

Response



MAR 28 2011

March 24, 2011

VIA FEDERAL EXPRESS DELIVERY

The Honorable Elijah E. Cummings
Ranking Member, Committee on Oversight and Government Reform
House of Representatives
2157 Rayburn House Office Building
Washington, D.C. 20515-6143

Re: Letter Request to PHH Mortgage Corporation of February 25, 2011

Dear Congressman Cummings:

We are writing in response to your letter of February 25, 2011, which requests information and/or documents from PHH Mortgage Corporation ("PHH") pertaining to five topics. The requests and our responses are as follows:

1. Copies of all internal investigations and audits conducted by or on behalf of your organization relating to foreclosure policies, procedure, or practices;

Response: PHH respectfully objects to providing copies of these investigations, which have been conducted by and/or for our attorneys. These documents are protected by the attorney/client privilege, and the work product immunity.

2. Copies of all documents and communications with customers, within your organization, and with individuals or entities outside your organization relating to instances in which your organization determined that foreclosures were not properly executed;

Response: PHH interprets this request as pertaining to affidavits submitted in support of foreclosures. These documents are maintained by PHH's foreclosure attorneys. PHH is informed by its foreclosure counsel in Illinois and Florida, that some affidavits were not properly completed, and that they have taken immediate steps to rectify the specific issue(s) relating to those particular documents.

3. Copies of all documents and communications with customers, within your organization, and with individuals or entities outside your organization relating to instances in which your organization determined that improper fees were charged to homeowners in excess of \$5,000 per household;



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Response: PHH is not aware of any instance where an improper fee in excess of \$5,000 was charged to any household.

4. The total number of complaints received by your organization that foreclosures were not properly executed;

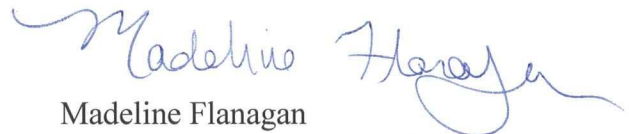
Response: Other than the issues regarding some affidavits in the states of Illinois and Florida, about which our foreclosure counsel have alerted us, PHH is not aware of any such complaints.

5. The total number of complaints received by your organization alleging that fees were improperly charged to homeowners in excess of \$5,000 per household.

Response: None

We believe that this information fully responds to your letter of February 25, 2011. If you require additional information, please do not hesitate to contact me.

Respectfully,



Madeline Flanagan
Vice President & General Counsel
PHH Mortgage Corporation