report. Words and terms used and defined elsewhere in this Report will have the meanings given them in the Sections of this Report where defined. Any capitalized terms used and not defined in this Report will have the meanings given them in the Judgment or the Exhibits attached thereto, as applicable. For convenience, the Judgment, without the signature pages of the Parties, and Exhibits A, E and E-1 are attached to this Report as an appendix (Appendix - Judgment/Exhibits).

In this Report:

- i) *Company* means J.P. Morgan Chase & Company;
- ii) *Compliance Report* means a Monitor Report I file with the Court regarding compliance by Servicer with the Servicing Standards – the *First Compliance Report* was for Test Periods 1 and 2, the *Second Compliance Report* was for Test Periods 3 and 4, the *Third Compliance Report* was for Test Periods 5 and 6, the *Fourth Compliance Report* was for Test Periods 7 and 8 (collectively referred to as the *Prior Compliance Reports*), and this Report, which is the *Fifth Compliance Report*, is for Test Periods 9 and 10;
 - iii) *Compliance Review* means a compliance review conducted by the IRG as required by Paragraph C.7 of Exhibit E, and *Compliance Reviews* is a reference to compliance reviews conducted by the IRG or compliance reviews conducted by the IRG and the Internal Review Groups of the other Servicers, as the context indicates;
 - iv) *Court* means the United States District Court for the District of Columbia;
 - v) *Enforcement Terms* means the terms and conditions of the Judgment in Exhibit E;
 - vi) *Exhibit* or *Exhibits* means any one or more of the exhibits to the Judgment, and unless its usage indicates otherwise, a reference to *Exhibit E-1* also includes the amendment to Exhibit E-1 effected by Monitor’s Notice of Additional Metrics, which was filed with the Court on October 2, 2013 (Case 1:12-cv-00361-RMC; Document 80);
 - vii) *Internal Review Group* or *IRG* means an 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, and *Internal Review Groups* or *IRGs* is a collective reference to all Servicers’ internal quality control groups;

viii) *Judgment* means the Consent Judgment (Case 1:12-cv-00361-RMC; Document 10) filed in the above-captioned matter on April 4, 2012;

ix) *Metric* means any one of the metrics, and *Metrics* means any two or more of the metrics, referenced in Paragraph C.11 of Exhibit E, and specifically described in Exhibit E-1;

x) *Monitor* means and is a reference to the person appointed under the Judgment to oversee, among other obligations, Servicer's compliance with the Servicing Standards, and the Monitor is Joseph A. Smith, Jr., who will be referred to in this Report in the first person;

xi) *Monitor Report* or *Report* means this Report, and *Monitor Reports* or *Reports* is a reference to any prior or additional reports required under Paragraph D.3 of Exhibit E or required under the other judgments that comprise the Settlement, as the context indicates;

xii) *Monitoring Committee* means the Monitoring Committee referred to in Paragraph B of Exhibit E;

xiii) *Potential Violation* has the meaning given to such term in Paragraph E.1 of Exhibit E and a Potential Violation occurs when Servicer exceeds, or otherwise fails, a Threshold Error Rate set for a Metric;

xiv) *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 Grant Thornton 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;

xv) *Quarterly Report* means Servicer's report to me that includes, among other information, the results of the IRG's Compliance Reviews for the quarter covered by the report, as required by Paragraph D.1 of Exhibit E;

xvi) *Servicer* means J.P. Morgan Chase Bank, N.A., unless modified by an adjective such as “another” or “other,” and *Servicers* is a collective reference to those Parties designated as a “Servicer” in the consent judgments that make up the Settlement;¹

xvii) *Servicing Standards* means the mortgage servicing standards contained in Exhibit A;

xviii) *Settlement* means the Judgment and four other consent judgments filed with the Court in Case 1:12-cv-00361-RMC that settled mortgage loan servicing claims of the type described in the Judgment;

xix) *System of Record* or *SOR* means Servicer’s business records pertaining primarily to its mortgage servicing operations and related business operations;

xx) *Test Period* means a calendar quarter where *Test Period 1* is the third calendar quarter of 2012, and references to subsequent test periods correspond to the subsequent calendar quarters such that *Test Periods 9* and *10*, which are the test periods covered by this Report, are the calendar quarters ended September 30, 2014 and December 31, 2014, respectively;

xxi) *Threshold Error Rate* means the percentage error rate established under Exhibit E-1 which, when exceeded, is a Potential Violation, and for Metrics that are tested on an overall yes/no basis, a fail on such a Metric is also a Potential Violation;

xxii) *Work Papers* means the documentation of the test work and assessments of the IRG with regard to the Metrics and Servicer’s satisfaction of the Consumer Relief Requirements, which documentation is required to be sufficient for the PPF and the SPF to substantiate and confirm the accuracy and validity of the work and conclusions of the IRG; and

¹ The Servicers are: (i) J.P. Morgan Chase Bank, N.A.; (ii) Ocwen Loan Servicing, LLC, as successor by assignment from Residential Capital, LLC (ResCap) and GMAC Mortgage, LLC (GMAC); (iii) Green Tree Servicing LLC, as successor by assignment from ResCap and GMAC; (iv) Bank of America, N.A.; (v) CitiMortgage, Inc.; and (vi) Wells Fargo & Company and Wells Fargo Bank, N.A.

xxiii) *Work Plan* means the work plan established by agreement between Servicer and me, and not objected to by the Monitoring Committee, pursuant to Paragraphs C.11 through C.15 of Exhibit E.

II. Background

On April 4, 2012, the Court entered five separate consent judgments, of which the Judgment is one. The consent judgments settled claims of alleged improper mortgage servicing practices. As part of the Judgment, Servicer agreed, among other things, to change Servicer's mortgage servicing practices by complying with the Servicing Standards.² Under the Judgment, I am required to report to the Court regarding Servicer's compliance with the Servicing Standards. This Report is the fifth periodic report required by the Judgment regarding Servicer's compliance with the Servicing Standards.

In the Prior Compliance Reports, I explained in some detail the steps I had taken in selecting Professionals to assist me in the conduct of my work under the Judgment. I also explained the development of the Work Plan with Servicer and the purpose and use of the Work Plan in, among other things, serving as a guide for the IRG and me, through the PPF and the SPF, in testing Metrics. In this Report, I will only touch on those matters as necessary to explain my work, and that of the IRG and the PPF and SPF, during Test Periods 9 and 10 relative to Servicer's compliance with the Metrics.

² Exhibit A.

III. Servicer and Internal Review Group

A. IRG Testing

1. Testing. In Test Periods 9 and 10, the IRG conducted tests on all of the Metrics then in effect under the Enforcement Terms except for Metrics 15, 16 and 17, which were not tested in Test Period 10 because they are policy and procedure (P&P) Metrics that are required to be tested in only one test period in a four-test-period cycle. Since Metrics 15, 16, and 17 were tested by the IRG in the third calendar quarter of 2013 (Test Period 5), they were required to be tested by the IRG in Test Period 9 only. The results of the IRG's testing in Test Periods 9 and 10 are listed below in Section III.B, Tables 1 and 2.

2. Sampling. Consistent with the approach adopted by other Servicers' respective Internal Review Groups, the IRG uses a statistical sampling approach to evaluate Servicer's compliance with the Metrics subject to loan-level testing and documents its sampling procedures in its monthly loan testing population documents, which are part of the Work Papers. This statistical sampling approach was explained in detail in Prior Compliance Reports. Under the Work Plan, the size of the samples selected by the IRG from the appropriate loan testing populations must be statistically significant or a minimum sample size of 100. The Work Plan also permits the IRG to reduce sample sizes by using Servicer's average of the observed error rate for each Metric from the previous two test periods in the statistical sampling parameters. Accordingly, the IRG elected to reduce sample sizes for several Metrics.

B. Quarterly Reports

1. Test Period 9. In November, 2014, Servicer submitted to me a Quarterly Report containing the results of the Compliance Review conducted by the IRG for the calendar quarter ended September 30, 2014. As shown in Table 1 below, the IRG determined that the Threshold Error Rate had not been exceeded or otherwise failed for any of the Metrics tested.

Table 1: Servicer's Metric Compliance Results for Test Period 9

Metric No.	Metric	Threshold Error Rate	Result
<i>Test Period 9</i>			
1 (1.A)	Foreclosure Sale in Error	1%	Pass
2 (1.B)	Incorrect Modification Denial	5%	Pass
3 (2.A)*	Was Affidavit of Indebtedness (AOI) Properly Prepared	5% Pass/Fail	Pass
4 (2.B)	Proof of Claim (POC)	5%	Pass
5 (2.C)	Motion for Relief from Stay (MRS) Affidavits	5%	Pass
6 (3.A)	Pre-foreclosure Initiation	5%	Pass
7 (3.B)	Pre-foreclosure Initiation Notifications	5%	Pass
8 (4.A)	Fee Adherence to Guidance	5%	Pass
9 (4.B)	Adherence to Customer Payment Processing	5%	Pass
10 (4.C)	Reconciliation of Certain Waived Fees	5%	Pass
11 (4.D)	Late Fees Adhere to Guidance	5%	Pass
12 (5.A)**	Third Party Vendor Management	Pass/Fail	Pass
13 (5.B)**	Customer Portal	Pass/Fail	Pass
14 (5.C)***	Single Point of Contact (SPOC)	5% ³ Pass/Fail	Pass
15 (5.D)****	Workforce Management	Pass/Fail	Pass
16 (5.E)****	Affidavit of Indebtedness (AOI) Integrity	Pass/Fail	Pass
17 (5.F)****	Account Status Activity	Pass/Fail	Pass
18 (6.A)	Complaint Response Timeliness	5%	Pass
19 (6.B.i)	Loan Modification Document Collection Timeline Compliance	5%	Pass
20 (6.B.ii)	Loan Modification Decision/Notification Timeline Compliance	10%	Pass
21 (6.B.iii)	Loan Modification Appeal Timeline Compliance	10%	Pass
22 (6.B.iv)	Short Sale Decision Timeline Compliance	10%	Pass
23 (6.B.v)	Short Sale Document Collection Timeline Compliance	5%	Pass

³ Test Question 4 only.

Metric No.	Metric	Threshold Error Rate	Result
<i>Test Period 9</i>			
24 (6.B.vi)	Charge of Application Fees for Loss Mitigation	1%	Pass
25 (6.B.vii.a)	Short Sales – Inclusion of Notice of Whether or Not a Deficiency Will Be Required	5%	Pass
26 (6.B.viii.a)	Dual Track – Referred to Foreclosure in Violation of Dual Track Provisions	5%	Pass
27 (6.B.viii.b)	Dual Track – Failure to Postpone Foreclosure Proceedings in Violation of Dual Track Provisions	5%	Pass
28 (6.C.i)	Force-Placed Insurance (FPI) Timeliness of Notices	5%	Pass
29 (6.C.ii)	FPI Termination	5%	Pass
30 (7.A)	Loan Modification Process	5%	Pass
31 (7.B)	Loan Modification Denial Notice Disclosures	5%	Pass
32 (7.C)*****	SPOC Implementation and Effectiveness	5% ⁴ Pass/Fail	Pass
33 (7.D)	Billing Statement Accuracy	5%	Pass

**Indicates a Metric with two questions, one of which is tested on an overall yes/no basis (i.e., not on a loan-level basis)*

***Indicates a P&P Metric that is tested quarterly on an overall yes/no basis*

****Indicates a Metric with four questions, three of which are tested quarterly on an overall yes/no basis*

*****Indicates a P&P Metric that is required to be tested only annually on an overall yes/no basis*

******Indicates a Metric with three questions, two of which are tested quarterly on an overall yes/no basis*

⁴ Test Question 1 only.

2. Test Period 10. In February, 2015, Servicer submitted to me a Quarterly Report containing the results of the Compliance Review conducted by the IRG for the calendar quarter ended December 31, 2014. As shown in Table 2 below, the IRG determined that the Threshold Error Rate had not been exceeded or otherwise failed for any of the Metrics tested.

Table 2: Servicer's Metric Compliance Results for Test Period 10

Metric No.	Metric	Threshold Error Rate	Result
<i>Test Period 10</i>			
1 (1.A)	Foreclosure Sale in Error	1%	Pass
2 (1.B)	Incorrect Modification Denial	5%	Pass
3 (2.A)*	Was Affidavit of Indebtedness (AOI) Properly Prepared	5% Pass/Fail	Pass
4 (2.B)	Proof of Claim (POC)	5%	Pass
5 (2.C)	Motion for Relief from Stay (MRS) Affidavits	5%	Pass
6 (3.A)	Pre-foreclosure Initiation	5%	Pass
7 (3.B)	Pre-foreclosure Initiation Notifications	5%	Pass
8 (4.A)	Fee Adherence to Guidance	5%	Pass
9 (4.B)	Adherence to Customer Payment Processing	5%	Pass
10 (4.C)	Reconciliation of Certain Waived Fees	5%	Pass
11 (4.D)	Late Fees Adhere to Guidance	5%	Pass
12 (5.A)**	Third Party Vendor Management	Pass/Fail	Pass
13 (5.B)**	Customer Portal	Pass/Fail	Pass
14 (5.C)***	Single Point of Contact (SPOC)	5% ⁵ Pass/Fail	Pass
15 (5.D)****	Workforce Management	Pass/Fail	Not Tested
16 (5.E)****	Affidavit of Indebtedness (AOI) Integrity	Pass/Fail	Not Tested
17 (5.F)****	Account Status Activity	Pass/Fail	Not Tested

⁵ Test Question 4 only.

Metric No.	Metric	Threshold Error Rate	Result
<i>Test Period 10</i>			
18 (6.A)	Complaint Response Timeliness	5%	Pass
19 (6.B.i)	Loan Modification Document Collection Timeline Compliance	5%	Pass
20 (6.B.ii)	Loan Modification Decision/Notification Timeline Compliance	10%	Pass
21 (6.B.iii)	Loan Modification Appeal Timeline Compliance	10%	Pass
22 (6.B.iv)	Short Sale Decision Timeline Compliance	10%	Pass
23 (6.B.v)	Short Sale Document Collection Timeline Compliance	5%	Pass
24 (6.B.vi)	Charge of Application Fees for Loss Mitigation	1%	Pass
25 (6.B.vii.a)	Short Sales – Inclusion of Notice of Whether or Not a Deficiency Will Be Required	5%	Pass
26 (6.B.viii.a)	Dual Track – Referred to Foreclosure in Violation of Dual Track Provisions	5%	Pass
27 (6.B.viii.b)	Dual Track – Failure to Postpone Foreclosure Proceedings in Violation of Dual Track Provisions	5%	Pass
28 (6.C.i)	Force-Placed Insurance (FPI) Timeliness of Notices	5%	Pass
29 (6.C.ii)	FPI Termination	5%	Pass
30 (7.A)	Loan Modification Process	5%	Pass
31 (7.B)	Loan Modification Denial Notice Disclosures	5%	Pass
32 (7.C)*****	SPOC Implementation and Effectiveness	5% ⁶ Pass/Fail	Pass
33 (7.D)	Billing Statement Accuracy	5%	Pass

**Indicates a Metric with two questions, one of which is tested on an overall yes/no basis (i.e., not on a loan-level basis)*

***Indicates a P&P Metric that is tested quarterly on an overall yes/no basis*

****Indicates a Metric with four questions, three of which are tested quarterly on an overall yes/no basis*

⁶ Test Question 1 only.

*****Indicates a P&P Metric that is required to be tested only annually on an overall yes/no basis*

******Indicates a Metric with three questions, two of which are tested quarterly on an overall yes/no basis*

IV. Monitor

A. Monitor and Professionals – Independence

The Enforcement Terms provide that the Professionals and I may not have any prior relationships with any of the Parties to the Judgment that would undermine public confidence in the objectivity of our work under the Judgment or any conflicts of interest with any of the Parties to the Judgment.⁷ In connection with the work summarized in this Report, each of the Professionals and I submitted a conflicts of interest analysis on the basis of which I determined that no such prohibited relationships or conflicts of interest existed.

B. Due Diligence

1. Review of Internal Review Group. I am required to undertake periodic due diligence regarding the IRG in the context of the Servicing Standards, and reviews of Quarterly Reports and the work of the IRG associated therewith. I undertook this due diligence with the assistance of the Professionals and based on this due diligence, which included the additional procedures I described in the Fourth Compliance Report and other undertakings on my behalf, I found that the IRG's qualifications and performance conformed in all material respects to the requirements set out in the Enforcement Terms and the Work Plan. Together with the Professionals, I will continue to perform additional due diligence as I deem necessary or otherwise appropriate to assist me in determining whether the IRG's Quarterly Reports conformed in all material respects to the Work Plan and the Enforcement Terms, including the IRG's review and verification of the accuracy and completeness of the loan testing populations.

⁷ Exhibit E, Paragraph C.3.

2. Work Papers. The SPF's confirmatory testing of Metrics is conducted through a review of the IRG's Work Papers. The SPF's confirmatory testing was conducted in a similar manner and following consistent protocols to review loan-level and other supporting documentation from Servicer's SOR as previously explained in detail in Prior Compliance Reports. Based on the SPF's independent review of the relevant evidence, the SPF determined whether it concurred with the IRG's conclusions regarding Servicer's compliance with the Metrics tested.

3. Selection and Testing of Sub-Samples. To confirm the adequacy of the testing and conclusions reached by the IRG, the SPF performed confirmatory testing on sub-samples of items tested by the IRG for each Metric subject to loan-level testing. Consistent with the procedures described in Prior Compliance Reports, the SPF determined the appropriate size of the sub-samples for loan-level testing and followed a similar sub-sample selection methodology for Test Periods 9 and 10 as it did in previous test periods. In so doing, the SPF was able to confirm that the work of the IRG was accurate and complete in all material respects by re-performing the test work conducted by the IRG, including reviewing documents and other information considered by the IRG in reaching its overall metric testing conclusions.

In addition, the SPF reviewed and evaluated the evidence provided by the IRG for Test Periods 9 and 10, and the SPF was able to satisfy itself that the loan testing populations used and documented by the IRG in its Work Papers conformed in all material respects to the Work Plan and the Enforcement Terms, including the IRG's review and verification of the accuracy and completeness of the loan testing populations. To the extent the IRG self-identified and reported issues regarding the inaccuracy or incompleteness of its initial loan testing populations, the IRG, in consultation with Servicer where necessary, identified and tested loans from any populations

initially omitted for Test Periods 9 and 10, which additional loan samples are included in the results below in Table 3. The IRG, in its procedures to identify the loan testing populations, appears to have made a good faith effort to conduct reasonable due diligence to verify the accuracy and completeness of such populations. Additionally, the IRG adjusted its procedures to identify such populations, which adjustments will be used prospectively by the IRG in its metric testing.

The SPF also confirmed the appropriateness of the sample sizes determined by the IRG, including the loans tested from the initially-omitted populations, by recalculating the sample sizes for each of the loan testing populations for Metrics subject to loan-level testing in each of the relevant test periods. Based on the procedures performed by the IRG and the SPF, as outlined in this Report and in more detail in Prior Compliance Reports, the total number of loans tested by the IRG and the total number of loans on which the SPF performed confirmatory testing, including the loans tested from the initially-omitted populations, are set out in Table 3, as follows:

Table 3: Number of Loans Tested for Each Metric

Metric	IRG	SPF
<i>Test Period 9</i>		
1 (1.A)	310	78
2 (1.B)	412	133
3 (2.A)	102	50
4 (2.B)	285	96
5 (2.C)	120	90
6 (3.A)	315	79
7 (3.B)	315	114
8 (4.A)	103	50
9 (4.B)	102	50

Metric	IRG	SPF
<i>Test Period 9</i>		
10 (4.C)	306	145
11 (4.D)	102	50
12 (5.A)	P&P	P&P
13 (5.B)	P&P	P&P
14 (5.C)	102	50
15 (5.D)	P&P	P&P
16 (5.E)	P&P	P&P
17 (5.F)	P&P	P&P
18 (6.A)	102	50
19 (6.B.i)	318	83
20 (6.B.ii)	385	200
21 (6.B.iii)	105	50
22 (6.B.iv)	309	77
23 (6.B.v)	304	84
24 (6.B.vi)	324	81
25 (6.B.vii.a)	294	74
26 (6.B.viii.a)	102	50
27 (6.B.viii.b)	102	51
28 (6.C.i)	314	98
29 (6.C.ii)	305	102
30 (7.A)	314	151
31 (7.B)	433	219
32 (7.C)	102	50
33 (7.D)	102	50

Metric	IRG	SPF
<i>Test Period 10</i>		
1 (1.A)	307	77
2 (1.B)	393	171
3 (2.A)	102	50
4 (2.B)	289	85
5 (2.C)	105	69
6 (3.A)	317	80
7 (3.B)	317	124
8 (4.A)	102	50
9 (4.B)	102	50
10 (4.C)	306	103
11 (4.D)	102	50
12 (5.A)	P&P	P&P
13 (5.B)	P&P	P&P
14 (5.C)	102	50
15 (5.D)	Not Tested	Not Tested
16 (5.E)	Not Tested	Not Tested
17 (5.F)	Not Tested	Not Tested
18 (6.A)	102	50
19 (6.B.i)	317	112
20 (6.B.ii)	468	118
21 (6.B.iii)	102	50
22 (6.B.iv)	305	77
23 (6.B.v)	299	88
24 (6.B.vi)	324	81
25 (6.B.vii.a)	289	289
26 (6.B.viii.a)	102	50
27 (6.B.viii.b)	102	50
28 (6.C.i)	312	80
29 (6.C.ii)	302	118

Metric	IRG	SPF
<i>Test Period 10</i>		
30 (7.A)	317	121
31 (7.B)	341	100
32 (7.C)	102	50
33 (7.D)	102	50

4. PPF Review of SPF Work. As described in Prior Compliance Reports, the PPF operated in a supervisory capacity to review the SPF's work in assessing Servicer's compliance and also performed its own detailed confirmatory testing of a selection of loans or items tested by the SPF. Based on its testing results, the PPF concurred with the SPF's confirmation of the IRG's conclusions regarding Metrics tested in Test Periods 9 and 10.

V. Summary and Conclusion

A. Conflicts

On the basis of my review of such documents and information as I have deemed necessary, as set forth in Section IV.A above, I find 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.⁸

B. Internal Review Group

With respect to the Internal Review Group and its work, based on the information set out in this Report and on a review of such other documents and information as I have deemed necessary, I find that the Internal Review Group:

⁸ Exhibit E, Paragraph C.3.

1) was independent from the line of business whose performance was being measured, in that it did not perform operational work on mortgage servicing and reported to the Chief Risk Officer of Servicer, who had no direct operational responsibility for mortgage servicing;⁹

2) has the appropriate authority, privileges and knowledge to effectively implement and conduct the reviews and Metric assessments contemplated in the Judgment and under the terms and conditions of the Work Plan;¹⁰ and

3) has personnel skilled at evaluating and validating processes, decisions and documentation utilized through the implementation of the Servicing Standards.¹¹

C. Review of Quarterly Reports

With respect to the Quarterly Reports submitted by the IRG for Test Periods 9 and 10, based on the information set out in this Report and on a review of such other documents and information as I have deemed necessary, I find that:

1) for Metrics where the Threshold Error Rate is based on a percentage of the total sample tested by the IRG, the Threshold Error Rate was not exceeded for any of the Metrics that were reported on in the Quarterly Reports for the calendar quarters ended September 30, 2014, and December 31, 2014; and

2) for Threshold Error Rates that relate to P&P Metrics that are tested on an overall yes/no basis, Servicer did not fail any of those Metrics that were reported on in the Quarterly Reports for the calendar quarters ended September 30, 2014, and December 31, 2014.

⁹ Exhibit E, Paragraph C.7.

¹⁰ Exhibit E, Paragraph C.8.

¹¹ Exhibit E, Paragraph C.9.

D. Review of Compliance Report

Prior to the filing of this Report, I have conferred with Servicer and the Monitoring Committee about my findings and I have provided each with a copy of this Report. Immediately after filing this Report, I will provide a copy of this Report to Company's Board of Directors or a committee of such Board designated by Company.¹²

I respectfully file this Report with the United States District Court for the District of Columbia on this, the 30th day of June, 2015.

MONITOR

s/ Joseph A. Smith, Jr.
Joseph A. Smith, Jr.
P.O. Box 2091
Raleigh, NC 27602
Telephone: (919) 825-4748
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¹² 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 30th day of June, 2015.

s/ Joseph A. Smith, Jr. _____

Joseph A. Smith, Jr.

SERVICE LIST

John M. Abel

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ATTORNEY GENERAL

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Assigned: 04/05/2012

representing

**COMMONWEALTH OF
PENNSYLVANIA**
(Plaintiff)

Nicklas Arnold Akers

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JUSTICE

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**STATE OF
CALIFORNIA**
(Plaintiff)

Gillian Lorraine Andrews

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STATE OF DELAWARE

(Plaintiff)

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representing

BAC HOME LOANS

SERVICING, LP

(Defendant)

**BANK OF AMERICA
CORPORATION**

(Defendant)

**BANK OF AMERICA,
N.A.,**

(Defendant)

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STATE OF MISSOURI

(Plaintiff)

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representing

STATE OF NEW YORK
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(Defendant)

**GMAC RESIDENTIAL
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(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
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