

# Bavagnoli & Bavagnoli, LLC

Attorneys at Law

12 Furler Street

P.O. Box 147

Totowa, NJ 07511-0147

Tel (973)785-9522

Fax (973)785-9229

E-Mail: [RJBavagnoli@aol.com](mailto:RJBavagnoli@aol.com)

[RonaldBavagnoli@aol.com](mailto:RonaldBavagnoli@aol.com)

F-2979-13

Robert J. Bavagnoli+\*  
Ronald C. Bavagnoli #\*

Kevin T. Kutyla - Of Counsel

Also Member of NY Bar #  
Also Member of PA Bar+  
Also Member of DC Bar\*

Reply to: Totowa Office

## VIA CERTIFIED & REGULAR MAIL

Chase

PO Box 44090

Jacksonville, FL 32231-4090

March 28, 2013

Essex County Office:  
Newark Gateway Center  
One Gateway Center, Suite 2600  
Newark, NJ 07102

Sussex County Office:  
83 Spring Street, Suite 302B  
Newton, NJ 07860

New York Office:  
232 Madison Avenue, Suite 1200  
New York, NY 10016

Re: **Ronald Wilder and Linda Wilder - Debtors**  
**Chapter 7 Bankruptcy**  
**Case No.: 10-42536-RG**

RECEIVED <sup>213</sup> ~~FILED~~  
SUPERIOR COURT OF NEW JERSEY  
APR 02 2013  
PASSAIC COUNTY

Dear Sir/Madam:

This office represented the above-captioned Debtors, in regard to their bankruptcy filing.

Please note that on May 2, 2011, said Debtors filed for relief under Chapter 7 of Title 11 of the United States Bankruptcy Code. The petition listed Chase on Schedules F, as an Unsecured Creditor (copy enclosed), also on Schedule E, reflecting no equity.

On September 22, 2011 an Order for Discharge of Debtor was issued, a copy of which is enclosed herein.

Please be advised that any efforts in collecting or enforcing this debt are in direct violation of the automatic stay pursuant to 11 U.S.C. Section 362 and you may be subject to sanctions for continuing such actions after the filing of the bankruptcy petition.

You must immediately cease all collection, enforcement and other actions related to this debtor or we will be forced to file an action against you for willful violation of the automatic stay pursuant to 11 U.S.C. Section 362(h) and to request relief, sanctions and any other appropriate compensation.

Please be guided accordingly.

Very truly yours,

  
Ronald C. Bavagnoli

Enclosures

cc: Honorable Margaret M. McVeigh, P.J.Ch. (via facsimile 973-247-8172 w/encls.)  
Superior Court of NJ, Passaic Co., Chancery Div. (w/encls.)  
Christopher C. Loeber, Esq. (w/encls.)  
Douglas J. Gush, Esq. (w/encls.)  
Mr. & Mrs. Ronald Wilder (w/encls.)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 10-42536-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald Charles Wilder  
42 Terrace Road  
West Milford, NJ 07480

Linda Anne Wilder  
42 Terrace Road  
West Milford, NJ 07480

Social Security No.:  
xxx-xx-6748

xxx-xx-7764

Employer's Tax I.D. No.:

---

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: September 22, 2011

Rosemary Gambardella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**UNITED STATES BANKRUPTCY COURT**  
DISTRICT of District of New Jersey

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 10/20/10 and was converted to a case under chapter 7 on 5/2/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.  
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  
Ronald Charles Wilder Linda Anne Wilder  
42 Terrace Road 42 Terrace Road  
West Milford, NJ 07480 West Milford, NJ 07480

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6748 (Ronald Charles Wilder)  
xxx-xx-7764 (Linda Anne Wilder)

United States Bankruptcy Judge:  
Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):  
Ronald C. Bavagnoli  
Bavagnoli & Bavagnoli  
10 Furler Street  
PO Box 147  
Totowa, NJ 07511  
Telephone number: (973) 785-9522

Trustee:  
Gary S. Jacobson  
Herold Law, P.A.  
P.O. Box 276  
Liberty Corner, NJ 07938  
Telephone number: 908-484-1101  
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: **June 13, 2011**

Time: **01:00 PM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**8/12/11**

**Deadline to Object to Exemptions:**  
Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

**For the Court:**

Clerk of the Bankruptcy Court:  
James J. Waldron

**Business Hours:**  
8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Date: 5/5/11

**EXPLANATIONS**

B9A (Official Form 9A) (12/10)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information - telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information - electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.



In re **Ronald Charles Wilder,  
Linda Anne Wilder**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C						
Account No. <b>1560680637253</b>  <b>Chase</b> <b>PO Box 24696</b> <b>Columbus, OH 43224</b>				<b>10/2004</b> <b>First Mortgage Deficiencies</b>	X	X	X	<b>Unknown</b>
Account No. <b>CMH00001279200</b>  <b>Chilton Emergency Phys, LLC</b> <b>PO Box 8500-2721</b> <b>Philadelphia, PA 19178-2721</b>		J		<b>6/23/2009</b> <b>Medical services</b>	X	X	X	<b>595.00</b>
Account No. <b>K001351855</b>  <b>Chilton Memorial Hospital</b> <b>97 West Parkway</b> <b>Pompton Plains, NJ 07444</b>		J		<b>12/31/2007</b> <b>Medical services</b>	X	X	X	<b>25.00</b>
Account No. <b>K001253273</b>  <b>Chilton Memorial Hospital</b> <b>c/o Celentano, Stadtmauer &amp;</b> <b>Walentowicz</b> <b>1035 Route 46 East</b> <b>PO Box 2594</b> <b>Clifton, NJ 07015</b>		J		<b>4/19/2009</b> <b>Medical services</b>	X	X	X	<b>146.43</b>
Account No. <b>K001293466</b>  <b>Chilton Memorial Hospital</b> <b>c/o Celentano, Stadtmauer &amp;</b> <b>Walentowicz</b> <b>1035 Route 46 East</b> <b>Clifton, NJ 07015</b>		J		<b>7/30/2009</b> <b>Medical services</b>	X	X	X	<b>25.00</b>
Subtotal (Total of this page)							<b>791.43</b>	

Sheet no. 1 of 6 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**791.43**

F I L E D

Jan 31, 2013

MORGAN, LEWIS & BOCKIUS LLP  
(A Pennsylvania Limited Liability Partnership)  
Christopher C. Loeber, Esq.  
502 Carnegie Center  
Princeton, NJ 08540-6241  
Tel. (609) 919-6600

MARGARET M. MCVEIGH, P.J.Ch.

Brian A. Herman, Esq. (to be admitted pro hac vice)  
Douglas J. Gush, Esq.  
101 Park Avenue  
New York, NY 10178  
(212) 309-6000

Attorneys for JPMorgan Chase Bank, N.A.

	)	SUPERIOR COURT OF NEW JERSEY
	)	CHANCERY DIVISION
IN RE APPLICATION BY JPMORGAN	)	PASSAIC COUNTY
CHASE BANK, N.A. TO ISSUE	)	F -002979-13
CORRECTED NOTICES OF INTENT	)	DOCKET NO.: F- _____ -12
TO FORECLOSE ON BEHALF OF	)	
IDENTIFIED FORECLOSURE	)	<u>CIVIL ACTION</u>
PLAINTIFFS IN CERTAIN	)	
UNCONTESTED CASES	)	ORDER TO SHOW CAUSE
	)	
	)	

THIS MATTER being brought before the Court by Morgan Lewis & Bockius LLP, attorneys for JPMorgan Chase Bank, N.A. ("JPMC"), authorized to act on behalf of Foreclosure Plaintiffs in pending foreclosure cases in New Jersey, seeking relief by way of summary action for an Order permitting JPMC to issue corrected Notices of Intent to Foreclose ("NOI") to the defendant mortgagor and/or parties obligated on the debt ("Foreclosure Defendants") in the pending, pre-judgment, uncontested foreclosure cases listed on the Exhibits 1 through 16 to the Verified Complaint ("Corrected NOI List - Group 1"), and based upon the New Jersey Supreme Court's decision in US Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), the implementing Order of the New Jersey Supreme Court dated April 4, 2012, and for good cause shown;

