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INDEX NO. 651786/2011

## Exhibit 31

to

Affidavit of Daniel M. Reilly in Support of Joint Memorandum of Law in Opposition to Proposed Settlement



Kathy D. Patrick Partner kpatrick@gibbsbruns.com 713.751.5253

October 22, 2010

The Bank of New York 101 Barclay Street 4 West New York, NY 10286

Attn: Mortgage Backed Securities Group and Corporate Trust MBS Administration for Trusts Listed on Ex. A

Mr. Leo Crowley Ms. Jeanne Naughton-Carr Pillsbury LLP 1540 Broadway New York, NY 10036-4039

Re: Final Certifications of Trustee for 115 Countrywide-issued RMBS Trusts Listed on Ex. A

## Ladies and Gentlemen:

As you know, this firm represents the holders of over 25% of the Voting Rights in the 115 Countrywide-issued RMBS Trusts listed on the attached Exhibit A.

Each of the Pooling and Servicing Agreements (PSAs) governing these 115 Trusts required that original mortgage notes be endorsed, in blank, for the benefit of the Trust that was to hold them as collateral. See PSA §2.02. Each of the PSAs further required that Bank of New York, as Trustee, provide a Final Certification of Trustee confirming that it had received the original mortgage notes endorsed by the originator, or an original lost note affidavit confirming that the note existed and had been properly endorsed. See PSA Ex. H. Finally, the Final Certification required the Trustee to identify and list specific exceptions to the required endorsements so that they could be cured or, if not cured, repurchased within ninety days of the Trustee's exception report. Id. at §2.02 and Ex. H.

Recent reports in the press concerning Servicer record-keeping and Servicer execution of foreclosure affidavits have called into question whether these requirements were met in every instance. On behalf of our clients, we request that the Trustee promptly provide the following documents to verify that it performed its obligations under Section 2.02 and Ex. H for each of the 115 RMBS Trusts:

Gibbs & Bruns LLP > 1100 Louisiana | Suite 5300 | Houston, Texas 77002 | T 713.650.8805 | F 713.750.0903

In Re BNY Mellon Index No. 651786/11

Depo. Exh. 018

The Bank of New York Mr. Leo Crowley Ms. Jeanne Naughton-Carr October 22, 2010 Page 2 of 2

- 1. Copies of the Final Certifications of Trustee;
- 2. Copies of the Exception Reports required by Section 2.01 and Ex. H; and,
- 3. Documents verifying that conforming loans were substituted, or that the non-conforming loans were purchased out of the Trusts, within ninety days of the Trustees' Final Certifications.

Please send the copies of these documents to my attention. This is a matter of utmost urgency, so my clients will appreciate Bank of New York's prompt attention to the matter.

Very truly yours,

KDP/tjm Enclosure

## Exhibit "A"

Deal Name
CWALT 2004-32CB
CWALT 2004-6CB
CWALT 2004-J1
CWALT 2005-14
CWALT 2005-21CB
CWALT 2005-24
CWALT 2005-32T1
CWALT 2005-35CB
CWALT 2005-36
CWALT 2005-44
CWALT 2005-45
CWALT 2005-56
CWALT 2005-57CB
CWALT 2005-64CB
CWALT 2005-72
CWALT 2005-73CB
CWALT 2005-74T1
CWALT 2005-81
CWALT 2005-AR1
CWALT 2005-J5
CWALT 2005-J9
CWALT 2006-14CB
CWALT 2006-20CB
CWALT 2006-37R
CWALT 2006-41CB
CWALT 2006-HY12
CWALT 2006-0A11
CWALT 2006-OA16
CWALT 2006-0A17
CWALT 2006-0A6
CWALT 2006-OA9
CWALT 2006-OC10
CWALT 2006-OC2
CWALT 2006-OC4
CWALT 2006-OC5
CWALT 2006-OC6
CWALT 2006-OC7
CWALT 2007-17CB
CWALT 2007-23CB CWALT 2007-24 CWALT 2007-0A7
CWALT 2007-24
CWALT 2007-0A7
CWALT 2008-2R

	Exhibit
	Deal Name
	CWHL 2004-22
	CWHL 2004-25
	CWHL 2004-29
	CWHL 2004-HYB9
	CWHL 2005-11
	CWHL 2005-14
	CWHL 2005-18
	CWHL 2005-19
	CWHL 2005-2
	CWHL 2005-3
	CWHL 2005-30
	CWHL 2005-9
	CWHL 2005-HYB3
	CWHL 2005-HYB9
	CWHL 2005-R3
	CWHL 2006-9
	CWHL 2006-HYB2
the state of the state of	CWHL 2006-HYB5
	CWHL 2006-J2
	CWHL 2006-OA5
	CWHL 2006-R2
	CWHL 2007-12
	CWHL 2007-16
	CWHL 2008-3R
Manhood Supplier St.	CWL 2005-10
Stiffe and	CWL 2005-11
Andrew Speed	CWL 2005-13
The same of	CWL 2005-16
Supplied of Supplied in	CWL 2005-2
Contract of the Party of the Pa	CWL 2005-4
S. Sandalanda A.	CWL 2005-5
A Property and a	CWL 2005-6
-	CWL 2005-7
-	CWL 2005-8
-	CWL 2005-9
Vallandamidah	CWL 2005-AB2
Later related Manufacture	CWL 2005-AB3
Separation of the Contract of	CWL 2005-AB4
CARRIED STATE	CWL 2005-BC5
Charlest Annual Control	CWL 2005-IM1
principal and	CWL 2006-10
ζ	The state of the s

CWL 2006-12

Deal Name	
CWL 2006-15	
CWL 2006-16	CLEAN OF COMMERCIAL PROPERTY.
CWL 2006-19	January 1881, 1881,
CWL 2006-2	
CWL 2006-20	
CWL 2006-22	
CWL 2006-24	Agenta gel Montry Control Society
CWL 2006-25	. Constant of the second secon
CWL 2006-26	
CWL 2006-3	те сторожного населения поставления до водине до 18
CWL 2006-5	
CWL 2006-7	
CWL 2006-9	
CWL 2006-BC2	
CWL 2006-BC3	
CWL 2006-BC4	
CWL 2006-BC5	
CWL 2006-SD1	
CWL 2006-SD3	
CWL 2006-SD4	
CWL 2006-SPS2	
CWL 2007-2	
CWL 2007-5	
CWL 2007-6	
CWL 2007-7	
CWL 2007-9	
CWL 2007-BC1	
CWL 2007-BC2	
CWL 2007-BC3	
CWL 2007-QH1	
CWL 2007-S3	t. t