

FILED Oct 22, 2013

PHELAN HALLINAN & DIAMOND, PC

By: Vladimir Palma, Esquire
400 Fellowship Road, Suite 100
Mount Laurel, NJ 08054
(856) 813-5500
Attorneys for Plaintiff

IN RE NOTICES OF INTENTION TO
FORECLOSE SERVED BY WEICHERT
FINANCIAL SERVICES

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION

F -038366-13

DOCKET NO: F-

CIVIL ACTION

VERIFIED COMPLAINT

FACTS

1. Weichert Financial Services, hereinafter "Weichert Financial Services is a corporation of the State of New Jersey
2. Weichert Financial Services services residential mortgage loans throughout the country, including loans in the State of New Jersey.
3. As servicer, Weichert Financial Services is responsible for collecting the monthly mortgage payments, loss mitigation, collection efforts, including foreclosure, and maintaining the books and records for each mortgage loan.
4. While foreclosure is always the last resort, after a loan goes into default, the servicer is also responsible for sending the Notice of Intention to Foreclose (hereinafter "NOI").
See, Certification of Keith Manson, Paragraph 5 (Hereinafter "Plaintiff's Cert").
5. The Fair Foreclosure Act, N.J.S.A. 2A:50-56(c) (hereinafter "FFA"), enumerates eleven categories of information that are to be included in the NOI. One such category is the

name and address of the lender. N.J.S.A. 2A:50-56(c)(11). Pursuant to the FFA, the term ‘lender’ means “any person, corporation, or other entity which makes or holds a residential mortgage, and any person, corporation or other entity to which such residential mortgage is assigned.” N.J.S.A. 2A:50-55.

6. On February 27, 2012, the New Jersey Supreme Court issued its opinion in Guillaume. It held that the requirements in the FFA in regard to a Notice of Intention to Foreclose are to be strictly complied with, and that failure to include the name and address of the lender renders the notice non-compliant. As the Guillaume Court stated: “[t]he FFA requires that a notice of intention include the name and address of the actual lender, in addition to contact information for any loan servicer who is charged by the lender with the responsibility to accept mortgage payments and/or negotiate a resolution of the dispute between the lender and the homeowner.” Guillaume at 475.
7. The Court further held that the appropriate remedy for addressing a non-compliant NOI should be left to the sound discretion of the trial judge assigned to the case. Guillaume at 479.
8. On April 4, 2012, Chief Justice Stewart Rabner issued an Order in furtherance of the Court’s holding in Guillaume, authorized the filing of a, Summary action by Order to Show Cause as to why plaintiffs in any uncontested residential mortgage foreclosure action . . . in which final judgment has not yet been entered, who served Notices of Intention to Foreclose that are deficient under the Fair Foreclosure Act, N.J.S.A. 2A:50-56, should not be allowed to serve corrected Notices of Intention to Foreclose on defendant mortgagors and/or parties obligated on the debt.
9. The Order further designated the Honorable Margaret Mary McVeigh, Presiding Judge of General Equity for Passaic County and Honorable Paul Innes, Presiding Judge of General Equity for Mercer County to hear any Order to Show Cause.

10. After the Guillaume opinion and April 4, 2012 Order, Weichert Financial Services identified a population of loans that did not disclose the name and address of the “lender” as required by the FFA. The list of identified loans were reviewed for accuracy to verify the status of the foreclosure, the effect of loss mitigation on pending foreclosure, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of foreclosure defendants.
11. Weichert Financial Services’s list also identifies (1) the name of the lender on each loan which is listed as the Plaintiff in the foreclosure action, (2) the name of the first named foreclosure defendant, (3) the foreclosure docket number, and (4) the vicinage.
12. Weichert Financial Services undertook revisions to the form NOI that it sends to borrowers in order to ensure that it strictly complies with all of the requirements of the FFA. Attached as Exhibit C is the proposed form of corrected NOI which Weichert Financial Services will send to each of the foreclosure defendants identified on its Corrected NOI list. Each foreclosure defendant will be served with a corrected NOI that includes, inter alia, the information specific to their mortgage loan, their default, the lender/holder’s name and address and the amount to reinstate, as provided for in the Order to Show Cause. The corrected NOIs will also exclude attorneys’ fees and costs incurred in the pending foreclosure cases.
13. Attached as Exhibit A is the proposed form of letter (Explanatory Letter) that Weichert Financial Services intends to send to each foreclosure defendant. Pursuant to the April 4, 2012 Order, the proposed form of Explanatory Letter:
 - a. Explains the reason why the corrected NOI is being served;

- b. The procedure to follow in the event a foreclosure defendant wishes to object to the NOI;
- c. Identifies the individual(s) a foreclosure defendant should contact with any questions; and
- d. Advises the foreclosure defendant of the right to object to the corrected NOI as well as the right to cure the default within 30 days of the date of the corrected NOI.

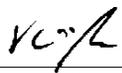
COUNT ONE

14. Plaintiff hereby incorporates by reference Paragraphs 1 through 13 as if set forth at length herein.
15. Attached as Exhibit B is the list of uncontested residential foreclosure actions where Weichert Financial Services is the plaintiff and requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Weichert Financial Services respectfully requests judgment:

- a. Deeming the form Notice of Intention to Foreclose attached as Exhibit C, compliant with the requirements of the Fair Foreclosure Act;
- b. Permitting Plaintiff to serve new Notices of Intention to Foreclose, in the form attached as Exhibit C, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit B where Weichert Financial Services is the plaintiff; and
- c. Any further relief the Court deems equitable and just.

Respectfully Submitted,



Vladimir Palma, Esq.

Exhibit D

Exhibit D

LEGAL NOTICE

If you are a defendant in a pending foreclosure action in New Jersey, this notice may concern your case.

Why Weichert Financial Services Is Running This Notice: The New Jersey Supreme Court recently held that any Notice of Intent to Foreclose in New Jersey must include the name and address of the lender. Many Notices of intent issued in the past have only included this information for the servicer of the mortgage loan. Those Notices of Intent did not comply with New Jersey's Fair Foreclosure Act.

What This Means To You: Weichert Financial Services has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intent in certain foreclosure actions. The New Jersey court has given Weichert Financial Services permission to serve corrected Notices of Intent. These corrected Notices of Intent are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by Weichert Financial Services that were filed before February 28, 2012. You may receive a Notice with copies of the verified complaint and the order of the Court permitting JPMorgan Chase Bank, N.A. to issue the corrected Notices. All of the documents relating to this Weichert Financial Services lawsuit will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>.

Your Right To Cure: If you receive a corrected Notice of Intent, you will have an additional 35 days to cure the default on your mortgage that is in foreclosure in New Jersey without being required to pay the plaintiffs court costs and attorneys' fees in your foreclosure case. If you fail to cure the default by the date set forth in the corrected Notice of Intent, the pending foreclosure case against you may proceed ahead.

Your Right To Object To This Process: You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing, and must say specifically what you object to. You must file any such objection on or before [DATE], You must file and send any objection to:

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 send copies to Judge Margaret Mary McVeigh, J.S.C, at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, NJ 07505 and to the attorney for Weichert Financial Services, Vladimir Palma, Esq. at Phelan Hallinan & Diamond, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054.

Your Right To Object To The Corrected Notice of Intent: You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on Plaintiffs attorney in the foreclosure case.

If You Have Any Questions: 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.

Exhibit C

Exhibit C

Welchert Financial Services

Mortgage Servicing
 1 Corporate Drive, Suite 360
 Lake Zurich, IL 60047-8845
 1-800-224-1455
 Fax 1-847-574-7860

September 12, 2012

MS1720

Certified Mail, Return Receipt Requested

Mortgagee: Welchert Financial Services
 225 Littleton Road
 Morris Plains, NJ 07950

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

Dear [REDACTED]

The mortgage at issue is held by Welchert Financial Services, whose address is 225 Littleton Road, Morris Plains, New Jersey 07950, on your property located at [REDACTED]. Said mortgage is in default. This situation is serious and your Mortgagee intends to institute a foreclosure lawsuit against you.

Please be advised of the following:

1. The Mortgage at issue was given to secure a loan in the original principal amount of \$ [REDACTED] and is a lien on property located at [REDACTED].
2. The said Mortgage is in default because regular monthly payments have not been maintained according to the terms of the Mortgage contract. Specifically, the following payments and/or other contractual charges are due, unpaid and owing:

Total of monthly payments from:		08-01-12
All accrued late charges, if any:	\$	[REDACTED]
Property inspection charges, if any:	\$.00
NSF Charges, if any:	\$.00
Other charges accrued, if any:	\$.00
Less: Suspense (unapplied funds):	\$.00
TOTAL AMOUNT OF DELINQUENCY:	\$	[REDACTED]

Because of Interest, Late Charges and other charges that vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after your payment is received. For further information, write to the undersigned or contact Welchert Financial Services' representative as identified in paragraph 11 of this letter.

3. You have the right to cure the default, together with any payments or other charges which may subsequently become due, at any time up to the entry of a Final Judgment in Foreclosure or Order of Redemption if you pay or tender all sums which would
 QL422/TBK

Mortgage Access Corp. d/b/a Welchert Financial Services, Executive Offices, 225 Littleton Road, Morris Plains, NJ 07950, 1-800-829-DASH. Licensed by the NJ Dept. of Banking and Insurance. Licensed Mortgage Banker with the State Dept. of Banking in NY and CT. Licensed by the Pennsylvania Department of Banking pursuant to the First Mortgage Bankers and Brokers Act and the Secondary Mortgage Loan Act License Nos. 11089.001 and 11090.001. Licensed Lender in AL, DE, MD, D.C., GA, ME, MI, WI, IA, IL, VI, OH, FL, WV, RI, KY, NC, IU, MS, NE, WY. Licensed by the Virginia State Corporation Commission, License #ML105. Licensed Mortgage Lender in the Commonwealth of Massachusetts. License #ML1713, Certificate #43195. Certificate of Authority to transact the business in AL, AK, CO, HI, SD, MO. Exempt Mortgage Lender in MN, OK, WA. Registered Mortgage Lender in TN, LA, TX. Registration with the Financial Institutions Division in New Mexico. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Licensed Mortgage Broker Ohio. Licensed Loan Broker Rhode Island, Kansas Licensed Mortgage Company, License #2001-4264. Licensed by the New Hampshire Banking Department. Welchert Financial Services arranges loans with third-party providers. Equal Housing Lender.



**Weichert Financial
Services**

Mortgage Servicing
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945
1-800-224-1455
Fax 1-847-674-7659

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have been due in the absence of default at the time of such payment; perform any other obligation which you would have been bound to perform in the absence of default or the exercise of an acceleration clause; pay or tender Court costs, if any, and attorneys' fees in amount not to exceed the amount permitted under the Rules Governing the Courts of the State of New Jersey; and, pay all contractual late charges as provided for in the Note or Mortgage.

4. You may cure the default by paying or tendering the sum of \$ [REDACTED], as itemized above, on or before 10-17-12.
5. You must cure the default as stated above by 10-17-12 in order to avoid institution of foreclosure proceedings. Payment or tender shall be made to Weichert Financial Services' representative:

Dovenmuehle Mortgage, Inc.
Collections Department,
1 Corporate Dr., #360
Lake Zurich, IL 60047
1-800-669-0340

6. If the default is not cured by the date stated in Paragraph 5 of this letter, the Mortgagee may take steps to terminate your ownership in the mortgaged property by initiating foreclosure proceedings in a Court of competent jurisdiction. You could lose your home as a result of the Mortgage default.
7. If foreclosure proceedings are instituted, you still have the right to cure the default, but you will be required to pay Court costs and attorneys' fees as provided for by law.
8. You have the right to transfer the mortgaged property to another person subject to the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
9. You should seek counsel from an attorney at law of your own 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 Lawyer Referral Service in the county in which the residential property securing the Mortgage loan is located. If you are unable to afford an attorney, you may be eligible for free subsidized legal assistance and you may communicate with the Legal Services Office in the county in which the mortgaged property is located.

QL422/TBK

Mortgage Access Corp. d/b/a Weichert Financial Services, Executive Offices, 279 Weyton Road, Morris Plains, NJ 07950. 1-800-829-CASH. Licensed by the NJ Dept of Banking and Insurance. Licensed Mortgage Banker with the State Dept of Banking in NY and CT. Licensed by the Pennsylvania Department of Banking pursuant to the First Mortgage Bankers and Brokers Act and the Secondary Mortgage Loan Act License Nos. 11089.001 and 11090.001. Licensed Lender in AK, DE, MD, D.C., GA, ME, MI, WI, IA, IL, VT, OR, FL, WY, RI, KY, NC, IN, MS, NE, WY. Licensed by the Virginia State Corporation Commission, License #ML105. Licensed Mortgage Lender in the Commonwealth of Massachusetts. License #ML1743. Certificate of Authority to transact business in AL, AK, CO, IN, DC, MD. Exempt Mortgage Lender in MN, OK, WA. Registered Mortgage Lender in TN, LA, TX. Registration with the Financial Institutions Division in New Mexico. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Licensed Mortgage Broker Ohio. Licensed Loan Broker (Rhode Island). Kansas Licensed Mortgage Company. License #2001-4264. Licensed by the New Hampshire Banking Department. Weichert Financial Services arranges loans with third-party providers. Equal Housing Lender.



**Welchert Financial
Services**

Mortgage Servicing
1 Corporate Drive, Suite 380
Lake Zurich, IL 60047-8946
1-800-224-1485
Fax 1-847-674-7650

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10. You may be eligible for financial assistance for curing the default from programs operated by the State or Federal governments, or non-profit organizations, if any, identified by the Commissioner of Banking of the State of New Jersey, 20 W. State St., CN-040, Trenton, NJ 08625 whose telephone number is (609) 292-7272. Annexed hereto is a list of such Financial Assistance Agencies which may help you.
11. If you disagree with assertion that the Mortgage is in default, or if you disagree with the calculations of the amount required to cure the default as stated in this letter, you may contact:

Dovenmuehle Mortgage, Inc.
Collections Department
1 Corporate Dr., #360
Lake Zurich, IL 60047
1-800-669-0340

If full payment of the amount in default is not made as stated in this letter, a Mortgage foreclosure lawsuit against you may be instituted. If the Mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of sale applied to the Mortgage debt. If you have not been discharged in a bankruptcy and/or otherwise remain personally obligated on the debt, you may also be sued personally for all sums due under the Note or other instrument evidencing your personal obligation to repay the loan, as provided for by law. Payment must be in cash, cashier's check, certified check or money order and payable to us at the address stated in this letter. Please include your loan number on any payment or correspondence. If foreclosure proceedings are instituted against you, you have the right to assert in such proceedings the non-existence of default or any other defenses you may have to acceleration of foreclosure, as provided for by applicable law. In addition, you may have other rights provided for by State or Federal Law, or by the mortgage contracted documents.

If you cure the default, the Mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right as a matter of law more than once every 18 months.

Sincerely,

Collections Department
1 Corporate Dr., #360
Lake Zurich, IL 60047

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY

QL426/TBK

Mortgage Access Corp. d/b/a Welchert Financial Services, Executive Offices, 225 Littleton Road, Morris Plains, NJ 07860. 1-800-820-CASH. Licensed by the NJ Dept of Banking and Insurance. Licensed Mortgage Banker with the State Dept of Banking in NY and UT. Licensed by the Pennsylvania Department of Banking pursuant to the First Mortgage Bankers and Brokers Act and the Secondary Mortgage Loan Act License Nos. 11089.001 and 11080.001. Licensed Lender in AR, DE, MD, D.C., GA, ME, MI, WI, IA, IL, VT, OH, PA, WV, NV, KY, NC, ID, MA, ME, WY. Licensed by the Virginia State Corporation Commission, License #AL106. Licensed Mortgage Lender in the Commonwealth of Massachusetts. License #ML1718, Certificate #43168. Certificate of Authority to transact business in AL, AK, CO, IN, SC, MD. Exempt Mortgage Lender in MN, OK, WA. Registered Mortgage Lender in TN, LA, TX. Registration with the Financial Institutions Division in New Mexico. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Licensed Mortgage Broker Ohio, Licensed Loan Broker Rhode Island, Kansas Licensed Mortgage Company, License #2001-4284. Licensed by the New Hampshire Banking Department. Welchert Financial Services arranges loans with third-party providers. Equal Housing Lender.



Welchert Financial Services

Mortgage Servicing
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945
1-800-224-1455
Fax 1-847-574-7659

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FINANCIAL ASSISTANCE AGENCIES:

American Credit Alliance, Inc.
26 B. Warren St., Trenton, NJ 08608
609-393-5400

Atlantic Human Resources, Inc.
1 S. New York Ave., 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 Ave., Cedar Knolls, NJ 07927-1812
973-267-4324

Fair Housing Council of Northern New Jersey
131 Main St., Hackensack, NJ 07601
201-489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road, Freshold, NJ 07728
1-800-992-4557

Jersey Counseling & Housing Development, Inc.
29 S. Blackhorse Pike, Blackwood, NJ 08012
856-227-3683

Jersey Counseling & Housing Development, Inc.
1840 S. Broadway, Camden, NJ 08104
856-541-1000

Mercer County Hispanic Association
200 E. State St., 2nd Floor, Trenton, NJ 08607
609-392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Ave., North Brunswick, NJ 08902
732-790-3344

QL426/TBK

Mortgage Access Corp. d/b/a Welchert Financial Services, Executive Offices, 225 Littleton Road, Morris Plains, NJ 07960. 1-800-829-CAHIL. Licensed by the NJ Dept of Banking and Insurance, Licensed Mortgage Banker with the State Dept of Banking in NY and CT. Licensed by the Pennsylvania Department of Banking pursuant to the First Mortgage Servicing and Brokers Act and the Secondary Mortgage Loan Act License Nos. 11089.001 and 11080.001. Licensed Lender in AL, DE, MD, D.C., GA, ME, MI, VA, IA, IL, VT, OR, FL, WV, KY, NC, ID, NR, NE, WY. Licensed by the Virginia State Corporation Commission, License #ML1713. Licensed Mortgage Lender in the Commonwealth of Massachusetts, License #ML1713. Certificate #43165. Derivative of Authority to transact business in AL, AK, CO, IN, SD, MO. Exempt Mortgage Lender in MN, OK, WA. Registered Mortgage Lender in TN, LA, TX. Registration with the Financial Institutions Division in New Mexico. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. Licensed Mortgage Broker Ohio. Licensed Loan Broker Rhode Island. Kansas Licensed Mortgage Company, License #2001-4254. Licensed by the New Hampshire Banking Department. Welchert Financial Services arranges loans with third-party providers. Equal Housing Lender.



Exhibit B

Exhibit B

Vinciage	Docket No.	Plaintiff	Defendant
Essex	F-64861-09	Weichert Financial Services	Regina Henry
Ocean	F-007496-11	Weichert Financial Services	Edward J. Mayo
Camden	F-6074-09	Dovenmuehle Mortgage, Inc.	Terry Parks
Bergen	F-24794-06	Weichert Financial Services	Michael J. Dace
Camden	F-14508-08	Weichert Financial Services	David M. Smith
Middlesex	F-15584-08	Weichert Financial Services	Lugman A. Shitu
Monmouth	F-17951-08	Weichert Financial Services	Leslie Adler
Camden	F-26749-08	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Services	Hector Rivera
Mercer	F-33551-08	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Services	Jason Jones and Najla R. Muhammand-Jones
Essex	F-39780-08	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Services	Cloyde N. Stephens and Judith Cort-Stephens
Monmouth	F-42514-08	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Systems	Patrick Duvaut, Married and Svetlana Nagornaya
Union	F-45684-08	Weichert Financial Services	Juan C. Polanco and Amber L. Dominguez, h/w
Hunterdon	F-48539-08	Weichert Financial Services	Luis E. Jaramillo, Married to Heidi Jaramillo
Middlesex	F-5816-09	Weichert Financial Services	Alakh Singh, Married to Meera Singh
Burlington	F-35914-09	Weichert Financial Services	Stewart Spezzano, Unmarried
Mercer	F-34931-09	Weichert Financial Services	Jason Jones and Najla R. Muhammad-Jones, h/w
Mercer	F-33245-09	Weichert Financial Services	Archeline Mondestin and Gelin Mondestin
Cumberland	F-32556-09	Weichert Financial Services	Leonard F. Draughn, Married and Melissa Draughn
Passaic	F-37400-09	Weichert Financial Services	Timothy M. Dolan, Unmarried
Warren	F-039979-10	Weichert Financial Services	Bridget Small and Abdrew Lowery
Passaic	F-052389-10	Weichert Financial Services Corp.	Carlos Gomez, Unmarried
Gloucester	F-36164-09	Weichert Financial Services	Edward M. Fryer, IV
Ocean	F-39906-09	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Systems	Robert Cutti and Heather Cutti, h/w
Essex	F-56875-09	Weichert Financial Services	Yeimi Rendon and Frank Rendon
Somerset	F-02277-10	Weichert Financial Services	Diego Alicandro
Somerset	F-02277-10	Weichert Financial Services	Nadia DiTrocchio
Cumberland	F-07182-10	Weichert Financial Services	Lawrence Bach
Morris	F-7224-10	Weichert Financial Services	Eileen McMahon
Morris	F-08987-10	Weichert Financial Services	Anna Marie Kelly
Passaic	F-25577-10	Weichert Financial Services	Angel Rosario and Roseann Rosario, h/w
Essex	F-26546-10	Weichert Financial Services	Rouky Martin
Essex	F-060340-10	Weichert Financial Services	Tonia Heath
Hunterdon	F-060314-10	Weichert Financial Services	Hal Williams
Essex	F-060767-10	Weichert Financial Services	Applin Lewis-Morrison
Gloucester	F-055360-10	Weichert Financial Services	Robert W. Hammel and Maretta Hammel, h/w
Middlesex	F-9109-11	Weichert Financial Services	Aqueelah Jenkins

Monmouth	F-34172-08	Weichert Financial Services	Debra C. Durbe and Brian E. Fetyko
Mercer	F-33259-08	Weichert Financial Services	Philip A. Herd and Sandra L. Herd and Heirs
Mercer	F-34357-08	Mortgage Electronic Registration Systems, Inc., as a nominee for Weichert Financial Services	Alicia T. Adler
Ocean	F-9074-11	Weichert Financial Services	David DelPizzo and Donna DelPizzo
Bergen	F-9256-11	Weichert Financial Services	Kathleen M. Weissman and Robert James Wei
Essex	F-6777-07	Weichert Financial	Elba Tapia
Monmouth	F-26334-09	Weichert Financial Services	Cristen L. Troop
Union	F-48593-09	Weichert Financial Services	Carlos Ernesto Mendez Rauda
Essex	F-59554-09	Weichert Financial Services	Marcia Amoye
Burlington	F-36940-09	Mortgage Electronic Registration Systems, Inc. as a nominee for Weichert Financial Services	Kyung H. Lim
Camden	F-40256-09	Weichert Financial Services	William J. Feeney, III
Gloucester	F-39929-09	Weichert Financial Services	Karen L. Caucci
Somerset	F-40723-09	Weichert Financial Services	Cristobal Correa, Jr.
Morris	F-07242-10	Weichert Financial Services	Rigoberto Serna
Burlington	F-45739-09	Weichert Financial Services	Charles Barnett
Middlesex	F-51468-09	Weichert Financial Services	Lizette Perez
Essex	F-60390-09	Weichert Financial Services	Pedro Ramiro Espino
Somerset	F-01292-10	Weichert Financial Services	Marlon Bogantes
Monmouth	F-64733-09	Weichert Financial Services	Gilberto M. Mendez
Burlington	F-64730-09	Weichert Financial Services	Jeffrey Peiffer
Ocean	F-02559-10	Weichert Financial Services	Susan Ayre
Essex	F-01336-10	Weichert Financial Services	Elouise H. Johnson
Morris	F-15189-10	Weichert Financial Services	Jennifer Hutchcroft
SUSSEX	F-13901-10	Weichert Financial Services	Jane A. Brady
Ocean	F-13899-10	Weichert Financial Services	Marco Chavez
Bergen	F-15188-10	Mortgage Electronic Registration Systems, Inc. as a nominee for Weichert Financial Services	Procopio Rocas
Burlington	F-21411-10	Weichert Financial Services	Romeo J. Toe
SUSSEX	F-27080-10	Weichert Financial Services	Robert W. Harsell, Jr.
Monmouth	F-24813-10	Weichert Financial Services	Susan A. Svenson
Burlington	F-33574-10	Weichert Financial Services	Brandon Wilson
Ocean	F-31823-10	Weichert Financial Services	Francis Rand Schilling
Camden	F-038735-10	Weichert Financial Services	Julia L. Hughes
Monmouth	F-002277-12	Weichert Financial Services, Corp.	Thomas Alcamo, Jr.
Monmouth	F-60325-09	Weichert Financial Services	Deborah Snover
Sussex	F-62765-09	Weichert Financial Services	April A. Gates
Morris	F-47170-09	Weichert Financial Services	Pablo Orellana
Camden	F-21931-10	Weichert Financial Services	Renee Austin

Exhibit A

Exhibit A

Form Letter to be Attached to Corrected NOIs Pursuant to an Order to Show Cause

[Letterhead of Servicer]

[Date]

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

Re: Order to Show Cause- [Caption and Docket Number of Order to Show Cause]

Dear [Defendant Name(s)]:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank NA. 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 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 [month] [d-], 2012, and in compliance with the Supreme Court's opinion in *U.S. Bank NA. v. Guillaume*, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [plaintiff or servicer name] 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.

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. The verified complaint lists the following lenders in the following counts of the verified complaint:

Count 1-

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name into the automatic search field on the website. If you do not have access to a computer or have trouble locating that information on the Court's

website, you can contact a representative from Wells Fargo at [number] who can assist you with locating the information about your foreclosure action.

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 plaintiffs 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 [plaintiff or servicer name] at [telephone 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 plaintiffs attorney, [attorney name], at [attorney address], and mail a copy of the objection to Judge Innes or Judge McVeigh] at [address].

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.

