

RECEIVED

Appendix XII-B2

JAN 24 2014

SUPERIOR COURT  
CLERK'S OFFICE



**FORECLOSURE  
CASE INFORMATION STATEMENT  
(FCIS)**

Use for initial Chancery Division — General Equity  
foreclosure pleadings (not motions) under Rule 4:5-1.  
Pleading will be rejected for filing, under Rule 1:5-6(c),  
if information is not furnished or if attorney's signature  
is not affixed.

FOR USE BY CLERK'S OFFICE ONLY

PAYMENT TYPE:	<input type="checkbox"/> CK	<input type="checkbox"/> CG	<input type="checkbox"/> AT	<input checked="" type="checkbox"/> MO
RECEIPT NO:	57435856			
AMOUNT:	135			
OVERPAYMENT:				
BATCH NUMBER:	201			
BATCH DATE:	1-24-14			

**SECTION A: TO BE COMPLETED BY ALL PARTIES**

<b>CAPTION</b> Weichert Financial Services VS. Romeo J. Toe & Regina K. Toe	<b>COUNTY OF VENUE</b> Mercer
	<b>DOCKET NUMBER (When available)</b> F-038366 -13
<b>NAME(S) OF FILING PARTY(IES)(e.g., John Doe, Plaintiff)</b> Romeo J. Toe & Regina K. Toe	<b>DOCUMENT TYPE</b> <input type="checkbox"/> COMPLAINT <input checked="" type="checkbox"/> ANSWER <input type="checkbox"/> OTHER
<b>ATTORNEY NAME (IF APPLICABLE)</b>	<b>FIRM NAME (If applicable)</b>
<b>MAILING ADDRESS</b> 126 East River Drive, Willingboro, New Jersey 08046	<b>DAYTIME TELEPHONE NUMBER</b> (609) 227-7130

**SECTION B: TO BE COMPLETED BY PLAINTIFF TO INITIAL COMPLAINT**

<b>FORECLOSURE CASE TYPE NUMBER</b>	<b>IS THIS A HIGH RISK MORTGAGE PURSUANT TO P.L.2009,c.84 AND P.L.2008,c.127</b> <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> 088 IN PERSONAM TAX FORECLOSURE	<b>PURCHASE MONEY MORTGAGE</b> <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> 089 IN REM TAX FORECLOSURE	
<input checked="" type="checkbox"/> 0RF RESIDENTIAL MORTGAGE FORECLOSURE	<b>RELATED PENDING CASE</b> <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, LIST DOCKET NUMBERS:
<input type="checkbox"/> 0CF COMMERCIAL MORTGAGE FORECLOSURE	
<input type="checkbox"/> 0CD CONDOMINIUM OR HOMEOWNER'S ASSOCIATION LIEN FORECLOSURE	
<input type="checkbox"/> 091 STRICT FORECLOSURE	
<input type="checkbox"/> 0FP OPTIONAL FORECLOSURE PROCEDURE (NO SALE)	
<b>FULL PHYSICAL STREET ADDRESS OF PROPERTY:</b> 126 East River Drive, Willingboro, New Jersey 08046	<b>MUNICIPALITY CODE(*)</b> 0338
<b>ZIP CODE:</b> 08046 <b>COUNTY:</b> Burlington	<b>MUNICIPAL BLOCK:</b>
	<b>(LOTS):</b>

**ALL FILING PARTIES MUST SIGN AND PRINT NAMES(S) AND DATE THE FORM BELOW**

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b).

<b>ATTORNEY/SELF REPRESENTED SIGNATURE</b> <i>Romeo J. Toe &amp; Regina K. Toe</i>	<b>PRINT ATTORNEY/SELF REPRESENTED NAME</b> Romeo J. Toe & Regina K. Toe	<b>DATE</b> 01/21/2014
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\*The Municipality Codes are available at [http://www.judiciary.state.nj.us/forms/CN11343\\_municodes\\_11-9-2009.pdf](http://www.judiciary.state.nj.us/forms/CN11343_municodes_11-9-2009.pdf)

How to File an Answer to a Foreclosure Complaint

FORM A

RECEIVED  
JAN 24 2014  
SUPERIOR COURT  
CLERK'S OFFICE

Romeo J. Toe & Regina K. Toe  
(Your Name(s))

126 East River Drive, Willingboro, New Jersey 08046  
(Your Mailing Address)

609 227 7130  
(Your Daytime Telephone Number)

Defendant(s) *Pro Se*

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION – GENERAL EQUITY  
Burlington COUNTY

(County where the property is located)

Docket No F- 038366-13

WEICHERT FINANCIAL SERVICES  
(Name of company or bank that filed the foreclosure complaint)

*Plaintiff(s),*

vs.

ROMEO J. TOE SR. & REGINA K. TOE  
(Name of first defendant listed on the complaint)

*Defendant(s),*

CIVIL ACTION

ANSWER

Romeo J. Toe Sr. and Regina K. Toe residing at  
(Insert your name(s))  
126 East River Drive, Willingboro  
(Insert your street address)

in the City of Willingboro, County of Burlington and State of New Jersey,  
by way of Answer to the plaintiff's complaint herein, says:

**AS TO THE FIRST COUNT:**

Defendant admits/denies or is without knowledge or information sufficient to form a belief as to the truth of the allegation of each of the following paragraphs of the first count of the complaint as follows:

- (1) The Plaintiff's document to the motion-Order to show cause-IN RE NOTICE OF INTENTION TO FORCLOSE, was presented to us, the defendants, after the deadline for a response which is January 15, 2014, had expired.
- (2.) Page 5 of the docket F-038366-13, states that objection to the order must be filed no later than January 15, 2014, whereas the document relating to the motion were not made available to us until January 18, 2014. The Plaintiff decision not to make the courts document available to us in a timely manner, and prior to the deadline for the submission of our response certainly denied us the actual time frame of Calender days required to seek an appropriate legal advice or an attorney for a defence in the matter.
- (3.) Exhibit 1, attached, relates to the tracking and delivery of the document as evidence to the fact that the court document for the Docket were not delivered to our address, 126 East River Drive, Willingboro New Jersey, 08046, prior to the deadline for response. We therefore ask that the court dismiss the Order TO FORECLOSE, Docket NO F-038366-13 until we are afforded the appropriate time frame of 35 days required for response to a Foreclosure Complaint.

FORM A

AS TO THE SECOND COUNT:

Defendant admits/denies or is without knowledge or information sufficient to form a belief as to the truth of the allegation of each of the paragraphs of the second count of the complaint as follows:

- (1) We wish to state that we have no clear knowledge of who Dovemuehle Mortgage is, and the role of said company in the matter.
- (2) There was two lenders on the mortgage prior to our filing of Chapter 7 Bankruptcy in 2011. They are Bucks County Federal Credit Union, and Weichert Financial Services.
- (3) In 2010 when part of our home was damaged by water, the insurance company issued us a check in the amount of \$12,127.60. The check dated 08/24/2010 was endorsed by us (home owner) and Bucks Federal Credit Union, and turned over to Weichert Financial Services. The Money is still in Weicherts' possession
- (4) On the face of the check, with copy attached, only the names of the home owners and the two lenders mentioned above, were written as payees accordingly, and for the repairs of the damage to the house. Exhibit ....2 copy attached .
- (5) According recent communication from the Insurance department, Escrow Division of Weichert Financial Services, the money, \$12,127.60 is being held with Weichert Financial, whereas Dovemuehle Mortgage in the Notice of Intention to foreclose, is claiming the said amount as delinquent. Exhibit 3 attached, letter from Weichert Financial Insurance Department, Escrow Division.
- (6.) Whereas the claim of Total delinquency being made, and as stated in the Notice of intention to Foreclose, is false, and misleading, and whereas there is no prove to substantiate Dovemuehle Mortgage role in the matter, we ask that the court dismiss the Docket F-038366-13

[Note: Defendants must include all separate (see R. 4:5-3) and affirmative defenses (see R. 4:5-4), raise them by motion as permitted in R. 4:6-2, or otherwise raise the defense in a timely manner or those separate defenses and affirmative defenses are waived.]

FIRST SEPARATE DEFENSE

In 2005, we refinanced with Weichert Financial Services. As crafted, the loan was removed from 30 years terms to 15 years term of which we felt uncomfortable, we returned the document and requested 30 years term. AgaiThis time, we were pressured to accept a 20 years term. The loan then moved from \$141, 805.00 to a total loan amount of \$187,663.00. The monthly payment was then moved from \$1,640.00 to the monthly payment of \$1,827.00 per month for 20 years with an interest rate of 5.875 percent. This arrangement in our view, represented a mismatch in view of our needs and the capacity to pay the loan. But we had no choice as we were pressured by the Weichert Gold Services Manager into accepting the 20 years terms.

SECOND SEPARATE DEFENSE

The events that led to our filing of Chapter 7 Bankruptcy can be traced back to hardship we encountered after months of refinancing with Weichert Financial, We did not receive any money during refinancing whereas there was still serious repairs works on the house, that was being done. Replacement of all of the windows, floors and bathrooms, the kitchen, drive-way, garage doors pipes and sewer, electrical system, all required substantial works. We were compelled to borrow money from other sources such as the Bucks County Federal Credit Union and Home Deport, etc to carry out these repairs and make the house livable once again. Thus, by the time I became sick and went out of work, the monthly payment of \$1,827.00 became unaffordable.

**FORM A**

THIRD SEPARATE DEFENSE

The refinancing process of our mortgage by Weichert Financial Services that started in September of 2005 and finalized in the same year, played a major part in the default on the mortgage, and should therefore be held accountable as well. Secondly, the so-called total amount of delinquency totalling \$119,260.84 is false and misleading.

FIRST AFFIRMATIVE DEFENSE

Because we continued to keep repairs works and regular maintenance on the property, we believe that we have the rights to know how much the house worth at the time, and prior to any foreclosure action if there's any to be.  
In 2011, we filed Bankruptcy Chapter 7 Case No: 11-28493-TTL in the United States Bankruptcy Court, District of Trenton, New Jersey, and we believe that the protection granted us is active, in place, and should be honored by all creditors/Lenders. Exhibit 3 is the attached copy of DISCHARGE OF DEBTOR

SECOND AFFIRMATIVE DEFENSE

Because the property in question is a residential property, and that we have equally invested so much money and works in the property we believe that we should be allowed to independently put it up for sale, order than a foreclose action, being persued by Weichert Financial Services and its associates.

In view of all the above here stated statements, we ask that the court dismiss Docket F-038366 -13

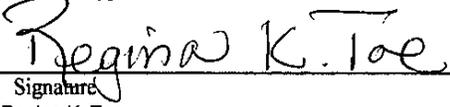
Wherefore, Defendant demands judgment:

- A. Dismissing the plaintiff's complaint;
- B. Awarding defendant costs incurred in defending against this action; and
- C. For such other relief as the court deems just and equitable.

Dated: 1/21/2014

  
 \_\_\_\_\_  
 Signature  
 Romeo J. Toe  
 \_\_\_\_\_  
 Print or Type Name

Dated: 1/21/2014

  
 \_\_\_\_\_  
 Signature  
 Regina K. Toe  
 \_\_\_\_\_  
 Print or Type Name

FORM A

CERTIFICATION PURSUANT TO RULE 4:5-1

The matter in controversy is not the subject of any other action pending in any other New Jersey court. There are no pending arbitration proceedings. No other action or arbitration proceedings are contemplated. No non-party is known who would be subject to inclusion or joinder in this case because of potential liability.

Dated: 1/21/2014

*Romeo J. Toe*  
Signature  
Romeo J. Toe  
Print or Type Name

Dated: 1/21/2014

*Regina K. Toe*  
Signature  
Regina k. Toe  
Print or Type Name

CERTIFICATION OF MAILING ANSWER TO COURT AND TO THE ATTORNEY FOR THE PLAINTIFF

I hereby certify that:

1. A copy of the within Answer was filed within the time prescribed by the Rules of Court.
2. On 1/22/2014 I, the undersigned, mailed to Vladimir Palma, Esq.  
(insert the date) (insert the name of the plaintiff's attorney)  
Attorneys for Plaintiff, at 400 Fellowship Road, Suite 100, Mount Laurel  
(insert the address of the plaintiff's attorney)

by regular mail, a true copy of the within Answer.

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

Dated: 1/22/2014

*Romeo J. Toe*  
Signature  
Romeo J. Toe  
Print or Type Name

Dated: 1/22/2014

*Regina K. Toe*  
Signature  
Regina K. Toe  
Print or Type Name

Exhibit 1

English

Customer Service

USPS Mobile

Register / Sign In



Search USPS.com or Track Packages

Quick Tools  
Track

Ship a Package

Send Mail

Manage Your Mail

Shop

Business Solutions

Enter up to 10 Tracking #: Find

Find USPS Locations

Buy Stamps

Schedule a Pickup

Calculate Postage

Find a ZIP Code™

Hold Mail

Change of Address

USPS Tracking™



Customer Service

Have questions? We're here to help.

Tracking Number: 70110470000157761175

### Product & Tracking Information

Postal Product:

Features:  
Certified Mail™

### Available Options

Email Updates

DATE & TIME	STATUS OF ITEM	LOCATION
January 18, 2014, 2:28 pm	Delivered	WILLINGBORO, NJ 08048
January 18, 2014, 11:28 am	Arrival at Unit	WILLINGBORO, NJ 08046
December 28, 2013, 1:47 am	Processed through USPS Sort Facility	BELLMAWR, NJ 08031
December 27, 2013	Depart USPS Sort Facility	BELLMAWR, NJ 08031
December 27, 2013, 8:04 pm	Processed through USPS Sort Facility	BELLMAWR, NJ 08031

*Note:  
The document for Docket F-038366-13 was not delivered before the deadline set for a response. It was delivered after the deadline January 15, 2014 has passed.*

### Track Another Package

What's your tracking (or receipt) number?

Track It

#### LEGAL

Privacy Policy

Terms of Use

FOIA

No FEAR Act EEO Data

#### ON USPS.COM

Government Services

Buy Stamps & Shop

Print a Label with Postage

Customer Service

Delivering Solutions to the Last Mile

Site Index

#### ON ABOUT.USPS.COM

About USPS Home

New room

USPS Service Alerts

Forms & Publications

Careers

#### OTHER USPS SITES

Business Customer Gateway

Postal Inspectors

Inspector General

Postal Explorer

**EXHIBIT (1.) of interest to the DOCKET # F-038366-13 ( Weichert Financial**



Copyright © 2014 USPS. All Rights Reserved.

**(Services VS Romeo J. Toe) Above tracking indicate when delivery occurred.**

ATTENTION POLICYHOLDER(S):

Your Homeowners policy is a contract between you, your mortgagee(s) and this Company.

If you have a mortgage on your dwelling, the mortgagee has a financial interest in the repairs to the building. Your mortgagee(s) will have to sign this check.

When the mortgagee(s) are named as payees on the check, please do not endorse the check until you have contacted your mortgagee(s) to see how they wish to handle their endorsement.

Germantown Insurance Company

Voucher: 0028209

PHILADELPHIA, PA

08/24/2010

The Attached Check with Corresponding Number and Date is in Payment of

CHECK AMOUNT \$12,127.60 (Net of \$500 deductible.)

Policy no. 860244

Loss of 08/01/2010 - WATER ESCAPE

PROP ADDRESS: 126 E RIVER DR WILLINGBORO, NJ 08046-2318

CLAIM NO. 1081865

Exhibit 2

Detach Here - Keep this Statement

THE PHILADELPHIA CONTRIBUTIONSHIP  
PHILADELPHIA PA 19103  
210 SOUTH FOURTH STREET

WARNING: THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

08/24/2010

THE PHILADELPHIA CONTRIBUTIONSHIP

CHECK NO. 0028209

CLAIM NO. 1081865

\$12,127.60

PAY: Twelve thousand one hundred twenty seven and 60/100 Dollars

WACHOVIA BANK

TO THE ORDER OF: ROMEO TOE AND REGINA TOE AND WEICHERT FINANCIAL SERVICES INC AND BUCKS FIRST FCU  
126 E RIVER DR  
WILLINGBORO NJ 08046-2318

VOID IF NOT CASHED WITHIN 90 DAYS

SECURE FEATURES INCLUDE: INVISIBLE FIBERS, MICROPRINTING, VOID FEATURES, PANTOGRAPH, ENDORSEMENT BACKER, GROWN STAIN, CHEMICAL REACTIVITY

⑆0028209⑆ ⑆031000503⑆ 2100000245967⑆

X *Power Five Co.*

DO NOT WRITE OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTIONS ONLY

**SUCKS FIRST**  
**FEDERAL CREDIT UNION**  
2104 BATH ROAD  
BRISTOL, PA 19007

*S tidint*

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 11-28493-RTL  
Chapter: 7  
Judge: Raymond T. Lyons Jr.

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

Romeo J Toe Sr  
126 E River Dr  
Willingboro, NJ 08046

Regina K Toe  
126 E River Dr  
Willingboro, NJ 08046

Social Security No.:

xxx-xx-3388

xxx-xx-9251

Employer's Tax I.D. No.:

---

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

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

BY THE COURT

Dated: October 7, 2011

Raymond T. Lyons Jr.  
United States Bankruptcy Judge

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

**EXHIBIT<sup>3</sup>(3)** of interest to the DOCKET # F-038366-13.....  
**( Weichert Financial Services VS Romeo J. Toe) Showing  
Bankruptcy filed and Discharged**

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

Vladimir Palma, Esq.  
Phelan, Hallinan & Diamond, P.C.  
400 Fellowship Road  
Suite 100  
Mount Laurel, NJ 08054

Objections to this order to show cause must state with specificity the basis for the objection and must be filed in writing no later than **January 15, 2014**.

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 NOI in a specific foreclosure case must be filed in writing **under the docket number of in individual action, NOT under 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 Court in the vicinage in which the property lies for resolution.
9. Parties in interest are hereby advised that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Office of Foreclosure, or to the Court will not protect your rights; you must file and serve your written objection as outlines 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.

Page 5 of  
document by Weichert  
stating deadlines

**Weichert Financial  
Services**

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

January 10, 2014

Romeo J Toe  
Regina K Toe  
126 E River Dr  
Willingboro NJ 08046

RE: Loan Number: 1420641282

Dear Romeo J Toe and Regina K Toe :

We have been advised that your property has suffered a hazard loss and an insurance claim has been processed.

To bring this matter to a close, it is necessary that we determine how much damage has occurred and the current status of the repairs. At your earliest opportunity please contact us so we can ensure that repairs are completed.

We share your interest in making sure that your property is repaired as quickly as possible and restored to its original or better condition.

Please contact us at 1-800-224-1455, regarding the status of repairs and so that we can schedule an inspection if necessary.

Sincerely,

Insurance Department  
Escrow Division

QM124/CSN

*Copy  
Concerning Insurance Money  
already with the Company.*

Copy only  
Please see page 5  
of this document, paragraph 2  
showing the deadline for  
(defendants) response, whereas the  
said was delivered to us after  
the set deadline of January 15, 2014

Filed Nov 20, 2013  
Paul Innes, P.J.Ch

**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

DOCKET NO: F-038366-13

CIVIL ACTION

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

This Matter being brought before the court by the law firm of Phelan, Hallinan & Diamond, P.C., attorneys for plaintiff, Weichert Financial Services, 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 20th day of November, 2013,

**ORDERED** that the parties in interest listed in Exhibit B of the Certification of **Vladimir Palma** appear and show cause on the 6th day of February, 2014 before the Honorable **Paul Innes**, Superior Court, Chancery Division, at the Mercer County Courthouse in Trenton, New Jersey at 2:00 p.m. clock, why judgment should not be entered as follows:

- A. Allowing Weichert Financial Services to send new Notices of Intention to Foreclose in the form attached to the Verified Complaint, 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
- B. Granting such other relief as the court deems equitable and just.

IT IS FURTHER ORDERED that;

1. Plaintiff shall serve a copy of this Order to Show Cause and Verified Complaint 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 to the property address and the last known address (if different) in plaintiff's records.
2. A copy of this Order to Show Cause and Verified Complaint shall be posted on the Judiciary Web Page at [www.judiciary.state.nj.us](http://www.judiciary.state.nj.us).
3. A true copy of this Order to Show Cause, Verified Complaint, and Certification (without exhibits), shall be served upon the parties in interest listed in Exhibit "B" of the Certification . 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 by regular mail. All other interested parties shall be served by publication as outlined in this Order.
4. Along with this Order to Show Cause, Plaintiff 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 A of the the Verified Complaint. Plaintiff shall also serve a Cover Letter in the

form set forth in Exhibit D of the Certification of Vladimir Palma, Esquire in the Verified Complaint.

- a. For any borrower in an active Bankruptcy case where the provisions of the automatic stay are still in place, Plaintiff 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 plaintiff has not already sent a corrective Notice of Intention to Foreclose, Plaintiff shall serve the corrective Notice of Intention to Foreclose, Plaintiff 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, Plaintiff 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 Foreclose pursuant to this Order.
- c. In the event that Plaintiff does not serve a corrective Notice of Intention to Foreclose with this Order to Show Cause, Plaintiff may not proceed with a foreclosure action until such Notice of Intention is served as authorized by this Court's Order.
- d. If Plaintiff believes that service of this application will be a violation of the provisions of the automatic stay, once the stay is vacated, Plaintiff may file a motion with the Chancery Judge in the vicinage where their property lies requesting permission to send a new Notice of Intention to Foreclose. Plaintiff

shall not be required to file a new Order to Show Cause for cases currently in bankruptcy.

5. Plaintiff shall publish the legal notice of this action as set forth in Exhibit C to the certification of Vladimir Palma, Esq. on at least two days prior to December 13, 2013 in the following newspapers:

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

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, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services  
Attention: Objection to Notice of Intention to Foreclose  
Hughes Justice Complex  
25 Market Street  
PO Box 971  
Trenton, NJ 08625-0971

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

Honorable Paul Innes, P.J.Ch.  
Mercer County Civil Courthouse  
175 South Broad Street  
Trenton, NJ 08650

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

Vladimir Palma, Esq.  
Phelan, Hallinan & Diamond, P.C.  
400 Fellowship Road  
Suite 100  
Mount Laurel, NJ 08054

Objections to this order to show cause must state with specificity the basis for the objection and must be filed in writing no later than **January 15, 2014**.

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 NOI in a specific foreclosure case must be filed in writing **under the docket number of in individual action, NOT under 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 Court in the vicinage in which the property lies for resolution.
9. Parties in interest are hereby advised that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Office of Foreclosure, or to the Court will not protect your rights; you must file and serve your written objection as outlines 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 an serves a response 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, and may be decided on the papers without a hearing, provided that the Plaintiff 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 Plaintiff's written reply shall be filed and served by **January 29, 2014**. A copy of the reply, if any, shall be served upon the Clerk of the Superior Court, with a courtesy copy directly to the Honorable **Paul Innes**. Plaintiff is only required to serve its response upon any party or parties who have filed written objections to this Order to Show Cause.
13. Plaintiff 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 9 days before the date this matter is scheduled to be heard.
14. The Plaintiff shall file proof of service of the Verified Complaint, this Order to Show Cause, and all supporting documents with the Office of Foreclosure no later than nine (9) days before the return date of this matter.
15. 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 5 days before the return date.



PAUL INNES, P.J.Ch