

FILED Oct 03, 2013

**ZUCKER, GOLDBERG & ACKERMAN, LLC**

200 Sheffield Street, Suite 101

P.O. Box 1024

Mountainside, New Jersey 07092-0024

(908) 233-8500

Attorneys for PNC Mortgage, a division of PNC Bank, N.A.

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**IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY PNC  
MORTGAGE, A DIVISION OF PNC  
BANK, N.A.**

**F -035457-13**  
SUPERIOR COURT OF NEW JERSEY  
MERCER COUNTY  
CHANCERY DIVISION

Civil Action

Docket No: F-

**ORDER TO SHOW CAUSE TO PROCEED  
SUMMARILY PURSUANT TO R. 4:67-2**

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**THIS MATTER** being brought before the court by the law firm of Zucker, Goldberg & Ackerman, L.L.C., attorneys for Petitioner, PNC Mortgage, a Division of PNC Bank, N.A., seeking relief by way of summary action as set forth in Chief Justice Stuart Rabner's April 4, 2012 Order and based upon the facts set forth in the Verified Complaint filed herewith; and the Court having determined that this matter may be commenced by Order to Show Cause as a summary proceeding pursuant to R. 4:67-2 and for good cause shown;

**IT IS** on this \_\_\_\_\_ day of \_\_\_\_\_, 2013,

**ORDERED** that the parties in interest listed in Exhibits A through U of the Verified Complaint appear and show cause on the \_\_\_\_\_ day of \_\_\_\_\_, 2013 before the Hon. Paul Innes, P.J.Ch., Mercer County Civil Courts Building, 175 South Broad Street, Trenton, NJ 08650-0068 at \_\_\_\_\_ o'clock, why judgment should not be entered as follows:

- A. Declaring Petitioners' Form Notice of Intention to Foreclose to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing PNC Mortgage, a Division of PNC Bank, N.A. to send new Notices of Intention to Foreclose, giving the borrower(s) at least thirty days from the date the letter is mailed to cure the default on the mortgage without having to pay legal fees or costs; and
- C. Granting such other relief as the court deems equitable and just.

**IT IS FURTHER ORDERED** that:

1. Petitioner shall serve a copy of this Order to Show Cause and Verified Complaint (without exhibits) upon all individuals obligated on the Note secured by a Mortgage on residential property that is the borrower's, or their immediate family's, principle residence. Service shall be effectuated by certified mail return receipt requested and regular mail to the property address and the last known address (if different) in Petitioner's records.

2. A copy of this Order to Show Cause and Verified Complaint shall be posted on the Judiciary Web Page at <http://www.judiciary.state.nj.us>.
3. A true copy of this Order to Show Cause, Verified Complaint, and Certification of Anita Holbrook, shall be served upon the parties in interest listed in Exhibits A through U to the Verified Complaint, by certified mail, return receipt requested (or by registered mail, return receipt requested with respect to any party in interest who resides outside the United States) and regular mail.
4. Along with this Order to Show Cause, Petitioner may serve the corrective Notice of Intention to Foreclose allowing the borrower at least thirty days to cure the default on the subject mortgage without having to pay attorneys fees or costs, in a form as set forth in Exhibit "1" of the Certification of Anita Holbrook. Petitioner shall also serve a Cover Letter in the form set forth in Exhibit "T" of the Certification of Brian C. Nicholas, Esq.

- a. For any borrower in an active Bankruptcy case where the provisions of the automatic stay are still in place, Petitioner may serve a copy of this Order to Show Cause and Verified Complaint but may choose to delay serving a corrective Notice of Intention to Foreclose until such time that the stay is vacated,

if it believes that doing so will violate the automatic stay.

- b. If the Court grants final relief on the return date of this Order to Show Cause and Petitioner has not already sent a corrective Notice of Intention to Foreclose, Petitioner shall serve the corrective Notice of Intention to Foreclose once the provisions of the automatic stay in the bankruptcy case are no longer in place. In the alternative, Petitioner may apply to the United States Bankruptcy Court for relief from the provisions of the automatic stay to effectuate service of the corrective Notice of Intention to Foreclosure pursuant to this Order.
- c. In the event that Petitioner does not serve a corrective Notice of Intention to Foreclose with this Order to Show Cause, Petitioner may not proceed with a foreclosure action until such Notice of Intention is served as authorized by this Court's Order.
- d. If Petitioner believes that service of this application will be a violation of the provisions of the automatic stay, once the stay is vacated, Petitioner may file a motion with the Chancery Judge in the vicinage where there property lies requesting permission to send a new NOI. Petitioner shall not

be required to file a new Order to Show Cause for cases currently in bankruptcy.

5. Petitioner shall publish the legal notice of this action as set forth in Exhibit "S" to the Certification of Brian C. Nicholas, Esq. on at least two days prior to \_\_\_\_\_ in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Time

6. The Court will only entertain objections to the process outlined in the Supreme Court's April 4, 2012 Order. Any party in interest who wishes to object to the process shall file the objection under the docket number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services  
Attn: Objection to Notice of Intention to Foreclose  
25 Market Street  
P.O. Box 971  
Trenton, New Jersey 08625-0971

A copy of the objection to the Order to Show Cause must also be sent to:

Hon. Paul Innes, P.J.Ch  
Mercer County Civil Courts Building  
175 South Broad Street  
Trenton, NJ 08650-0068

A copy of the objection to the Order to Show cause must also be served upon the attorney for the Petitioner at:

Brian C. Nicholas, Esq.  
Zucker, Goldberg & Ackerman, L.L.C.  
200 Sheffield Ave, Suite 101

Objections to this Order to Show Cause must state with specificity the basis for the objection and must be filed no later than \_\_\_\_\_, 2013.

7. If a timely objection is not filed, the matter may proceed to judgment in accordance with the Rules of Court.
8. Any objection in regard to a specific corrected NOI in a specific foreclosure case must be filed in writing **under the docket number of the individual foreclosure action, NOT this Order to Show Cause.** Any objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a specific NOI will be referred to the Chancery Judge in the vicinage in which the property lies for resolution.
9. Parties in interest are hereby advised that a telephone call to the Petitioner, to the Petitioner's attorney, to the Superior Court Clerk's Office, or to the Court, will not protect your rights; you must file and serve your written objection as outlined in this Order
10. If you cannot afford an attorney, you may call the Legal Services office in the county in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type

of proceeding), you may obtain a referral to an attorney by calling one of the Lawyer Referral Services.

11. If no party in interest timely files and serves an objection to this Order to Show Cause as provided for above, the application may be decided by the Court on the date this matter is scheduled to be heard, provided that the Petitioner has filed a proof of service and a proposed form of judgment as required by this Order to Show Cause.
12. If written objection to this Order to Show Cause is filed, the Petitioner's written reply shall be filed and served by \_\_\_\_\_, 2013. A copy of the reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy directly to the Hon. Paul Innes, P.J.Ch. Petitioner is only required to serve its response upon any party or parties who have filed written objections to this Order to Show Cause.
13. Petitioner shall submit to the Court an original and two copies of a proposed form of judgment addressing the relief sought on the date this matter is scheduled to be heard no later than \_\_\_\_\_ days before the date this matter is scheduled to be heard.
14. The Petitioner shall file proof of service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the return date of this matter.

15. If not already done, Petitioner shall provide the Clerk of Superior Court with a spreadsheet of the individual foreclosure cases included in this Order to Show Cause. The Clerk of the Court shall notate the Courts records to ensure that none of the cases listed on the spreadsheet are sent a notice of dismissal for lack of prosecution.
16. The court will entertain argument, but not testimony, on the return date of the order to show cause, unless the court advised to the contrary no later than \_\_\_\_\_ days before the return date.

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Hon. Paul Innes, P.J.Ch.

BLANK DOC AS PLACE HOLDER FOR JEFIS FILING

ZUCKER, GOLDBERG & ACKERMAN, LLC  
200 Sheffield Street, Suite 101  
P.O. Box 1024  
Mountainside, New Jersey 07092-0024  
(908) 233-8500

Attorneys for PNC Mortgage, a division of PNC Bank, National Association

IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY PNC  
MORTGAGE, A DIVISION OF PNC  
BANK, National Association

SUPERIOR COURT OF NEW JERSEY

CHANCERY DIVISION

Civil Action

Docket No:

CERTIFICATION OF  
ANITA HOLBROOK

Anita Holbrook, of full age, hereby certifies as follows:

1. I am a Vice President of PNC Bank, National Association (hereinafter "PNC"). In this capacity, I am responsible for initiation and prosecution of foreclosure actions for PNC Mortgage, a division of PNC.

2. I have the authority to make this Certification on behalf of PNC. I am the officer in the best position to provide this Certification and explain PNC's policies and procedures as they relate to foreclosures and Notices of Intention to Foreclose. I am fully familiar with the facts set forth in this Certification and make this Certification in support of PNC's Verified Complaint and Order to Show Cause pursuant to the Supreme Court's April 4, 2012 Order in furtherance of the Guillaume decision.

3. I have been employed by PNC for 15 years. I have been involved in the mortgage servicing industry for approximately 27 years.

4. I have knowledge of the policies, procedures and processes that PNC follows as a loan becomes delinquent, referred to foreclosure, and the collateral ultimately liquidated. As such, I submit this Certification based upon personal knowledge.

5. PNC is a national banking association. It is engaged in retail banking, corporate and institutional banking, asset management, and residential mortgage banking, including mortgage servicing. Nationally, and in New Jersey, PNC services loans through PNC Mortgage, a division of PNC, and through third-party service providers. PNC Mortgage services primarily first-lien residential mortgage loans. I am the executive of PNC responsible for PNC Mortgage's Late Stage Default Operations including those operations as they affect loans serviced by PNC Mortgage in New Jersey.

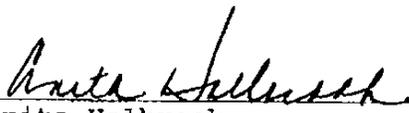
6. Once a loan goes into default, multiple attempts are made to contact the borrower to see if any arrangement short of foreclosure can be reached, including a repayment plan, loan modification, forbearance agreement, deed in lieu of foreclosure or short sale. If the default is not resolved, then PNC sends out a Notice of Intention to Foreclose (hereinafter "NOI") as required by the Fair Foreclosure Act, which includes

identification of PNC, or other entity, as applicable, as the lender and providing its address. The NOI gives the borrower at least thirty days to cure the default. If the default is not cured, or other arrangements are not made to resolve the delinquency, the loan is referred to local foreclosure counsel to initiate the foreclosure after the NOI expires.

7. In light of the New Jersey Supreme Court's opinion in U.S. Bank National Association v. Guillaume, 209 N.J. 449 (2012), PNC revised its form NOI to ensure it complies with the Fair Foreclosure Act.

8. Attached as Exhibit "1" is a true and accurate copy of the merge form of Notice of Intention to foreclose that PNC intends to use to re-send NOIs to all borrowers affected by the outcome of this Order to Show Cause.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
Anita Holbrook

DATED: 10/03/2013

# Exhibit “1”



Date: [MM/DD/YYYY]

TO: [Borrower(s)'s Mailing Address]

Certified Mail/Return Receipt Requested

RE: Premises: [Borrower(s)'s Mailing Address]

Loan No.: [Loan Number]

NOTICE OF INTENTION TO FORECLOSE

Dear Customer:

Your servicer, PNC Mortgage, a division of PNC Bank, National Association ("PNC Mortgage"), understands that borrowers sometimes face challenges when it comes to making their payments.

1. **Defaulted Mortgage.** According to our records, your mortgage dated [MM/DD/YYYY], securing a loan of \$[0.00], which [Lender] holds on your real property located at [Property Address] (the "Property") is in default because you have not made timely monthly payment(s) required beginning with the month of [MM/DD/YYYY] and continuing through [MM/DD/YYYY].

This letter serves as a formal notice that you have defaulted on your mortgage and of our intent to foreclose.

2. **How To Cure.** To avoid initiation of foreclosure proceedings, you must cure this default no later than [MM/DD/YYYY] ("Cure Date") by doing the following:

A. If you pay us before [MM/DD/YYYY (next periodic payment)], by paying the Cure Amount of: [\$0.00] which consists of: overdue monthly payment(s) of principal and interest and (if applicable) escrow advances (taxes and insurance) equal to [\$0.00], or

B. If you are paying on or after [MM/DD/YYYY (next periodic payment)] but not after the Cure Date, by paying the Cure Amount of: [\$0.00], which consists of the cure amounts listed in A above plus the amount due on [MM/DD/YYYY (next periodic payment)] in the amount of [\$0.00].

Such payment must be received on or before the Cure Date and must be made by cashier's check or certified check payable to PNC Mortgage and sent to the following person:

Christopher Fashing\*  
PNC Mortgage/Collections Center  
Mail: B6-YM09-01-1  
3232 Newmark Dr.  
Miamisburg, OH 45342  
Telephone Number: 1-800-523-8654

\*NOTE: If you telephone, Mr. Fashing may not always be available. However, your call will be answered by the next available representative of PNC Mortgage.



Receipt by us on or before the Cure Date of either Cure Amount listed in Paragraph 2(A) or 2(B) will not relieve you of the obligation to pay unpaid principal, interest, escrow or other charges, if any, that become due after the date of this letter and will not prevent us from declaring in the future a new default in accordance with applicable law if such unpaid amounts are not timely paid.

**3. Acceleration and Foreclosure.** If you do not cure the default by the Cure Date, we intend to exercise our right to accelerate your mortgage payments. If you do not cure the default by the Cure Date, we may also take steps to terminate your ownership in the Property by commencing a foreclosure suit in a court of competent jurisdiction.

**4. Continuing Right to Cure.** If you have not cured the default by the Cure Date and we have begun a foreclosure suit, you still have the right to cure the default at any time up to the entry of final judgment or an order of redemption. However, you are not entitled to exercise this right more than once every 18 months. To cure the default after the Cure Date, you must (a) pay the amounts and/or perform the action indicated in paragraph 2 of this Notice, (b) pay any additional monthly payments and other amounts which, if you had not defaulted, would have been due at the time you cure, plus any late charges on such monthly payments, and (c) perform any other obligations you would have had under your mortgage documents if you had not defaulted. You will also be responsible for all of our court costs and attorneys' fees in an amount not to exceed the amount permitted by the Rules Governing the Courts of the State of New Jersey. The entire amount you must pay to cure the default after the Cure Date must be paid in cash or by cashier's check or certified check to the person named in paragraph 2 of this notice at the address indicated for that person. If you cure the default, you will be reinstated to the same position as if the default had not occurred. A cure of the default will nullify, as of the date of cure, any acceleration of your mortgage payments arising from the default.

**5. Right to Transfer Mortgage Property.** Subject to the mortgage documents, you may transfer your interest in the mortgaged property to a third party, and the third party may cure the default as detailed in this letter.

**6. Obtain Counsel.** We recommend that you seek counsel from an attorney of your choice concerning your residential mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association, or the Lawyer Referral Service in the county in which the mortgaged Property is located. If you cannot afford an attorney, you may contact the Legal Services Office in the county where the property is located. Enclosed is a list of the Legal Services Offices by county in the State of New Jersey, as well as a list of the Lawyer Referral Services available in New Jersey.

**7. Financial Assistance Program.** There may also be financial assistance for curing your default from programs operated by the New Jersey or federal government or nonprofit organizations. Enclosed is a list of these organizations identified by the New Jersey State Commissioner of Banking and Insurance.

**8. Lender and Lender's Representative.**

[Lender] is the maker or holder of your mortgage, or is an assignee of your mortgage, which secures payment of your loan. [Lender] is your lender, as that term is defined by the New Jersey Fair Foreclosure Act. The address for lender is:

[Lender Address]

OR

[Lender] is the maker or holder of your mortgage, or is an assignee of your mortgage, which secures payment of your loan. [Lender] is your lender, as that term is defined by the New Jersey Fair Foreclosure Act. The address for lender is:

A Division of PNC Bank, National Association  
3232 Newmark Dr, Miamisburg, OH 45342



[Lender Address]

[GSE] also has an interest in your loan. [GSE]'s address is:

[GSE address]

**Lender's Representative To Contact.**

PNC Mortgage, a division of PNC Bank, National Association, your loan servicer, is the lender's representative for your loan. If you do not agree that a default of your mortgage has occurred, if you dispute the amount required to correct that default, or if you have any questions, please contact PNC Mortgage/Collections Center at 1-800-523-8654.

**9. Effect of Prior Notice** If there is any inconsistency between this Notice and any prior notice, correspondence or other communication from us concerning the default, this Notice will be controlling.

Sincerely,  
PNC Mortgage  
Enclosure (G)

This is an attempt to collect a debt. Any information obtained will be used for that purpose. However, if you have received a discharge in bankruptcy affecting our right to collect your loan as a personal obligation, and if the loan was not reaffirmed in the bankruptcy case, PNC Mortgage, a division of PNC Bank, National Association will only exercise its rights against the property itself, and is not attempting to collect the discharged debt from you personally.



THE FOLLOWING IS A LIST OF GOVERNMENTAL AND NON-PROFIT ENTITIES WHICH MAY RECOMMEND FINANCIAL ASSISTANCE OR COUNSELING TO BORROWERS IN FORECLOSURE. IT IS RECOMMENDED THAT YOU CONSULT WITH YOUR ATTORNEY.

AMERICAN CREDIT ALLIANCE, INC. 26 South Warren Street Trenton, N.J. 08608 609-393-5400	ATLANTIC HUMAN RESOURCES, INC. 1 South New York Avenue Atlantic City, NJ 08401 609-348-4131	CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL NEW JERSEY 1931 Nottingham Way Hamilton, NJ 08619 609-586-2574
CONSUMER CREDIT COUNSELING SERVICE OF NEW JERSEY 185 Ridgedale Avenue Cedar Knolls, NJ 07927-1812 973-267-4324	FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY 131 Main Street Hackensack, NJ 07601 201-489-3552	GARDEN STATE CONSUMER CREDIT COUNSELING, INC. 225 Willowbrook Road Freehold, NJ 07728 1-800-992-4557
JERSEY COUNSELING AND HOUSING DEVELOPMENT, INC. 29 South Blackhorse Pike Blackwood, NJ 08012 856-227-3683	JERSEY COUNSELING AND HOUSING DEVELOPMENT, INC. 1840 South Broadway Camden, NJ 08104 856-541-1000	MERCER COUNTY HISPANIC ASSOCIATION 200 East State Street- 2nd Floor Trenton, NJ 08607 609-392-2446
MIDDLESEX COUNTY ECONOMIC OPPORTUNITIES CORPORATION 1215 Livingston Avenue North Brunswick, NJ 08902 732-790-3344	MONMOUTH COUNTY HUMAN SERVICES Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 732-431-7998	NJ CITIZEN ACTION (main office/financial education center) 744 Broad St., Suite 2080 Newark, NJ 07102 973-643-8800 1-800-NJ-OWNER (loan counseling) 1-888-TAXES-11 (free tax preparation assistance)
NJ CITIZEN ACTION (Central Jersey) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 732-246-4772	NJ CITIZEN ACTION (South Jersey) 2 Riverside Drive, Suite 362 Camden, NJ 08103 856-966-3091	OCEAN COMMUNITY ECONOMIC ACTION NOW INC. 22 Hyers Street Toms River, NJ 08753-0773 732-244-2351 ext. 2
PATERSON COALITION FOR HOUSING INC. 262 Main Street- 5th Floor Paterson, NJ 07505 973-684-5998	PATERSON TASK FORCE FOR COMMUNITY ACTION, INC. 155 Ellison Street Paterson, NJ 07505 973-279-2333	PUERTO RICAN ACTION BOARD Housing Coalition Unit 90 Jersey Avenue New Brunswick, NJ 08903 732-249-9700
TRI-COUNTY COMMUNITY ACTION AGENCY, INC. 110 Cohansey Street Bridgeton, NJ 08302 856-451-6330	URBAN LEAGUE FOR BERGEN COUNTY 106 West Palisade Avenue Englewood, NJ 07631 201-568-4988	URBAN LEAGUE OF ESSEX COUNTY 508 Central Avenue Newark, NJ 07101 973-624-9535
URBAN LEAGUE OF UNION COUNTY 288 North Broad Street Elizabeth, NJ 07208 908-351-7200	HOMELESSNESS PREVENTION PROGRAM New Jersey Dept. of Community Affairs (866) 889-6270*	

*\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.*

**ZUCKER, GOLDBERG & ACKERMAN, LLC**

200 Sheffield Street, Suite 101

P.O. Box 1024

Mountainside, New Jersey 07092-0024

(908) 233-8500

Attorneys for PNC Mortgage, a Division of PNC Bank, N.A.

**IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY PNC  
Mortgage, a Division of PNC  
Bank, N.A.**

SUPERIOR COURT OF NEW JERSEY

CHANCERY DIVISION

Civil Action

Docket No:

**CERTIFICATION OF  
BRIAN C. NICHOLAS, ESQ.**

BRIAN C. NICHOLAS, ESQ., of full age, hereby certifies as follows:

1. I am an attorney licensed to practice in the State of New Jersey and an associate with the law firm of Zucker, Goldberg & Ackerman, L.L.C. I am the attorney responsible for this matter and in this capacity I am familiar with the facts of the Order to Show Cause and Verified Complaint filed by PNC Mortgage, a Division of PNC Bank, N.A. (hereinafter "PNC"). I make this certification in support of Plaintiff's application for an Order to Show Cause.
2. The Certification of Anita Holbrook and the Verification of the Verified Complaint by Anita Holbrook contain a facsimile of the original signature of Ms. Holbrook. The signature is genuine

and the original signature can be provided should the Court so request.

3. In addition to serving the Order to Show Cause by certified mail return receipt requested and regular mail to the property address subject to the foreclosure and, if different, the borrower's last known address in PNC's system of record, Plaintiff proposes providing notice of this action by publication.
4. Attached as Exhibit "S" is a copy of the notice plaintiff proposes be utilized for publication in the following newspapers:
  - a. Star Ledger
  - b. Bergen Record
  - c. The Press of Atlantic County
  - d. The Gloucester County Times
5. Attached as Exhibit "T" is a copy of the Cover Letter that was promulgated by the Conference of General Equity Judges to be served with the new NOI.
6. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



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BRIAN C. NICHOLAS, ESQ.

DATED: 10/3/13

# Exhibit “S”

## NOTICE

Docket No. : <INSERT DOCKET #>  
Superior Court of New Jersey  
Mercer County  
Chancery Division

STATE OF NEW JERSEY TO:

**Any defendant in an uncontested  
residential mortgage foreclosure action in  
which PNC Mortgage is the Plaintiff or  
Servicer**

YOU ARE HEREBY ORDERED TO SHOW CAUSE why the relief requested by PNC Mortgage in the Verified Complaint and Order to Show Cause in a civil action pending in the Superior Court of New Jersey, Chancery Division, bearing Docket F-<INSERT DOCKET #> should not be granted by the Court. Copies of all of the pleadings in regard to this matter may be obtained from the Court's web page at <http://www.judiciary.state.nj.us>.

This action has been instituted for the purpose of whether or not the Court should allow PNC Mortgage to re-send Notice of Intentions to Foreclosure pursuant to the process established by the Supreme Court of New Jersey on April 4, 2012. Any objection to this action must be **in writing** and filed with the Clerk of the Superior Court, Hughes Justice Complex - CN 971, Trenton, New Jersey 08625. A copy of any objection must also be sent to Honorable Paul Innes, P.J.Ch., Mercer County Civil Courts Building, 175 South Broad Street, Trenton, NJ 08650-0068 and Brian C. Nicholas, Esq., Zucker, Goldberg & Ackerman, L.L.C., 200 Sheffield Street, Suite 101, Mountainside, NJ 07092. Any objection must be filed no later than <INSERT DATE>. If timely objection is filed, the Court may conduct oral argument on April 25, 2013 at <INSERT TIME>. If no timely objection is filed, the Court may rule on the application on the papers on the return date.

If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association by calling **732-249-5000**. You may also contact the Lawyer Referral Service of the County of venue by calling **973-267-5882**. If you cannot afford an attorney, you may communicate with the Legal Services office of the County of venue by calling **973-383-7400**.

*Michelle M. Smith*

Michelle M. Smith, CLERK  
SUPERIOR COURT OF NEW JERSEY

***This is an attempt to collect a debt, and any information obtained will be used for that purpose.***

"The Fair Housing Act prohibits "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make such preference, limitation or discrimination" in connection with any aspect of a residential real estate transaction. Zucker, Goldberg and Ackerman, LLC, encourages and supports the equal housing practices of the Fair Housing Act in the conduct of its business."

# Exhibit “T”

LEONARD B. ZUCKER  
MICHAEL S. ACKERMAN  
JOEL ACKERMAN\*

**ZUCKER, GOLDBERG & ACKERMAN, LLC**  
**ATTORNEYS AT LAW**

FOUNDED IN 1923  
AS ZUCKER & GOLDBERG

FRANCES GAMBARDIELLA  
BRIAN C. NICHOLAS ♦♦  
SCOTT A. DIETTERICK †  
KIMBERLY A. BONNER †  
STEVEN D. KROL  
CHRISTOPHER G. FORD  
DENISE CARLON ♦  
CHRISTINE E. POTTER  
RYAN S. MALC  
STEPHANIE WOLCHOK  
ASHLEIGH LEVY MARIN ‡  
DOUGLAS J. McDONOUGH  
TIMOTHY J. ZIEGLER  
RALPH M. SALVIA †  
ROBERT D. BAILEY  
JAIME R. ACKERMAN ♦  
RACHEL G. PACKER †  
KACIE W. BROWN  
MONIKA S. PUNDALIK  
TODD MARKS ♦  
TIMOTHY D. KUHL ♦

200 SHEFFIELD STREET- SUITE 101  
P.O. BOX 1024  
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500  
FACSIMILE: 908-233-1390  
E-MAIL: [office@zuckergoldberg.com](mailto:office@zuckergoldberg.com)

For payoff/reinstatement figures  
Please send your request to: [zuckergoldberg.com/pr](http://zuckergoldberg.com/pr)

MAURICE J. ZUCKER (1918-1979)  
LOUIS D. GOLDBERG (1923-1967)  
LEONARD H. GOLDBERG (1929-1979)  
BENJAMIN WEISS (1949-1981)

Pennsylvania Office:  
P.O. Box 650  
Hershey, PA 17033

**REPLY TO NEW JERSEY ADDRESS**

- ♦ ALSO MEMBER OF NY, PA AND CA BAR
- ♦ ALSO MEMBER OF NY, PA AND ME BAR
- ♦♦ ALSO MEMBER OF NY AND ME BAR
- ♦ ALSO MEMBER OF NY BAR
- ‡ ALSO MEMBER OF PA BAR
- † ALSO MEMBER OF NY AND DC BAR
- ‡ MEMBER OF PA BAR ONLY

[Date]

[Defendant Name(s)]  
[Defendant Address]  
[Defendant City, State ZIP]

Re: Order to Show Cause – In re Notices of Intention to Foreclose Served by PNC Mortgage, a Division of PNC Bank, N.A.

Docket No.: F-<INSERT DOCKET NO>

Your Foreclosure Action - [Caption and Docket Number of Defendant's Foreclosure Action]

Dear [Defendant Name(s)]:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 N.J. 449 (2012), that mortgage lenders seeking to foreclose must comply with the New Jersey Fair Foreclosure Act's requirement that that a Notice of Intention to Foreclose set forth the name and address of the lender.

**Why You Are Receiving This Letter**

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated <INSERT DATE>, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, Hon. Paul Innes, P.J.Ch., Mercer Vicinage, gave permission to PNC Mortgage, a Division of PNC Bank, N.A. to serve, along with the Order to Show Cause and verified complaint, corrected Notices of Intention to Foreclose on all defendant

mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012 in which PNC Mortgage, a Division of PNC Bank, N.A. is the plaintiff and/or servicer.

### **Information About the Order to Show Cause and Verified Complaint**

Enclosed with this letter are copies of the Order to Show Cause and verified complaint without exhibits. Exhibit {} to the verified complaint, which lists the foreclosure actions in which [plaintiff name] is the plaintiff that pertain to Count [\_\_\_\_\_] of the verified complaint, identifies the foreclosure action in which you are a defendant. Copies of these documents will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>.

### **Information About the Corrected Notice of Intention to Foreclose**

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 30 days in which to cure the default without having to pay the plaintiff's court costs and attorneys' fees. It also sets forth important information about your loan, including information on how you can cure the default; the consequences of failing to cure the default; contact information for the plaintiff; and information about retaining counsel and borrower assistance. If you fail to cure the default by the date set forth in the corrected Notice of Intention to Foreclose, the foreclosure action against you will proceed.

With the passage of time since the foreclosure action was filed against you, the lender on your loan may have changed from the named plaintiff in the foreclosure action. The corrected Notice of Intention to Foreclose lists the name and address of the current lender on your loan.

### **Questions about the Notice of Intention to Foreclose**

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact PNC Mortgage, a Division of PNC Bank, N.A. at <INSERT PHONE NUMBER>. Additional contact information is provided in the corrected Notice of Intention to Foreclose.

### **How to File an Objection**

You have the right to object to the enclosed Order to Show Cause (the process by which the court gave the plaintiff permission to serve the corrected Notice of Intention to Foreclose). To do so, you must file a written objection under the docket number for the Order to Show Cause.

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To do so, you must file a written objection under the docket number for the foreclosure action in your individual case.

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office at the following address within 30 days:

Superior Court Clerk's Office, Foreclosure Processing Services  
Attention: Objection to Notice of Intention to Foreclose  
P.O. Box 971

Trenton, New Jersey 08625

You must also serve a copy of the objection on the plaintiff's attorney, Brian C. Nicholas, Esq. at 200 Sheffield Street, Suite 101, Mountainside, N.J. 07902, and mail a copy of the objection to Judge Innes at Mercer County Civil Courts Building, 175 South Broad Street, Trenton, N.J. 08650-0068.

Your personal appearance at the Superior Court Clerk's Office or your local courthouse will not qualify as an objection. A telephone call will not protect your rights; you must file your objection and serve it on the plaintiff's attorney if you want the court to hear your objection to the relief the plaintiff is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection.

**Questions about Filing an Objection**

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/index.htm>. You may also contact the Superior Court Clerk's Office at (609) 421-6100, or at [SCCOForeclosure.Mailbox@judiciary.state.nj.us](mailto:SCCOForeclosure.Mailbox@judiciary.state.nj.us).

Very truly yours,

Zucker, Goldberg & Ackerman, L.L.C.

**ZUCKER, GOLDBERG & ACKERMAN, LLC**

200 Sheffield Street, Suite 101

P.O. Box 1024

Mountainside, New Jersey 07092-0024

(908) 233-8500

Attorneys for PNC Mortgage, a division of PNC Bank, National Association

**IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY PNC  
MORTGAGE, A DIVISION OF PNC  
BANK, National Association**

SUPERIOR COURT OF NEW JERSEY

CHANCERY DIVISION

Civil Action

Docket No:

**VERIFIED COMPLAINT**

Petitioner, PNC Mortgage, a division of PNC Bank, National Association, through its attorneys, Zucker, Goldberg & Ackerman, LLC, by way of Verified Complaint, hereby says as follows:

**FACTS:**

1. PNC Bank, National Association (hereinafter "PNC") is engaged in retail banking, corporate and institutional banking, asset management, and residential mortgage banking, including mortgage servicing. Nationally, and in New Jersey, PNC services loans through Petitioner PNC Mortgage, a division of PNC Bank.

2. PNC Mortgage services primarily residential mortgage loans.<sup>1</sup>

3. As a servicer, PNC Mortgage is responsible for collecting the monthly mortgage payment; maintaining the books and records of each mortgage loan; ensuring that there is adequate insurance coverage for the property; ensuring that the real estate taxes and other potential liens are paid. In other words, PNC Mortgage is the face of the loan for the borrower and the entity to which the borrower interacts with for any issues regarding the loan.

4. When a loan is delinquent, foreclosure is always the last resort. If the default is not resolved, then PNC Mortgage sends out a Notice of Intention to Foreclose (hereinafter "NOI") as required by the Fair Foreclosure Act, giving the borrower at least thirty days to cure the default and reinstate the loan. If the default is not cured or other arrangements made to resolve the default, after the NOI expires, the loan is referred to local foreclosure counsel to initiate foreclosure.

5. On February 27, 2012, the New Jersey Supreme Court issued its opinion in U.S. Bank National Association v. Guillaume, 209 N.J. 449 (2012), requiring strict compliance with the requirements of the Fair Foreclosure Act, including

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<sup>1</sup> PNC may also appear as plaintiff in foreclosure proceedings in its capacity as a trustee for owners of securitized loans. Where PNC is only the trustee and not the servicer, PNC plays no role in the servicing of the loan. This application to the Court does not include cases in which PNC acts only as a trustee.

identification of the name and address of the lender rather than the servicer contact information alone.

6. PNC Mortgage has completed a revision to its form NOI to add the name and address of the lender in addition to the servicer.

7. Attached as Exhibit "1" to the Certification of Anita Holbrook is a true and accurate copy of the merge form NOI that PNC Mortgage intends to utilize and should the Court so order, the merge form that Plaintiff would use to re-send NOIs to all borrowers affected by the outcome of this Order to Show Cause.<sup>2</sup>

8. Subsequent to the Guillaume opinion, Chief Justice Stuart Rabner issued an Order on April 4, 2012, in furtherance of the Supreme Court's holding in U.S. Bank National Association v. Guillaume, authorizing the Honorable Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage and the Honorable Paul Innes, P.J.Ch., Mercer Vicinage to entertain summary actions by Order to Show Cause as to why plaintiffs in uncontested pre-judgment residential foreclosure matters should not be allowed to re-serve corrected NOIs.

**COUNT I: PNC Mortgage**

9. Plaintiff hereby incorporates by reference Paragraphs 1 through 8 as if set forth herein.

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<sup>2</sup> The form of NOI will also be used to correct cases in which the holder of the mortgage was not correctly identified in the original NOI.

10. Attached as Exhibit "A"<sup>3</sup> is a list of uncontested residential foreclosure actions where PNC Mortgage is the plaintiff and PNC requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "A" of this Verified Complaint where PNC Mortgage is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT II: PNC Bank**

11. Plaintiff hereby incorporates by reference Paragraphs 1 through 10 as if set forth herein.

12. Attached as Exhibit "B" is a list of uncontested residential foreclosure actions where PNC is the plaintiff and

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<sup>3</sup> Because considerable time has passed since NOIs were originally sent in the foreclosure actions, the foreclosure plaintiff initially identified in the caption may not be the current entity that will be listed in the corrected NOI. For the sake of clarity, the corrected NOI will list the current lender and the lender's address.

PNC requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "B" of this Verified Complaint where PNC Bank is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT III: Federal Home Loan Mortgage Corporation**

13. Plaintiff hereby incorporates by reference Paragraphs 1 through 12 as if set forth herein.

14. Attached as Exhibit "C" is a list of uncontested residential foreclosure actions where Federal Home Loan Mortgage Corporation is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification

of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;

- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "C" of this Verified Complaint where Federal Home Loan Mortgage Corporation is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT IV: Columbia Bank**

15. Plaintiff hereby incorporates by reference Paragraphs 1 through 14 as if set forth herein.

16. Attached as Exhibit "D" is a list of uncontested residential foreclosure actions where Columbia Bank is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "D" of this

Verified Complaint where Columbia Bank is the plaintiff; and

- (c) Any further relief the Court deems equitable and just.

**COUNT V: Commonwealth United Mortgage**

17. Plaintiff hereby incorporates by reference Paragraphs 1 through 16 as if set forth herein.

18. Attached as Exhibit "E" is a list of uncontested residential foreclosure actions where Commonwealth United Mortgage is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "E" of this Verified Complaint where Commonwealth United Mortgage is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT VI: Deutsche Bank Trust Company as Trustee**

19. Plaintiff hereby incorporates by reference Paragraphs 1 through 18 as if set forth herein.

20. Attached as Exhibit "F" is a list of uncontested residential foreclosure actions where Deutsche Bank Trust Company as Trustee is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "F" of this Verified Complaint where Deutsche Bank Trust Company as Trustee is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT VII: FEDERAL NATIONAL MORTGAGE ASSOCIATION**

21. Plaintiff hereby incorporates by reference Paragraphs 1 through 20 as if set forth herein.

22. Attached as Exhibit "G" is a list of uncontested residential foreclosure actions where Federal National Mortgage Association is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "G" of this Verified Complaint where Federal National Mortgage Association is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT VIII: Residential Funding Company**

23. Plaintiff hereby incorporates by reference Paragraphs 1 through 22 as if set forth herein.

24. Attached as Exhibit "H" is a list of uncontested residential foreclosure actions where Residential Funding Company is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "H" of this Verified Complaint where Residential Funding Company is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT IX: HSBC Bank as Trustee**

25. Plaintiff hereby incorporates by reference Paragraphs 1 through 24 as if set forth herein.

26. Attached as Exhibit "I" is a list of uncontested residential foreclosure actions where HSBC Bank as Trustee is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "I" of this Verified Complaint where HSBC Bank as Trustee is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT X: Mortgage Electronic Registration Systems, Inc.**

27. Plaintiff hereby incorporates by reference Paragraphs 1 through 26 as if set forth herein.

28. Attached as Exhibit "J" is a list of uncontested residential foreclosure actions where Mortgage Electronic Registration Systems, Inc. is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita

Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "J" of this Verified Complaint where Mortgage Electronic Registration Systems, Inc. is the plaintiff; and

- (c) Any further relief the Court deems equitable and just.

**COUNT XI: Citibank, NA as Trustee**

29. Plaintiff hereby incorporates by reference Paragraphs 1 through 28 as if set forth herein.

30. Attached as Exhibit "K" is a list of uncontested residential foreclosure actions where Citibank, NA as Trustee is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "K" of this Verified Complaint where Citibank, NA as Trustee is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT XII: National City Mortgage**

31. Plaintiff hereby incorporates by reference Paragraphs 1 through 30 as if set forth herein.

32. Attached as Exhibit "L" is a list of uncontested residential foreclosure actions where National City Mortgage is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "L" of this Verified Complaint where National City Mortgage is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT XIII: National City Real Estate Services, LLC**

33. Plaintiff hereby incorporates by reference Paragraphs 1 through 32 as if set forth herein.

34. Attached as Exhibit "M" is a list of uncontested residential foreclosure actions where National City Real Estate Services, LLC is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "M" of this Verified Complaint where National City Real Estate Services, LLC is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT XIV: The Bank of New York as Trustee**

35. Plaintiff hereby incorporates by reference Paragraphs 1 through 34 as if set forth herein.

36. Attached as Exhibit "O" is a list of uncontested residential foreclosure actions where The Bank of New York as Trustee is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "O" of this Verified Complaint where The Bank of New York as Trustee is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT XV: U.S. Bank, N.A. as Trustee**

37. Plaintiff hereby incorporates by reference Paragraphs 1 through 36 as if set forth herein.

38. Attached as Exhibit "P" is a list of uncontested residential foreclosure actions where U.S. Bank, N.A. as Trustee is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "P" of this Verified Complaint where U.S. Bank, N.A. as Trustee is the plaintiff; and
- (c) Any further relief the Court deems equitable and just.

**COUNT XVI: Wachovia Bank, N.A.**

39. Plaintiff hereby incorporates by reference Paragraphs 1 through 38 as if set forth herein.

40. Attached as Exhibit "Q" is a list of uncontested residential foreclosure actions where Wachovia Bank, N.A. is the plaintiff and PNC Mortgage requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, PNC Mortgage respectfully request judgment:

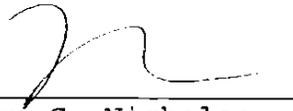
- (a) Deeming the merge form Notice of Intention to Foreclose attached as Exhibit "1" to the Certification of Anita Holbrook compliant with the requirements of the Fair Foreclosure Act;
- (b) Permitting Plaintiff to serve new Notice of Intentions to Foreclose, in accordance with the merge form attached as Exhibit "1" to the Certification of Anita

Holbrook, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit "Q" of this Verified Complaint where Wachovia Bank, N.A. is the plaintiff; and

(c) Any further relief the Court deems equitable and just.

Zucker, Goldberg & Ackerman, LLC  
Attorneys for Petitioner,  
PNC Mortgage, a division of PNC Bank,  
National Association

By:

  
\_\_\_\_\_  
Brian C. Nicholas, Esq.

DATED: 10/3/13

CERTIFICATION

I certify pursuant to Rule 4:5-1 that, to the best of my knowledge, this matter is not the subject of any other action pending in any court or of a pending arbitration proceeding, nor is any other action or arbitration proceeded contemplated, other than the pending foreclosure actions on Exhibits A through U to the Verified Complaint, separate actions initiated outside of the uncontested foreclosure proceedings in which Foreclosure Defendants may have raised claims concerning, inter alia, their NOIs but which are not at issue in this application. I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1(b) because of potential liability to any party based on the same transactional facts.



\_\_\_\_\_  
Brian C. Nicholas, Esq.

Dated: 10/3/13

VERIFICATION

I, Anita Holbrook, of full age certify as follows:

1. I am a Vice President of PNC Bank, National and Association and the executive of PNC responsible for Late Stage Default Operations for PNC Mortgage, a division of PNC Bank, National Association

2. I have read the contents of the Verified Complaint and verify the statements contained therein are true to the best of my knowledge and personal information.

3. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
Anita Holbrook

DATED: 10/03/2013

# Exhibit “A”

Exhibit A - PNC Mortgage

OCEAN	F-7930-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	CUCCINELLO, ANTHONY
WARREN	F-9325-10	PNC Mortgage, a division of PNC Bank NA	COULSON, LEONARD
UNION	F-10674-10	PNC Mortgage, a division of PNC Bank NA	RODRIGUEZ, JOSE
SUSSEX	F-10397-10	PNC Mortgage, a Division of PNC Bank NA	BLEEZARDE, ALLYSON
MIDDLESEX	F-10667-10	PNC Mortgage, a division of PNC Bank, National Association	SCHNECK, MOTY
ESSEX	F-11801-10	PNC Mortgage, a division of PNC Bank, NA successor by merger to National City Mortgage Co.	PUCHEU, BRIDGET
BURLINGTON	F-035253-10	PNC Mortgage, a division of PNC Bank, National Association	AULETTO, KAREN
Middlesex	F-24574-10	PNC Mortgage, a division of PNC Bank, National Association	Renaldo Amoedo and Irma Amoedo
Cumberland	F-24585-10	PNC Mortgage, a division of PNC Bank, National Association	Donald A. Cain Jr. and Sharon L. Cain
Gloucester	F-24591-10	PNC Mortgage, a division of PNC Bank, National Association	Jonathan E. Koskey and Kathleen Moran-Young
Bergen	F-24868-10	PNC Mortgage, a division of PNC Bank, National Association	Ray Singletery
Salem	F-25237-10	PNC Mortgage, a division of PNC Bank, National Association	Joseph Rizzo Sr.
Mercer	F-25460-10	PNC Mortgage, a division of PNC Bank, National Association	Lillian Harris
Middlesex	F-25511-10	PNC Mortgage, a division of PNC Bank, National Association	Lisa Giliberti
Ocean	F-25615-10	PNC Mortgage, a division of PNC Bank, National Association	Christopher Guthy a/k/a Christopher Gunthey
Ocean	F-26200-10	PNC Mortgage, a division of PNC Bank, National Association	Randy Crawford Jr and Mary Iden-Crawford
Camden	F-26548-10	PNC Mortgage, a division of PNC Bank, National Association	Ernesto Abejedos
Sussex	F-27157-10	PNC Mortgage, a division of PNC Bank, National Association	Richard Biggio and Laura Biggio
Ocean	F-28089-10	PNC Mortgage, a division of PNC Bank, National Association	David Mathiesen
Burlington	F-28133-10	PNC Mortgage, a division of PNC Bank, National Association	David G. Holman
Union	F-28597-10	PNC Mortgage, a division of PNC Bank, National Association	Alfonso Womack, Jr.
Union	F-30944-10	PNC Mortgage, a division of PNC Bank, National Association	Manuel Correia and Dilva Correia
Burlington	F-31129-10	PNC Mortgage, a division of PNC Bank, National Association	William S. Tilghman

Exhibit A - PNC Mortgage

Gloucester	F-30948-10	PNC Mortgage, a division of PNC Bank, National Association	Thomas F. Bearn and Jaime Bearn
Ocean	F-31135-10	PNC Mortgage, a division of PNC Bank, National Association	George J. Rithianos a/k/a George Rithianos and Renee Rithianos
Middlesex	F-41840-10	PNC Mortgage, a division of PNC Bank, National Association	Hector Reyes and Vidalina Reyes
Hudson	F-42104-10	PNC Mortgage, a division of PNC Bank, National Association	Nipu M. Ganguly and Ruby R. Ganguly
Union	F-045986-10	PNC Mortgage, a division of PNC Bank, National Association	Alcion Lima & Graca Lima
Sussex	F-046068-10	PNC Mortgage, a division of PNC Bank, National Association	Bryan Busacco & Tracy Busacco
Essex	F- 46397-10	PNC Mortgage, a division of PNC Bank, National Association	Donna Strehle & Henry Strehle
Monmouth	F-046400-10	PNC Mortgage, a division of PNC Bank, National Association	Louis M. Baron & Lisa M. Baron
Union	F-46699-10	PNC Mortgage, a division of PNC Bank, National Association	Thomas W. Simmons & Ericka Simons
Bergen	F-049762-10	PNC Mortgage, a division of PNC Bank, National Association	Juan F. Benalozar & Leydi Janneth Caldron
Gloucester	F-049831-10	PNC Mortgage, a division of PNC Bank, National Association	Raymond T. McHenry
Passaic	F-023079-10	PNC Mortgage, a division of PNC Bank, National Association	William Lucas a/k/a William F. Lucas, his heirs, devisees and personal representatives and his/her, their or any of their successors in right
Atlantic	F-023120-10	PNC Mortgage, a division of PNC Bank, National Association	Carolyn E. Salvadore
Monmouth	F-23346-10	PNC Mortgage, a division of PNC Bank, National Association	Jason Cobb & Nicole Cobb
Middlesex	F-9775-09	PNC Mortgage, a division of PNC Bank, National Association	John F. Wilson & Lauren Wilson
Union	F-23432-10	PNC Mortgage, a division of PNC Bank, National Association	Ramy Fadael & Vida Fadael
Burlington	F-23436-10	PNC Mortgage, a division of PNC Bank, National Association	David Mark Kollar a/k/a David Kollar & Linda Jean Jollar a/k/a Linda Kollar
Burlington	F-23465-10	PNC Mortgage, a division of PNC Bank, National Association	Jamie P. Drum
Camden	F-23470-10	PNC Mortgage, a division of PNC Bank, National Association	Mitchell L. Cohen & Lois B. Skye n/k/a Lois B. Cohen
Essex	F-23631-10	PNC Mortgage, a division of PNC Bank, National Association	Rosalinda Dikitanan, Octavio Dikitanan, Jethro C. Aure a/k/a Jethroe C. Aure & Aimee D. Aure
Atlantic	F-23813-10	PNC Mortgage, a division of PNC Bank, National Association	John C. Geese & Shannon N. Geese
Burlington	F-23823-10	PNC Mortgage, a division of PNC Bank, National Association	Steven Paulo
Sussex	F-23876-10	PNC Mortgage, a division of PNC Bank, National Association	Keith A Howard
Sussex	F-24311-10	PNC Mortgage, a division of PNC Bank, National Association	Kathy Pavlov & Peter Pavlov

Exhibit A - PNC Mortgage

Ocean	F-24359-10	PNC Mortgage, a division of PNC Bank, National Association	Rachel Lieberman & Eric H. Lieberman
Hudson	F-24364-10	PNC Mortgage, a division of PNC Bank, National Association	Maritza Munoz & Cesar Munoz
Sussex	F-24366-10	PNC Mortgage, a division of PNC Bank, National Association	Atalay Canbulat
Monmouth	F-24441-10	PNC Mortgage, a division of PNC Bank, National Association	Joseph R. Grogan
Burlington	F-32754-10	PNC Mortgage, a division of PNC Bank, National Association	Ernest F. Keebler & Gina M. Keebler a/k/a Gina Mastrogiobanni
Burlington	F-33676-10	PNC Mortgage, a division of PNC Bank, National Association	Walter K. MacDonald, Jr. & Lisa MacDonald
Monmouth	F-34157-10	PNC Mortgage, a division of PNC Bank, National Association	Robert T. Olson & Susan Olson
Warren	F-034341-10	PNC Mortgage, a division of PNC Bank, National Association	Dante Mininni & Marianna Mininni
Essex	F-034799-10	PNC Mortgage, a division of PNC Bank, National Association	Jacqueline Anokute & Chike Nwobu
Cumberland	F- 35181-10	PNC Mortgage, a division of PNC Bank National Association	Donna Strehle & Henry Strehle
Passaic	F-035810-10	PNC Mortgage, a division of PNC Bank, National Association	Rosanna Tapia & Joseph Tapia
Camden	F-036037-10	PNC Mortgage	Michael Russel a/k/a Michael A. Russel & Valerie Russell a/k/a Valerie A. Russell
Essex	F-037713-10	PNC Mortgage, a division of PNC Bank, National Association	Miguel Adames & Brigida Rodriguez
Passic	F-038925-10	PNC Mortgage, a division of PNC Bank, National Association	Manuel Zambrano, Nelieda Zambrano, Lisibel Zambrano & David Zambrano
Passic	F-040294-10	PNC Mortgage, a division of PNC Bank, National Association	Jose Figuereo & Goevania Figuereo
MONMOUTH	F-23058-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	THOMAS
CAMDEN	F-038322-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	ERB
HUDSON	F-34545-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	SHECK
ATLANTIC	F-053939-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	MCCORKLE
BURLINGTON	F-048538-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	LYNAM
CAMDEN	F-16145-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	PEASE
CAMDEN	F-039978-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	LAFFERTY
SALEM	F-10399-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	HANEY

## Exhibit A - PNC Mortgage

GLOUCESTER	F-19382-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	MCSHERRY
HUDSON	F-26152-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	MORRISON
SOMERSET	F-35306-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	CARRANZA/CASTILLO
BURLINGTON	F-04288-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	FLEMING
ATLANTIC	F-17437-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	GONZALES
MIDDLESEX	F-042729-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	BANEGAS/LOPEZ
ESSEX	F-15262-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	BAXTER
OCEAN	F-28825-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	BROWN
OCEAN	F-15439-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	CARSON
GLOUCESTER	F-10394-10	PNC MORTGAGE, A DIVISION OF PNC BANK, N.A., S/B/M TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK	HINNERSHEETZ
ESSEX	F-019774-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	NASHVILLE
BURLINGTON	F-17151-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	TALAVERA
PASSAIC	F-037852-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	SANTIAGO
BURLINGTON	F-046483-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	HENKEL
MIDDLESEX	F-042149-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	URIBE
PASSAIC	F-052703-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	REYES/GIGNOUX
MIDDLESEX	F-053926-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	ORTIZ/SANTOS
SALEM	F-046859-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	STRICKLAND
PASSAIC	F-12015-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	HALSTEAD
ATLANTIC	F-039270-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	DEFAZIO III
ESSEX	F-07580-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	TEAL
BURLINGTON	F-046024-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL DIVISION	MALONE
BURLINGTON	F-042354-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	HOPKINS
MONMOUTH	F-045872-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	GLAZEWSKI

Exhibit A - PNC Mortgage

GLOUCESTER	F-5485-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	HOUDART
GLOUCESTER	F-048193-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	GILDEA
HUDSON	F-36720-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	LEPELLETIER
CAMDEN	F-5489-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	FIFIELD
PASSAIC	F-24305-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	KAPLYSZ/SCHULMAN
CUMBERLAND	F-039973-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	LOMBARDI
OCEAN	F-038818-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	SOUTHWORTH
BERGEN	F-046455-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	LUMBRERAS
HUDSON	F-039253-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	COOLEY
ESSEX	F-04803-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	BOWMAN
ESSEX	F-037259-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	JACKSON
OCEAN	F-042060-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	MILLER/TRUOX
MERCER	F-38283-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	TYE
WARREN	F-2176-10	PNC Mortgage, a division of PNC Bank, National Association, successor by merger to National City Bank, a division of National City Mortgage Co.	LUBNICK, FAITH
MIDDLESEX	F-21595-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	NUNEZ
ATLANTIC	F-046490-10	PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION	RODRIGUEZ/RAMOS

# Exhibit “B”

Exhibit B - PNC Bank

SUSSEX	F-17527-10	PNC Bank, NA	WILKINS, KATHLEEN
BURLINGTON	F-12954-10	PNC Bank, N.A.	KETCHEL, RICHARD
MONMOUTH	F-11647-10	PNC Bank	IZZO, MATTHEW
MIDDLESEX	F-14820-10	PNC Bank, National Association	SILVER, SCOTT
SUSSEX	F-15273-10	PNC Bank, N.A.	GONZALES, ROCIO
BERGEN	F-15598-10	PNC Bank, National Association	MANDAP, MANUEL JR.
WARREN	F-18218-10	PNC Bank, N.A.	DOYLE, JENNIFER
ESSEX	F-20557-10	PNC Bank, National Association	AGUILERA, RITZA
ESSEX	F-20734-10	PNC Bank, N.A.	LAMPON, MARTA
OCEAN	F-29567-10	PNC Bank, NA	ORFANIDES, ANTHONY
CAMDEN	F-25494-10	PNC Bank, National Association	ESTECUMBER, JOSE
CAMDEN	F-29817-10	PNC Bank, National Association successor by merger to Commonwealth United Mortgage, a division of National City Bank of Indiana	KIM, THUONG
MONMOUTH	F-32251-10	PNC Bank, National Association	TRAPPANESE, ALFRED
ESSEX	F-32992-10	PNC Bank, National Association	RISHAR, JAMIE
MORRIS	F-043402-10	PNC Bank, National Association	TOMALO, DAVID
MORRIS	F-32967-10	PNC Bank, National Association	PAN, YUN CHING
CAPE MAY	F-32583-10	PNC Bank, National Association	COTTER, RICHARD
ESSEX	F-037227-10	PNC Bank, National Association	VALLE, MERCEDES
MIDDLESEX	F-33402-10	PNC Bank, NA	GARRASTEGUI, MARILYN
SOMERSET	F-33608-10	PNC Bank, National Association	VYAS, ALKA
OCEAN	F-34515-10	PNC Bank, National Association	LEYH, RICHARD
CAMDEN	F-039925-10	PNC Bank, National Association	MURRAY, PAUL
CUMBERLAND	F-34612-10	PNC Bank, NA	CARTER, BRENDA

Exhibit B - PNC Bank

BERGEN	F-037568-10	PNC Bank, National Association	MARTIN, JOHN
BURLINGTON	F-041911-10	PNC Bank, National Association	COLE, DAVID
OCEAN	F-038033-10	PNC Bank, N.A.	SPINO, ROBERT
BERGEN	F-038669-10	PNC Bank, NA	HARDING, JAMES JR
MIDDLESEX	F-040486-10	PNC Bank, National Association	MCCARGO, GLENN
SUSSEX	F-048945-10	PNC Bank, National Association	DELTORO, ADAM
MONMOUTH	F-049836-10	PNC Bank, National Association	ZAGAMI, DOMINIC
SUSSEX	F-047521-10	PNC Bank, National Association	TANTILLO, DAVID
MERCER	F-047633-10	PNC Bank, National Association	TANALSKI, WILLIAM
BERGEN	F-045591-10	PNC Bank, National Association	DESIMONE, WANDA
OCEAN	F-048789-10	PNC Bank, National Association	MAYNARD, MICHAEL
ATLANTIC	F-045593-10	PNC Bank, National Association	WILLIAMS, GERALDINE
CAPE MAY	F-054330-10	PNC Bank, National Association	ERIKSON, KATHLEEN
MONMOUTH	F-054555-10	PNC Bank, National Association	PAUL, NORAH
MIDDLESEX	F-053528-10	PNC Bank, National Association	SILVA, DENISE
MONMOUTH	F-059704-10	PNC Bank, National Association	KILIC, IPEK
Burlington	F-31380-10	PNC Bank, National Association	Robert J. Sworaski and Andrea J. Sworaski
Monmouth	F-53000-10	PNC Bank, National Association	Alexander Jimenez and Ivette Jimenez
Essex	F-53003-10	PNC Bank, National Association	Roy McCormack and Blossom McCormack
Camden	F-54024-10	PNC Bank, National Association	Wesley Marchewka a/k/a Frank Wesly Marchewka and Laura Marchewka
Atlantic	F-54562-10	PNC Bank, National Association	Patricia Gatto a/k/a Patreicia A. Gatto
Ocean	F-54929-10	PNC Bank, National Association	Anthony T. Flynn and Debora L. Flynn a/k/a Debra L. Flynn
Atlantic	F-54964-10	PNC Bank, National Association	Christopher J. Colavito
Mercer	F-55070-10	PNC Bank, National Association	Patricia Anathony a/k/a Patricia A. Anthony
Mercer	F-55073-10	PNC Bank, National Association	Patricia Anathony a/k/a Patricia A. Anthony
Ocean	F-57520-10	PNC Bank, National Association	John Peruggia and Mary Peruggia

Exhibit B - PNC Bank

Camden	F-40955-10	PNC Bank, National Association	Daniel C. Sweeney
Monmouth	F-44794-10	PNC Bank, National Association	Brian Orr and Robin Orr
Passaic	F-44891-10	PNC Bank, National Association	Enrico Cupillari
Mercer	F-45812-10	PNC Bank, National Association	Jose Montenegro a/k/a Jose F. Montenegro
Camden	F-45880-10	PNC Bank, National Association	Genovia Torres
Burlington	F-45886-10	PNC Bank, National Association	John Moschitti and Robin L. Moschitti a/k/a Robin Moschitti
Mercer	F-45934-10	PNC Bank, National Association	Ronald Kleckly
Bergen	F-040327-10	PNC Bank, National Association	Gurdev Singh Athwal & Balvindr Kaur
BERGEN	F-056187-10	PNC BANK, A DVISION OF PNC BANK, NATIONAL ASSOCIATION	LOPEZ/ZAMBRANO
BERGEN	F-21451-10	PNC BANK, NATIONAL ASSOCIATION	TEZEL
HUDSON	F-055695-10	PNC BANK, NATIONAL ASSOCIATION	EDWARDS/FLORES
PASSAIC	F-059355-10	PNC BANK, NATIONAL ASSOCIATION	BRANNAN
ATLANTIC	F-056685-10	PNC BANK, NATIONAL ASSOCIATION	VAN DYKE
PASSAIC	F-59129-09	PNC Bank, N.A.	ELDEMENKY, ENAS

# Exhibit “C”

Exhibit C - Federal Home Loan Mortgage Corp

		Plaintiff	Defendant Name
ESSEX	F-25334-10	Federal Home Loan Mortgage Corporation	MARQUES, HILARY
GLOUCESTER	F-28496-10	Federal Home Loan Mortgage Corporation	AILES, JUDITH
SUSSEX	F-29002-10	Federal Home Loan Mortgage Corporation	COLIE, CHRISTOPHER
ESSEX	F-039923-10	Federal Home Loan Mortgage Corporation	ZELLARS, GWENDOLYN
BERGEN	F-039860-10	Federal Home Loan Mortgage Corporation	MANFETANO II, RICHARD

# Exhibit “D”

Exhibit D - Columbia Bank

Mortgage Number	Mortgage Number	Plaintiff	Defendant Name
PASSAIC	F-23515-10	COLUMBIA BANK	BOUTROS
BURLINGTON	F-50660-09	COLUMBIA SAVINGS BANK	NEVILLE, DAVID

# Exhibit “E”

Exhibit E - Commonwealth United

Mortgage Number	Mortgage Number	Mortgage Description	Defendant Name
PASSAIC	F-18665-09	Commonwealth United Mortgage, a division of National City Bank of Indiana nka National City Bank	ALMONTE, WILFREDO

# Exhibit “F”

Exhibit F - Deutsche Bank

			Beneficiary Name(s)
BERGEN	F-045779-10	Deutsche Bank Trust Company Americas as Trustee for RALI 2007QS9	VENTURA, AUDEL
OCEAN	F-4124-09	Deutsche Bank Trust Company Americas, as Trustee Residential Funding Company, LLC fka Residential Funding Corporation Attorney in Fact	STEELE, JOHN
MIDDLESEX	F-4155-09	Deutsche Bank Trust Company Americas as Trustee Residential Funding Company, LLC FKA Residential Funding Corporation Attorney in Fact	OPARA, STELLA
OCEAN	F-40198-09	Deutsche Bank Trust Company Americas as Trustee	CONTRINO, GEORGE
MONMOUTH	F-40024-09	Deutsche Bank Trust Company Americas as Trustee Residential Funding Company, LLC fka Residential Funding Corporation Attorney in Fact	HOCHSTADT, ELAINE
HUNTERDON	F-62240-09	Deutsche Bank Trust Company Americas as Trustee Residential Funding Company, LLC FKA Residential Funding Corporation Attorney in Fact	BRITO, VICTOR
MIDDLESEX	F-49079-09	Deutsche Bank Trust Company Americas as Trustee, By Residential Funding Company, LLC FKA Residential Funding Corporation, Attorney in Fact	BOWER, FREDERICK

# Exhibit “G”

Exhibit G - Federal National Mortgage Association

City	Case Number	Plaintiff	Defendant Name
Ocean	F-25000-10	Federal National Mortgage Association	Jason M. Bixler and Melanie M. Dillon
Salem	F-33994-10	Federal National Mortgage Association	Thomas Cirone a/k/a Thomas J. Cirone & Faith L. Cirone
Passic	F-26219-10	Federal National Mortgage Association	Mark Mierop
Passic	F-30051-10	Federal National Mortgage Association	Sonia Gonzalez a/k/a Sonia N. Gonzalez

# Exhibit “H”

Exhibit H - Residential Funding

Judge	Docket Number	Plaintiff	Defendant Name
MIDDLESEX	F-042240-10	Residential Funding Company, LLC RFMSI	SOTO, CARLINA

# Exhibit “I”

Exhibit I - HSBC as Trustee

County	Case Number	Plaintiff	Defendant Name
BERGEN	F-14218-10	HSBC Bank USA as Trustee for the series Luminent 2007-2	LOAIZA, ALEXANDRA
BURLINGTON	F-045168-10	HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-1	HUGHES, LEON
PASSAIC	F-21359-10	HSBC Bank USA as Trustee for the series Deutsche ALT 2007-1	TAIRI, ELIZABETH
MERCER	F-26349-09	HSBC Bank, USA, NA	TRAN, TONY

# Exhibit “J”

Exhibit J - MERS

MIDDLESEX	F-8596-10	Mortgage Electronic Registration Systems, Inc., as nominee for CTX Mortgage Company, LLC	BLONDELL, JOSEPH
MIDDLESEX	F-8596-10	Mortgage Electronic Registration Systems, Inc., as nominee for CTX Mortgage Company, LLC	BLONDELL, JOSEPH

# Exhibit “K”

Exhibit K - Citibank, NA as Trustee

Jurisdiction	Docket Number	Plaintiff	Defendant Name
MIDDLESEX	F-35982-09	Citibank N.A. as Trustee for BSAAT 2007-1	TSO, STEVEN

# Exhibit “L”

Exhibit L - National City Mortgage

Mortgage Number	Mortgage Number	Plaintiff	Defendant Name
OCEAN	F-7049-10	National City Mortgage, a division of National City Bank of Indiana	SHIVE, GEORGE
ATLANTIC	F-6853-10	National City Mortgage Co., a subsidiary of National City Bank	GOODMAN, JEFFREY
CAMDEN	F-53528-09	National City Mortgage a division of National City Bank	SANDOVAL
MIDDLESEX	F-38243-09	National City Mortgage Co., dba Commonwealth United Mortgage Company	SOUZA, MARIA
CAPE MAY	F-14404-09	National City Mortgage Co dba Commonwealth United Mortgage Company	DENUNZIO, BARBARA
OCEAN	F-35659-09	National City Mortgage Co. dba Eastern Mortgage Services	BAUBLIS, SHARON
UNION	F-14212-09	National City Mortgage Co dba Commonwealth United Mortgage Company	MALDONADO, JOSE
MIDDLESEX	F-49454-09	National City Mortgage Co., a subsidiary of National City Bank of Indiana	APPLETON, DEBORAH
BERGEN	F-15451-09	National City Mortgage a division of National City Bank of Indiana nka National City Bank	GLOVER, SHONTAYE
MONMOUTH	F-6731-09	National City Mortgage Co., a Subsidiary of National City Bank of Indiana	GRIECO, GERTRUDE
HUDSON	F-38069-09	National City Mortgage Co., a subsidiary of National City Bank	BARRERA, LEONOR
SOMERSET	F-13316-09	National City Mortgage Co.	SUTTON, JUDITH
ATLANTIC	F-40671-09	National City Mortgage Co., a subsidiary of National City Bank	ROCHA, JORGE
MONMOUTH	F-41884-09	National City Mortgage Co., a subsidiary of National City Bank	BARRERO, TERESA
BERGEN	F-38281-09	National City Mortgage a division of National City Bank	HAIDERI, JOEY
ESSEX	F-41888-09	National City Mortgage a division of National City Bank	SHECK, JAMES W.
SUSSEX	F-12921-09	National City Mortgage Co., dba Commonwealth United Mortgage Company	GENCARELLI, TRACY
UNION	F-26098-09	National City Bank	HERNANDEZ, FREDY
BERGEN	F-57990-09	National City Bank	ROBINSON, VERNETTA
ATLANTIC	F-6768-09	National City Bank	ALAM, SAMSHUL
UNION	F-59473-09	National City Bank	MILIAN, ARNEL
MERCER	F-5150-09	National City Bank	MICHEL, LOUISE

Exhibit L - National City Mortgage

SUSSEX	F-36345-09	National City Bank	SERENA, DAVID
GLOUCESTER	F-44816-09	National City Bank	MANCINI, JOHN
SOMERSET	F-49451-09	National City Bank	RIVERA-ESCOBAR, DANY
ESSEX	F-17874-09	National City Bank	OLABINTAN, IDOWU
UNION	F-20813-09	National City Bank	ALADEGBAMI, OLUBUNMI
MONMOUTH	F-41887-09	National City Bank	KHAN, AGA

# Exhibit “M”

Exhibit M - National City Real Estate

Jurisdiction	Case Number	Plaintiff(s)	Defendant(s) Name
UNION	F-42376-09	NATIONAL CITY REAL ESTATE SERVICES LLC SBM NATIONAL CITY MORTGAGE, INC. FKA NATIONAL CITY MORTGAGE CO.	PEREZ, FRANK
GLOUCESTER	F-13219-09	National City Real Estate Services, LLC (sbm) successor by merger to National City Mortgage Inc. (fka) formerly known as National City Mortgage Co. dba Eastern Mortgage Services	MATTHEWS, KIMBERLY
HUNTERDON	F-26325-09	National City Real Estate Services, LLC (sbm) successor by merger to National City Mortgage Inc. (fka) formerly known as National City Mortgage Co.	MONTANO, LISA
ESSEX	F-52945-09	National City Real Estate Services, LLC as successor by merger to National City Mortgage, Inc. fka National City Mortgage Co. d/b/a Eastern Mortgage Services	COSTA, CRISTINA
CAMDEN	F-050220-09	NATIONAL CITY REAL ESTATE SERVICES, LLC (SBM) SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE INC. (FKA) FORMERLY KNOWN AS NATIONAL CITY MORTGAGE CO.	LEK SAMBO

# Exhibit “N”

Exhibit N - INTENTIONALLY BLANK

Image	Docket Number	Plaintiff	Defendant Name
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# Exhibit “O”

Exhibit O - Bank of New York as Trustee

Name	Docket Number	Plaintiff	Defendant Name
UNION	F-2577-10	The Bank of New York Trustee under the Pooling and Servicing Agreement s Series 04-J2	SILVA, GABRIEL
UNION	F-49527-09	The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. successor to JPMorgan Chase Bank N.A.	ACOSTA, ANGEL

# Exhibit “P”

Exhibit P - US Bank, N.A.

Mortgage	Deed Number	Plaintiff	Defendant Name
MONMOUTH	F-23230-10	U.S. Bank, N.A., as Trustee for Citigroup Mortgage Loan Trust Inc.	GALLAGHER, LORI
MERCER	F-19537-10	U.S. Bank Corporate trust as custodian/trustee	SACASARI, MARIA
GLOUCESTER	F-19792-10	U.S. Bank Corporate trust as custodian/trustee	BLACKISTON, ROBERT
MONMOUTH	F-035691-10	US Bank National Association as Trustee RFMSI 2005-SA4	RACHMIEL, ROBERT

# Exhibit “Q”

Exhibit Q - Wachovia Bank

		Plaintiff	Defendant Name
CAMDEN	F-18224-10	Wachovia Bank National Association	IVINS, RAYMOND
ESSEX	F-22034-10	Wachovia Bank, National Association	LUNA, CARMEN
MONMOUTH	F-44253-09	Wachovia Bank, N.A	RULAND, PATRICIA

LEONARD B. ZUCKER  
MICHAEL S. ACKERMAN  
JOEL ACKERMAN\*

FRANCES GAMBARDILLA  
BRIAN C. NICHOLAS ♦♦  
SCOTT A. DIETTERICK ‡  
KIMBERLY A. BONNER ‡  
STEVEN D. KROL  
CHRISTOPHER G. FORD  
DENISE CARLON ♦  
CHRISTINE E. POTTER  
RYAN S. MALC  
STEPHANIE WOLCHOK  
ASHLEIGH LEVY MARIN E  
DOUGLAS J. McDONOUGH  
TIMOTHY J. ZIEGLER  
RALPH M. SALVIA ‡  
ROBERT D. BAILEY  
JAIME R. ACKERMAN ♦  
RACHEL G. PACKER ‡  
KACIE W. BROWN  
MONIKA S. PUNDAUK  
TODD MARKS ♦  
TIMOTHY D. KUHLS ♦

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Please send your request to: [zuckergoldberg.com/pr](http://zuckergoldberg.com/pr)

**REPLY TO NEW JERSEY ADDRESS**

FOUNDED IN 1923  
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)  
LOUIS D. GOLDBERG (1923-1967)  
LEONARD H. GOLDBERG (1929-1979)  
BENJAMIN WEISS (1949-1981)

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♦ ALSO MEMBER OF NY, PA AND ME BAR  
♦♦ ALSO MEMBER OF NY AND ME BAR  
♦ ALSO MEMBER OF NY BAR  
E ALSO MEMBER OF PA BAR  
‡ ALSO MEMBER OF NY AND DC BAR  
‡ MEMBER OF PA BAR ONLY

October 3, 2013

(VIA JEFIS and Lawyers Service)  
Hon. Paul Innes, P.J.Ch  
Mercer County Civil Courts Building  
175 South Broad Street  
Trenton, NJ 08650-0068

RE: In re Notices of Intention to Foreclose  
Served by PNC Mortgage, a Division of PNC  
Bank, N.A.

Docket No.:

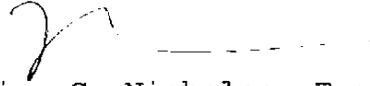
Dear Judge Innes,

Our firm represents PNC Mortgage, a Division of PNC Bank, N.A.  
in the above captioned matter. Enclosed for filing please find  
the original and two copies of the following documents:

1. Order to Show Cause

2. Verified Complaint
3. Certification of Anita Holbrook
4. Certification of Brian C. Nicholas, Esq.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Brian C. Nicholas", followed by a horizontal line.

Brian C. Nicholas, Esq.

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