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JOHN L. MICA, FLORIDA  
TODD RUSSELL PLATTS, PENNSYLVANIA  
MICHAEL R. TURNER, OHIO  
PATRICK McHENRY, NORTH CAROLINA  
JIM JORDAN, OHIO  
JASON CHAFFETZ, UTAH  
CONNIE MACK, FLORIDA  
TIM WALBERG, MICHIGAN  
JAMES LANKFORD, OKLAHOMA  
JUSTIN AMASH, MICHIGAN  
ANN MARIE BUERKLE, NEW YORK  
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RAUL R. LABRADOR, IDAHO  
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SCOTT DesJARLAIS, M.D., TENNESSEE  
JOE WALSH, ILLINOIS  
TREY GOWDY, SOUTH CAROLINA  
DENNIS A. ROSS, FLORIDA  
FRANK C. GUINTA, NEW HAMPSHIRE  
BLAKE FARENTHOLD, TEXAS  
MIKE KELLY, PENNSYLVANIA

# Congress of the United States

## House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

2157 RAYBURN HOUSE OFFICE BUILDING

WASHINGTON, DC 20515-6143

MAJORITY (202) 225-5074  
FACSIMILE (202) 225-3974  
MINORITY (202) 225-5051

<http://oversight.house.gov>

February 25, 2011

EDOLPHUS TOWNS, NEW YORK  
CAROLYN B. MALONEY, NEW YORK  
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DISTRICT OF COLUMBIA  
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WM. LACY CLAY, MISSOURI  
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JIM COOPER, TENNESSEE  
GERALD E. CONNOLLY, VIRGINIA  
MIKE QUIGLEY, ILLINOIS  
DANNY K. DAVIS, ILLINOIS  
BRUCE L. BRALEY, IOWA  
PETER WELCH, VERMONT  
JOHN A. YARMUTH, KENTUCKY  
CHRISTOPHER S. MURPHY, CONNECTICUT  
JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

Mr. David J. Stern  
c/o Jeffrey Tew, Esq.  
Tew Cardenas LLP  
Four Seasons Tower, 15th Floor  
1441 Brickell Avenue  
Miami, FL 33131-3407

Dear Mr. Stern:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies and their agents, including wrongful foreclosures, inflated fees, deceptive practices, and fraud.<sup>1</sup> To assist in this investigation, I request that you provide the following documents and information related to the Law Offices of David J. Stern, P.A., DJSP Enterprises, Inc., their affiliates, employees, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

1. A list of partners and supervisory employees of the Law Offices of David J. Stern, P.A., their job titles and responsibilities, and a description of ownership stake, if any;
2. Compensation, including salary, bonuses, stock options, and dividends, of all partners and supervisory employees, including David J. Stern, and expenses paid by David J. Stern or the Law Offices of David J. Stern, P.A., for personal expenses of those individuals;
3. Financial statements, including a statement of annual revenue, from the Law Offices of David J. Stern, P.A. and DJSP Enterprises, Inc.;

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<sup>1</sup> See, e.g., Oversight Plan of the Committee on Oversight and Government Reform, 112th Congress (Feb. 10, 2011); and Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

4. Any documents or instructions that pertain to the procedures followed by the Law Offices of David J. Stern, P.A. when preparing or filing a foreclosure, including the document referred to as the "bible" in the Deposition of Tammie Lou Kapusta;<sup>2</sup> and
5. Email, interoffice communications and correspondence sent by or to you, notes and memoranda, and receipts that relate to on-site visits, audits, or meetings with clients, as discussed in the Deposition of Kelly Scott<sup>3</sup> with the following entities and servicers:
  - Bank of America,
  - Citigroup,
  - GMAC,
  - Goldman Sachs,
  - Wells Fargo,
  - Aurora Bank,
  - Lender Processing Services,
  - Prommis Solutions Holding Company,
  - Federal National Mortgage Association, and
  - Federal Home Loan Mortgage Association.

I request that you provide this information as soon as possible, but in no case later than March 25, 2011. When producing documents to the Committee, please deliver production sets to the Minority Staff in Room 2471 of the Rayburn House Office Building and the Majority Staff in Room 2157 of the Rayburn House Office Building. The Committee prefers, if possible, to receive all documents in electronic format. If you have any questions, please contact Christopher Staszak with the Committee staff at (202) 225-5051.

Sincerely,  
  
Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

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<sup>2</sup> Deposition of Tammie Lou Kapusta, at 56 (Sept. 22, 2010) (online at [www.scribd.com/doc/38890568/Full-Deposition-of-Tammie-Lou-Kapusta-Law-Office-of-David-J-Stern](http://www.scribd.com/doc/38890568/Full-Deposition-of-Tammie-Lou-Kapusta-Law-Office-of-David-J-Stern)).

<sup>3</sup> Deposition of Kelly Scott at 39-40 (Oct. 4, 2010) (online at [www.scribd.com/doc/39594746/Full-Deposition-of-Kelly-Scott-of-the-Law-Office-of-David-J-Stern#open\\_download](http://www.scribd.com/doc/39594746/Full-Deposition-of-Kelly-Scott-of-the-Law-Office-of-David-J-Stern#open_download)).

DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

Mr. Lee R. Mitau  
Executive Vice President and General Counsel  
U.S. Bancorp  
800 Nicollet Mall  
Minneapolis, Minnesota 55402

Dear Mr. Mitau:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

1. Copies of all internal investigations and audits conducted by or on behalf of your organization relating to foreclosure policies, procedures, or practices;
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;
3. Copies of all documents and communications with customers, within your organization, and with individuals or entities outside your organization relating to all instances in which your organization determined that improper fees were charged to homeowners in excess of \$5,000 per household;
4. The total number of complaints received by your organization alleging that foreclosures were not properly executed; and

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<sup>1</sup> See, e.g., Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

Mr. Lee R. Mitau

Page 2

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.

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Sincerely,

A handwritten signature in blue ink that reads "Elijah E. Cummings". The signature is stylized and written in a cursive-like font.

Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Mr. Stephen M. Cutler  
Executive Vice President and General Counsel  
JP Morgan Chase & Co.  
270 Park Avenue  
New York, New York 10017

Dear Mr. Cutler:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

1. Copies of all internal investigations and audits conducted by or on behalf of your organization relating to foreclosure policies, procedures, or practices;
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;
3. Copies of all documents and communications with customers, within your organization, and with individuals or entities outside your organization relating to all instances in which your organization determined that improper fees were charged to homeowners in excess of \$5,000 per household;
4. The total number of complaints received by your organization alleging that foreclosures were not properly executed; and

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<sup>1</sup> See, e.g., Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

Mr. Stephen M. Cutler

Page 2

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.

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Mr. Thomas Marano  
Chief Executive Officer of Mortgage Operations  
Ally Financial  
200 Renaissance Center  
P.O. Box 200  
Detroit, MI 48265

Dear Mr. Marano:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

1. Copies of all internal investigations and audits conducted by or on behalf of your organization relating to foreclosure policies, procedures, or practices;
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4. The total number of complaints received by your organization alleging that foreclosures were not properly executed; and

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<sup>1</sup> See, e.g., Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman



DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

ONE HUNDRED TWELFTH CONGRESS

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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

Mr. Michael Helfer  
General Counsel and Corporate Secretary  
Citigroup  
399 Park Avenue  
New York, New York 10043

Dear Mr. Helfer:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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<sup>1</sup> See, e.g., Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

Mr. Michael Helfer

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

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LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Mr. Nicholas D. Latrenta  
Executive Vice President and General Counsel  
MetLife, Inc.  
200 Park Avenue  
New York, New York 10166

Dear Mr. Latrenta:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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3. Copies of all documents and communications with customers, within your organization, and with individuals or entities outside your organization relating to all instances in which your organization determined that improper fees were charged to homeowners in excess of \$5,000 per household;
4. The total number of complaints received by your organization alleging that foreclosures were not properly executed; and

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<sup>1</sup> See, e.g., Testimony of Neil M. Barofsky, Special Inspector General for the Troubled Asset Relief Program, *Hearing on Bailouts and the Foreclosure Crisis: Report of the Special Inspector General for the Troubled Asset Relief Program*, House Committee on Oversight and Government Reform (Jan. 26, 2011) (stating that the performance of mortgage servicing companies has been “abysmal” and that “stories of servicer negligence and misconduct are legion”).

Mr. Nicholas D. Latrenta

Page 2

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DAN BURTON, INDIANA  
JOHN L. MICA, FLORIDA  
TODD RUSSELL PLATTS, PENNSYLVANIA  
MICHAEL R. TURNER, OHIO  
PATRICK McHENRY, NORTH CAROLINA  
JIM JORDAN, OHIO  
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DENNIS A. ROSS, FLORIDA  
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BLAKE FARENTHOLD, TEXAS  
MIKE KELLY, PENNSYLVANIA

# Congress of the United States

## House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

2157 RAYBURN HOUSE OFFICE BUILDING

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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Mr. Marty Foster  
Senior Vice President of Servicing  
PHH Mortgage  
1 Mortgage Way  
Mount Laurel, New Jersey 08054

Dear Mr. Foster:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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Mr. Marty Foster  
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Sincerely,

  
Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

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LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Ms. Helen Pudlin  
General Counsel  
PNC Financial Services Group, Inc.  
One PNC Plaza  
249 Fifth Avenue  
Pittsburgh, Pennsylvania 15222

Dear Ms. Pudlin:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman



DAN BURTON, INDIANA  
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JACKIE SPEIER, CALIFORNIA

LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Ms. Barbara J. Desoer  
President  
Bank of America Home Loans  
100 North Tryon Street  
Charlotte, NC 28255

Dear Ms. Desoer:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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Ms. Barbara J. Desoer

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Sincerely,



Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DARRELL E. ISSA, CALIFORNIA  
CHAIRMAN

ONE HUNDRED TWELFTH CONGRESS

ELIJAH E. CUMMINGS, MARYLAND  
RANKING MINORITY MEMBER

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# Congress of the United States

## House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

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February 25, 2011

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LAWRENCE J. BRADY  
STAFF DIRECTOR

Mr. Raymond D. Fortin  
General Counsel  
SunTrust Banks, Inc.  
303 Peachtree Street, N.E.  
Atlanta, Georgia 30308

Dear Mr. Fortin:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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Mr. Raymond D. Fortin

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Sincerely,

A handwritten signature in blue ink that reads "Elijah E. Cummings". The signature is written in a cursive style with a large, looping "E" at the end.

Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman

DAN BURTON, INDIANA  
JOHN L. MICA, FLORIDA  
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LAWRENCE J. BRADY  
STAFF DIRECTOR

February 25, 2011

Mr. James M. Strother  
Executive Vice President and General Counsel  
Wells Fargo & Company  
420 Montgomery Street  
San Francisco, California 94163

Dear Mr. Strother:

The Committee is investigating widespread allegations of abuse by mortgage loan servicing companies, including wrongful foreclosures, inflated fees, deceptive practices, and fraud in lending.<sup>1</sup> As part of this investigation, I request that you provide the following documents and information from your organization, including its affiliates, subsidiaries, and subdivisions, for the time period from January 1, 2006, to the present:

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Mr. James M. Strother

Page 2

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Sincerely,

A handwritten signature in blue ink that reads "Elijah E. Cummings". The signature is stylized and written in a cursive-like font.

Elijah E. Cummings  
Ranking Member

cc: The Honorable Darrell E. Issa, Chairman