

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

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NICHOLE WILLIAMS, et al.	)	
	)	
Plaintiffs,	)	
	)	
v.	)	No. 09-CV-1959 ADM JJG
	)	
TIMOTHY F. GEITHNER, et al.	)	
	)	
Defendants.	)	

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**DECLARATION OF JOY CIANCI**

I, Joy Cianci, hereby declare the following under penalty of perjury pursuant to 28 U.S.C. § 1746:

1. I am a Vice President at Federal National Mortgage Association d/b/a Fannie Mae (“Fannie Mae”). In that capacity, I have personal knowledge of the means by which Fannie Mae receives and resolves inquiries and complaints regarding the Home Affordable Modification Program (“HAMP”) from borrowers with home loans that Fannie Mae owns or securitizes (“Fannie Mae loans”).

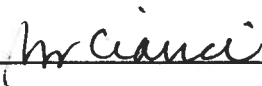
2. Borrowers with Fannie Mae loans or their representatives may call the Fannie Mae Resource Center (1-800-7FANNIE), which is published on the company’s website [www.fanniemae.com](http://www.fanniemae.com). If a borrower with a Fannie Mae loan or a borrower’s representative calls the Fannie Mae Resource Center to report that a servicer may be improperly applying HAMP guidelines, the operators are instructed to escalate the borrower’s concern to the Resource Center Level Two Team. That team attempts to coordinate a resolution using Fannie Mae resources. The team member assigned to the case may seek assistance from Fannie Mae’s servicing management team or, in certain cases, contact the servicer directly to collect information to help

resolve the case. If Fannie Mae determines that the servicer has inappropriately applied HAMP guidelines to the borrower, it directs the servicer to apply those guidelines correctly and reports the resolution to the borrower or borrower's representative.

3. Fannie Mae may also receive cases escalated on behalf of borrowers through the Homeowner's HOPE Hotline (1-888-995-HOPE) when those cases need to be escalated to Fannie Mae for intervention and resolution. If a borrower with a Fannie Mae loan calls the HOPE Hotline and reports that a servicer may be improperly applying HAMP guidelines, the operator is instructed to escalate the borrower's concern to the Hope Hotline Escalation Team, which is comprised of HUD-certified housing counselors. That team attempts to resolve the issue with its existing resources. If the escalation team is unable to resolve the case, it is further escalated to the Homeownership Preservation Foundation ("HPF") Management for their review and HPF Management attempts to resolve the case on behalf of the borrower.<sup>1</sup> If HPF Management is also unable to resolve the case, it is escalated to a team at Fannie Mae known as the Resource Center Level Two Team. That team attempts to coordinate a resolution using the procedures described in paragraph 2 above. Fannie Mae reports the results of its determination to HPF Management, which captures the data into a centralized data repository and coordinates the response to the borrower.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: September 15, 2009

  
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<sup>1</sup> HPF is a national nonprofit organization that manages the Homeowner's HOPE Hotline.