

— Forwarded by Alexander J Psomas/NY/FRS on 02/09/2012 03:06 PM —

From: [REDACTED]@metlife.com  
To: John.Ricketti@ny.frb.org  
Cc: Alexander.Psomas@ny.frb.org, [REDACTED]@metlife.com, [REDACTED]@metlife.com  
Date: 02/09/2012 02:40 PM  
Subject: Response to Consent Order Correspondence

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**Via E-mail and US Mail**

John Ricketti  
Vice President  
Federal Reserve Bank of New York  
33 Maiden Lane  
New York, NY 10045-0001

RE: Response from MetLife, Inc.  
Follow-up Correspondence on Consent Order Docket Number 11-028-B-HC

Dear Mr. Ricketti,

I write regarding the correspondence we received from the Federal Reserve Bank of New York ("FRB-NY") dated December 16, 2011 concerning our Internal Audit Plan submitted to the FRB-NY in response to the consent order (Docket Number 11-028-B-HC) resulting from MetLife Bank's mortgage business wherein the FRB-NY found our plan to be conditionally acceptable.

As a follow up to our January 20, 2012 discussion, wherein you indicated that the FRB-NY did not believe that the approaches we outlined in our December 22, 2011 letter regarding the reporting line in respect of administrative matters for the General Auditor ("GA") sufficiently addressed potential conflict of interest concerns, we have re-addressed that issue. This letter is to formally communicate that we have completed our review and effective March 1, 2012, our GA will begin reporting administratively to Steven Kandarian, our Chairman, President and Chief Executive Officer.

As you know, our Internal Audit Plan received a conditional approval subject to addressing the four issues identified in the December 16, 2011 letter. With the decision reached concerning the reporting line change for our GA, I believe we have fully addressed and resolved all of the issues set forth in the December 16, 2011 conditional approval. We would appreciate confirmation that our Internal Audit Plan is now complete and is fully acceptable.

Thank you for your assistance. If you have any questions or need anything further from MetLife on this matter, please feel free to contact us.

Sincerely,



Vice President  
Government & Industry Relations  
MetLife



Phone

Fax =

e-mail

cc: Alexander Psomas

