

File No. 15431-0001

**Law Offices
PARKER McCAY P.A.
9000 Midlantic Drive, Suite 300
P.O. Box 5054
Mount Laurel, New Jersey 08054
(856) 596-8900**
Attorneys for Franklin Credit Management Corporation

**IN RE SPECIAL SUMMARY ACTION
AUTHORIZED BY ORDER OF THE
NEW JERSEY SUPREME COURT
DATED APRIL 4, 2012 BY
FRANKLIN CREDIT MANAGEMENT
CORPORATION TO ISSUE
CORRECTED NOTICES OF INTENT
TO FORECLOSE**

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION
PASSAIC COUNTY
DOCKET NO. F-014720-13

CIVIL ACTION

**AMENDED VERIFIED COMPLAINT
IN SUPPORT OF SUMMARY ACTION
AUTHORIZED BY ORDER OF THE
SUPREME COURT OF NEW JERSEY
DATED APRIL 4, 2012 TO ISSUE
CORRECTED NOTICES OF INTENT
TO FORECLOSE**

Franklin Credit Management Corporation ("Franklin"), by way of Verified Complaint, hereby brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court and states as follows:

1. Franklin is a mortgage loan servicer with an office at 101 Hudson Street, 25th Floor, Jersey City, NJ 07302.
2. In its function as a mortgage loan servicer, Franklin renders services that include, but are not limited to, the issuance of statements for payment; the collection of payments; loss mitigation; and the coordination of and assistance with mortgage foreclosure

actions commenced by counsel in the name of the owner of the mortgage loan for whom Franklin provides services.

3. Franklin performs services for, among other owners of mortgage loans, the following entities:

- a. Deutsche Bank National Trust Company, as Trustee on Behalf of Bosco Credit III Trust Series 2010-1; and
- b. Wells Fargo Bank, N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNT Trust series 2010-2

4. Franklin is authorized to commence this action on behalf of the foregoing entities (or their immediate predecessor is the Plaintiff pending substitution) in the pending mortgage foreclosure matters identified in Exhibits "A-1" and "A-2" attached hereto (hereinafter the "Subject Foreclosure Matters").

5. Exhibits "A-1" and "A-2" are incorporated herein by reference as if set-forth at length.

6. Each of the Subject Foreclosure Matters is an uncontested matter filed on or before February 27, 2012 in which final judgment has not yet been entered.

7. Prior to each of the Subject Foreclosure Matters being filed, each of the borrowers/defendants at issue was provided a written Notice of Intent to Foreclose ("NOI") pursuant to the Fair Foreclosure Act, N.J.S.A. 2A:50-56(a).

8. The Supreme Court of New Jersey issued an Order on April 4, 2012 under which, among other things, The Honorable Paul Innes, P.J.Ch., Mercer County, and The Honorable Mary McVeigh, P.J.Ch., Passaic County, were each empowered to entertain

summary actions by Order to Show Cause as to why the Plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before February 27, 2012, in which final judgment has not yet been entered, who served NOIs that are deficient under N.J.S.A. 2A:50-56 should not be allowed to serve corrected NOIs. A copy of this Order is attached hereto as Exhibit "B".

9. Each of the Subject Foreclosure matters, in light of being uncontested residential mortgage foreclosure actions filed on or before February 27, 2012 in which final judgment has not yet been entered, fall within the purview of the April 4, 2012 Order of the New Jersey Supreme Court.

10. Of the matters listed in Exhibit "A-1" and "A-2", the Notices on Intention to Foreclose may not be strictly compliant with the Fair Foreclosure Act, such that Certification of Diligent Inquiry cannot be executed. In each case, Notices of Intention were delivered to the obligors at the property address. In each of the cases it is alleged that the mortgagor was made sufficiently aware of the gravity of the situation.

11. Each of the NOIs sent to the borrowers/defendants at issue was deficient of information required to be set-forth therein by N.J.S.A. 2A:50-56(c)(11) (the name and address of the lender). Instead, with respect to each NOI, the name and address of the loan servicer was provided.

12. Two of the NOIs sent to borrowers Stavros and Wilson, in addition to (c)(11) were deficient for not providing information required to be set-forth therein by N.J.S.A. 2A:50-56 (c)(10)(the list of financial assistance providers. Instead with respect to these two NOIs only the phone number to the Department of Banking was provided.

13. To comply with the April 4, 2012 Order of the New Jersey Supreme Court, in the event this Court enters judgment in favor of Franklin as requested herein, attached hereto as Exhibit "C" is the corrected NOI that is fully compliant with N.J.S.A. 2A:50-56 that Franklin will send to the borrowers/defendants at issue.

14. To further comply with the April 4, 2012 Order of the New Jersey Supreme Court, in the event this Court enters judgment in favor of Franklin as requested herein, attached hereto as Exhibit "D" is the proposed form of explanatory letter that Franklin will send to the borrowers/defendants at issue with the corrected NOI that is fully compliant with N.J.S.A. 2A:50-56.

15. Attached as Exhibit "C" is a true and accurate copy of the form Notice of Intent to Foreclose that Franklin proposes to utilize should the Court grant its request for relief. The form has been revised to comply with the Court's ruling in the Guillaume case.

**COUNT ONE- Deutsche Bank National Trust Company, as Trustee on Behalf of
Bosco Credit III Trust Series 2010-1**

1. Exhibit "A-1" identifies Subject Foreclosure Matters in which Deutsche Bank National Trust Company, as Trustee on Behalf of Bosco Credit III Trust Series 2010-1 National Trust Company serving as Indenture Trustee) is the Plaintiff and for which Franklin acts as servicer.

2. Franklin, or its predecessor, previously served NOIs on the borrowers/defendants identified in Exhibits "A-1" which did not comply with N.J.S.A. 2A:50-56(c)(10) and (c)(11).

COUNT TWO- WELLS FARGO BANK, N.A. AS CERTIFICATE TRUSTEE (NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE), IN TRUST FOR REGISTERED HOLDERS OF VNT TRUST SERIES 2010-2

3. Exhibit "A-2" identifies Subject Foreclosure Matters in which Wells Fargo Bank, N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNT Trust series 2010-2 is the Plaintiff and for which Franklin acts as servicer.

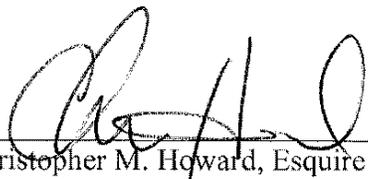
4. Franklin, or its predecessor, previously served NOIs on the borrowers/defendants identified in Exhibits "A-2" which did not comply with N.J.S.A. 2A:50-56(c)(11).

WHEREFORE, Franklin respectfully requests that this Court enter judgment in its favor as follows:

1. Permitting Franklin to issue corrected NOIs, in the form attached hereto as Exhibit "C", to each of the borrowers/defendants Subject Foreclosure Matters identified in Exhibits "A-1" and "A-2" along with the letter of explanation, in the form attached hereto as Exhibit "D"; and

2. For such other relief as this Court deems just and equitable.

PARKER McCAY P.A.
Attorneys for Franklin Credit Management Corporation



Christopher M. Howard, Esquire

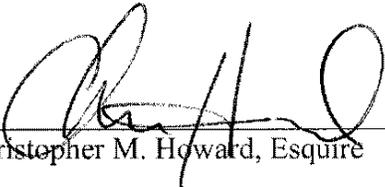
LAW OFFICE
PARKER McCAY P.A.

Dated: 7/31/13

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 proceeding contemplated, other than the Subject Foreclosure Matters.

PARKER McCAY P.A.
Attorneys for Franklin Credit Management Corporation



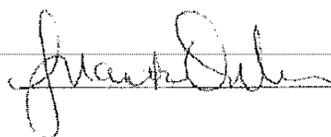
Christopher M. Howard, Esquire

Dated: 7/31/13

VERIFICATION

I, Juanita Orellana, being duly sworn state:

1. I am an Foreclosure Analyst, with Franklin Credit Management Corporation;
2. I am authorized to execute this Verification;
3. The allegations in this Verified Complaint are true and accurate to the best of my knowledge and belief; and
4. The Exhibits attached to this Verified Complaint are true and accurate to the best of my knowledge and belief.

 _____

Sworn and subscribed before me
this 1 day of August, 2013:



KAREN LAW
Notary Public, State of New Jersey
No. 2422493
Qualified in Hudson County
My Commission Expires July 6, 2017

EXHIBIT “A”

Exhibit A-1

Caption	Docket No.	Date of origination of Loan	Date of Default	Date of NOI	Complaint Filed	Service Effectuated	Default Entered	Litigation	NOI Deficiencies
Deutsche Bank National Trust Company, As Trustee On Behalf Of Bosco Credit II Trust Series 2010-1 v. John T. Stavros, et al.	F-16874-07	9/15/06	1/1/07	6/4/07	7/10/07	6/30/07	10/11/07	No	(c) (11) and (c)(10)
Deutsche Bank National Trust Company, As Trustee On Behalf Of Bosco Credit II Trust Series 2010-1 v. Dorothy Wilson	F-42268-09	1/26/07	1/1/09	6/19/09	8/10/09	9/20/09	10/19/09	No	(c) (11) and (c)(10)

Exhibit A-2

Caption	Docket No.	Date of Origination of Loan	Date of Default	Date of NOI	Complaint Filed	Service Effectuated	Default Entered	Litigation	NOI Deficiencies
Wells Fargo Bank N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNI Trust series 2010-2 v. Schemie Pearson	F-61141-09	5/4/07	2/1/09	9/24/09	11/20/09	12/9/09	6/1/09	N	
Wells Fargo Bank, N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNT Trust series 2010-2 v. John F. Rogers, et al.	F-33508-10	1/31/06	9/1/09	4/28/10	6/28/10	8/4/10		N	

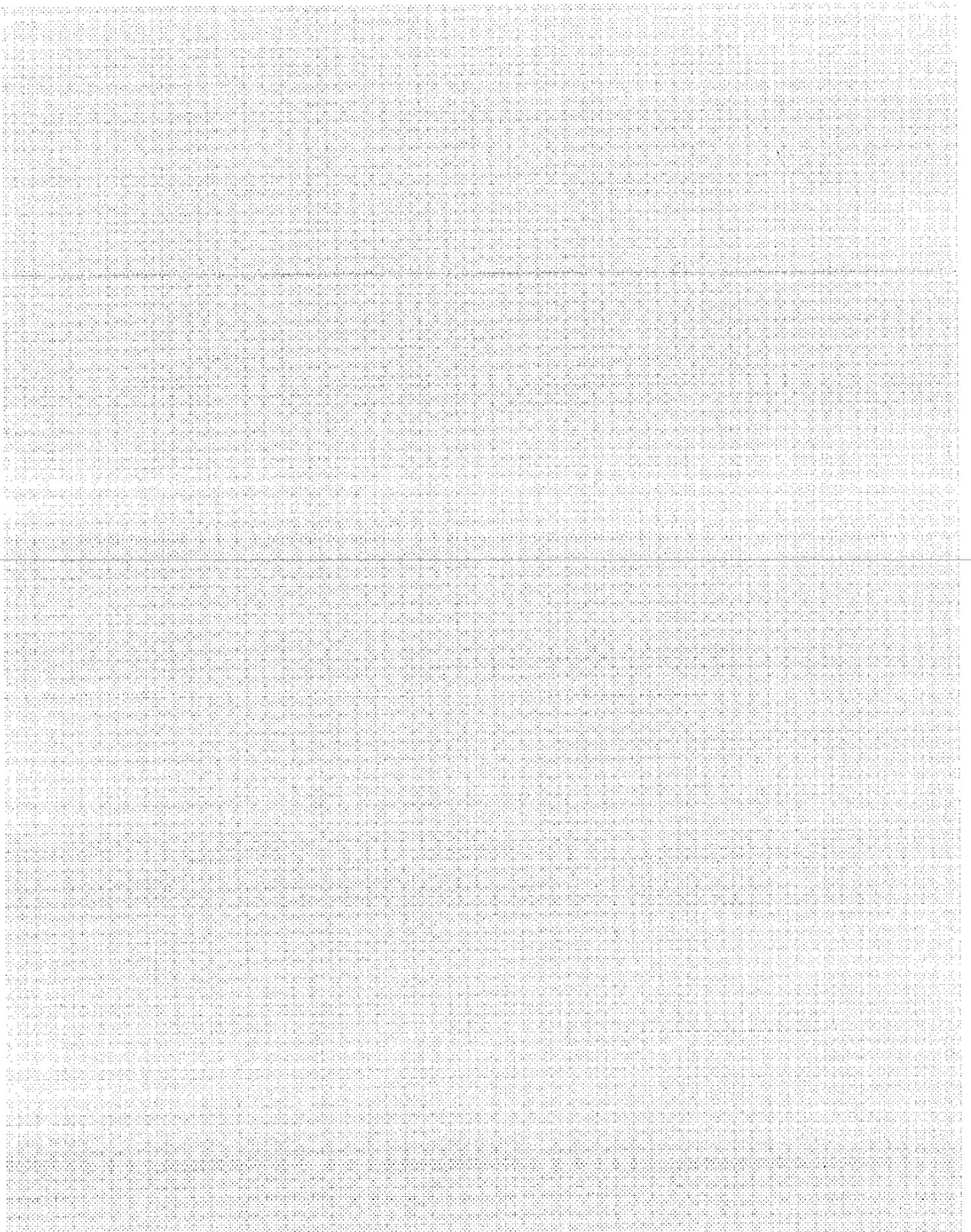


EXHIBIT A

Exhibit A-1

Caption	Docket No.	Date of origination of Loan	Date of Default	Date of NOI	Complaint Filed	Service Effectuated	Default Entered	Litigation	NOI Deficiencies
Deutsche Bank National Trust Company, As Trustee On Behalf Of Bosco Credit In Trust Series 2010-1 v. John F. Stavros, et al.	F-16874-07	9/15/06	1/1/07	6/4/07	7/10/07	6/30/07	10/11/07	No	(c) (11) and (c)(10)
Deutsche Bank National Trust Company, As Trustee On Behalf Of Bosco Credit In Trust Series 2010-1 v. Dorothy Wilson	F-42268-09	1/26/07	1/1/09	6/19/09	8/10/09	9/20/09	10/19/09	No	(c) (11) and (c)(10)

Exhibit A-2

Caption	Docket No.	Date of Origination of Loan	Date of Default	Date of NOI	Complaint Filed	Service Effectuated	Default Entered	Litigation	NOI Deficiencies
Wells Fargo Bank, N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNT Trust series 2010-2 v. Sherrie Pearson	E-61141-09	5/4/07	2/1/09	9/24/09	11/20/09	12/9/09	6/1/09	No	C(11)
Wells Fargo Bank, N.A. as certificate trustee (not in its individual capacity but solely as certificate trustee), in trust for registered Holders of VNT Trust series 2010-2 v. John F. Rogers, et al.	F-33508-10	1/31/06	9/1/09	4/28/10	6/28/10	8/4/10	5/27/11	No	C(11)

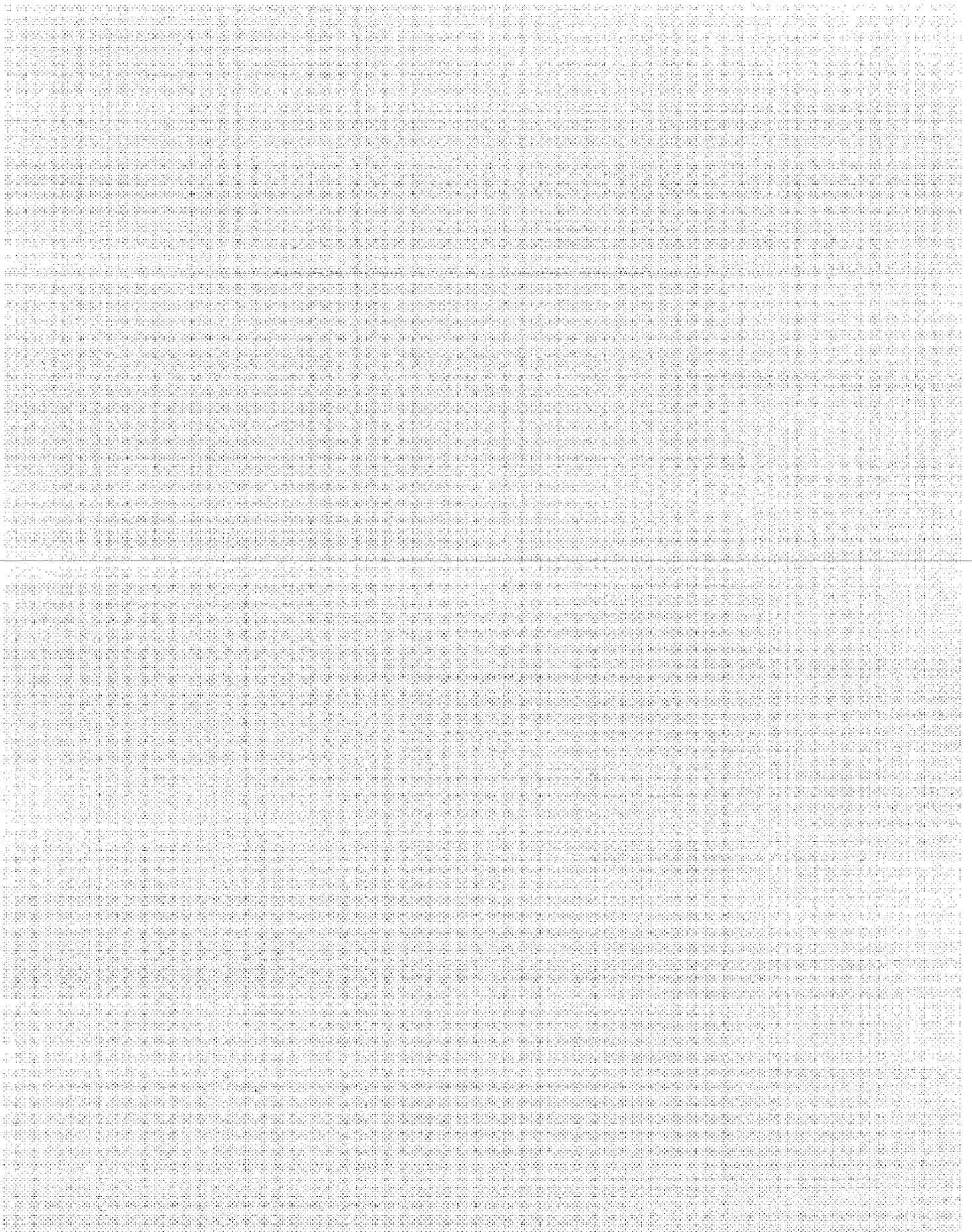


EXHIBIT B

SUPREME COURT OF NEW JERSEY

In furtherance of the Court's holding in U.S. Bank N.A. v. Guillaume, A-11-11

(February 27, 2012), it is ORDERED that Hon. Paul Imes, P.J.Ch., Mercer Vicinage, and Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, are each authorized to entertain summary actions by Orders to Show Cause as to why plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before February 27, 2012 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. Such summary actions should be filed with the Clerk of the Superior Court and assigned to each judge upon filing.

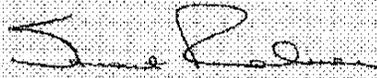
It is FURTHER ORDERED that, if approved by the court, any corrected Notice of Intention to Foreclose served pursuant to an order issued as a result of such an action must be accompanied by a letter to the defendant mortgagor and/or parties obligated on the debt setting forth the reasons why the corrected Notice of Intention to Foreclose is being served, the procedure to follow in the event a defendant wishes to object to the Notice of Intention to Foreclose, the individuals to contact with any questions, and that the receipt of the corrected Notice of Intention to Foreclose allows defendant mortgagors and/or parties obligated on the debt 30 days in which to object or to cure the default.

It is FURTHER ORDERED that any Rule 4:64-1(a) or Rule 4:64-2(d) Certification of Diligent Inquiry filed by a plaintiff who has served a corrected Notice of Intention to

Foreclose pursuant to an order issued as a result of such summary action shall list therein with specificity the steps taken to cure the deficient Notice of Intention to Foreclose.

It is FURTHER ORDERED that the Office of Foreclosure is authorized to recommend the entry of final judgment pursuant to Rule 1:34-6 in uncontested actions in which the procedures set forth in this Order have been followed.

For the Court,

A handwritten signature in black ink, appearing to be "S. R. ...", written over a horizontal line.

Chief Justice

Dated: April 4, 2012

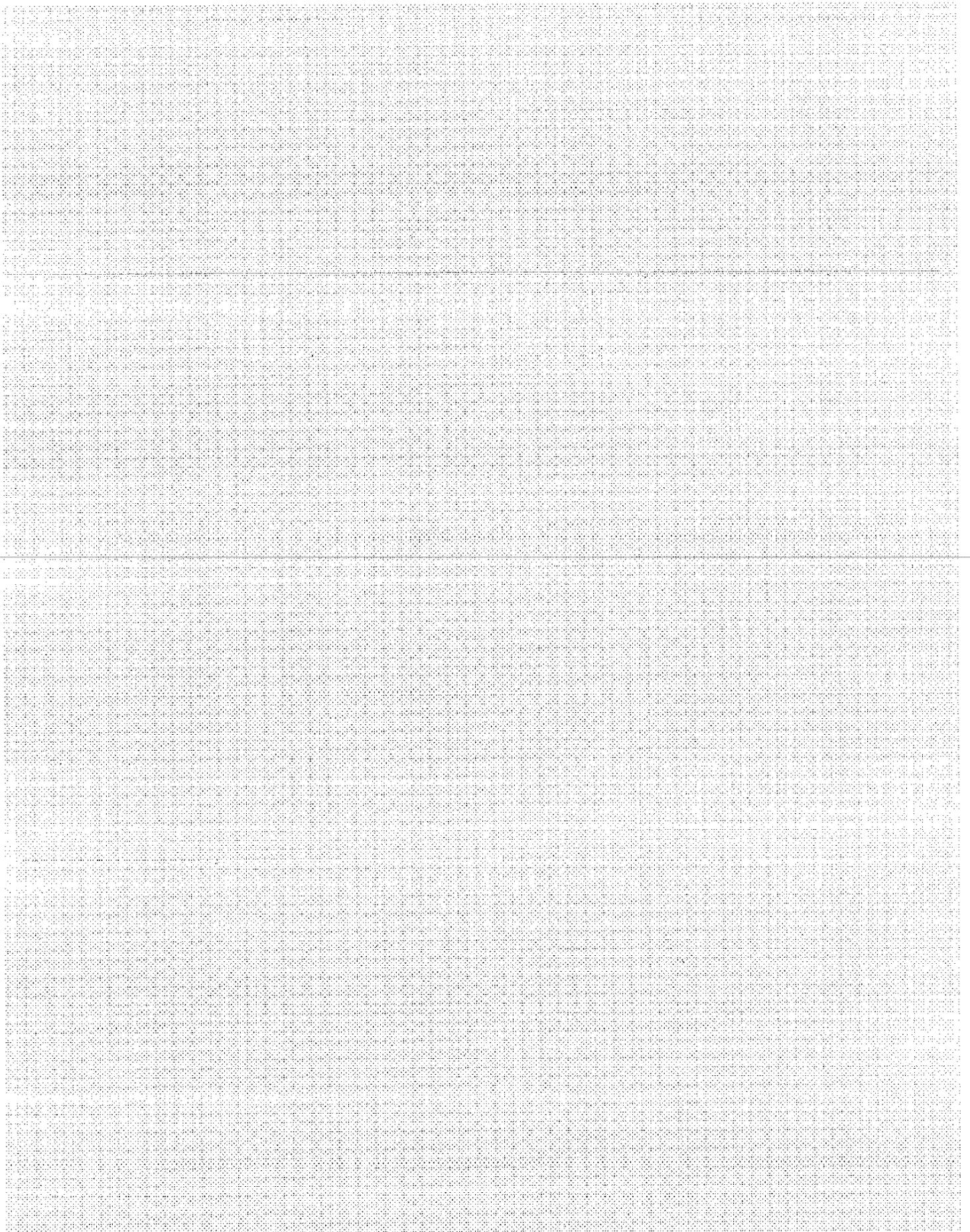


EXHIBIT C

Foreclosure/Bankruptcy Dept.
P: 856-810-5815
F: 856-898-3427

«LFS0_SYSTEMDATE»

File No. «LFS0_FILEOPENNO»

*Via Regular Mail and
Certified Mail, R.R.R. # _____*
«LFS0_LTRTO»
«LFS0_LTRTOADDRESS»

**Re: Our Client: [Insert Name We Are Foreclosing In The Name Of]
Loan # [Insert Loan #]
Property Address: [Insert Property Address]**

**CURE NOTICE OF INTENT TO FORECLOSE UNDER U.S. BANK N.A. v.
GUILLAUME¹ WHILE FORECLOSURE IS PENDING**

Dear «LFS0_LTRTOSALUTATIONSUFFIX»:

This firm represents the interests of [Insert name we are foreclosing in the name of], (hereinafter "Lender"), whose address is [Insert address] in the above-referenced matter. On [insert date of Note], you executed a Note which is secured by a mortgage on your property located at [insert property address].

Please note that the foreclosure action in this matter has been commenced, however, there may have been a technical/inadvertent error with the prior notice of intent to foreclose you received from the lender, its servicer and/or its agent pursuant to the New Jersey Fair Foreclosure Act, N.J.S.A. 2A:50-56. Accordingly, the lender is sending this notice to offer you a second opportunity to cure the default amount, i.e. past due monthly mortgage payments, late charges, and other fees, due under the mortgage loan, without paying attorney fees and costs associated with the pending foreclosure. Your rights pursuant to this notice are further outlined below, along with the necessary amount to cure the default.

This mortgage is in serious default because you have not made the monthly payments due.

¹ U.S. Bank N.A. v. Guillaume, 2012 LEXIS N.J. 162 (N.J. Feb. 27, 2012)

The total amount required to cure this default as of the date of this letter is \$ _____.

RIGHT TO CURE

You may cure your default by paying to lender the amount of \$[insert total amount needed to cure default provided by client] along with any and all monthly payments and associated late charges which may come due prior to [insert 35 days from the date of the letter]. This amount must be received by Lender on or prior to [insert 35-days from date of this letter]. Your payment must be mailed to:

[Insert name we are foreclosing in the name of]²
c/o [Insert name of client, if different then name we are foreclosing]
Attn: [Insert Contact Person]
[Insert address]
[Insert phone number]

Your payment must be in the form of a certified, cashier's check, cash or money order with your account number included thereon. We strongly recommend that you contact the above-referenced representative of your Lender to obtain the most current figures needed to cure your monthly default.

In addition, you must provide proof that all real estate taxes due through the date of this letter have been paid, and any tax sale certificates paid in full.

If you do not cure the default by the above date, the Lender will exercise its right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the right to pay off the original mortgage in monthly installments.

If you cure the default by [insert 35-days from date of this letter], there will be no requirement to pay attorney's fees and legal costs.

IF YOU DO NOT CURE THE DEFAULT BY [insert 35-days from date of this letter], LENDER MAY PROCEED WITH THE PENDING FORECLOSURE ACTION AGAINST YOU AND TAKE STEPS TO TERMINATE YOUR OWNERSHIP IN THE PROPERTY BY CONTINUING THE FORECLOSURE SUIT IN A COURT OF COMPETENT JURISDICTION.

IN THE EVENT LENDER PROCEEDS WITH THE FORECLOSURE ACTION, YOU WILL STILL HAVE A RIGHT TO CURE THE DEFAULT PRIOR TO THE ENTRY OF THE FORECLOSURE JUDGMENT PURSUANT TO SECTION 5 OF THE NEW JERSEY FAIR FORECLOSURE ACT, HOWEVER, YOU WILL BE RESPONSIBLE FOR LENDER'S COURT COSTS AND ATTORNEYS' FEES IN AN AMOUNT NOT TO EXCEED THAT AMOUNT PERMITTED PURSUANT TO THE RULES GOVERNING THE COURTS OF THE STATE OF NEW JERSEY.

² Note: [insert name of client] is a servicer for loan owner [insert name we are foreclosing in the name of], and authorized to collect loan payments on its behalf.

You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to remain in the property. If you continue to live in the property after the Sheriff's Sale, a Writ of Possession will be issued to evict you.

If you cure your default, your mortgage loan will be reinstated. However, if legal action is commenced, and you reinstate, your right to reinstate cannot again be exercised for eighteen (18) months after the date of reinstatement.

In the event you transfer ownership of the property to another person, after Lender has started its foreclosure action, the transfer is still subject to Lender's rights in the mortgage covering the property. The new owner of the property may have the right to cure the default pursuant to the provisions of the New Jersey Fair Foreclosure Act, subject to the provisions of the Mortgage. Because the Note and Mortgage provide that a transfer of the property is a default, such a transfer will not stop our foreclosure action.

RIGHT TO SEEK LEGAL ADVICE

You are hereby advised to seek legal advice from an attorney of your own choosing concerning your rights under the mortgage documents and the Fair Foreclosure Act.

If you are unable to afford an attorney, call a Legal Services Office in the county in which the property is located. An individual not eligible for free legal assistance may obtain a referral to an attorney by calling the New Jersey State Bar Association or the Lawyer Referral Service for the county in which the property is located. These numbers are listed on the attached schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are hereby advised that there may be financial assistance available to you to help you cure your default through programs operated by the New Jersey State Government, United States Government and numerous non-profit organizations. You are advised to contact the New Jersey Commissioner of Banking and Insurance at 20 W. State Street, CN 040, Trenton, New Jersey 08625, by calling (609) 292-3420 and inquiring about the programs that may be available to you in order to assist you in curing your default under your mortgage loan. Attached is a schedule listing entities which may provide financial assistance or counseling to borrowers in foreclosure.

IF YOU DISAGREE WITH LENDER'S ASSERTION

If you disagree with the lender's assertion that a default has occurred or the correctness of the lender's calculation of the amount required to cure default, please contact:

[Insert name we are foreclosing in the name of]
c/o [Insert name of client, if different then name we are foreclosing]
Attn: [Insert Contact Person]
[Insert address]
[Insert phone number]

BANKRUPTCY NOTICE

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this letter constitutes neither a demand for payment of the captioned debt, nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with the applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. Please be advised if the above applies, this letter is for informational purposes only.

SERVICEMEMBERS' CIVIL RELIEF ACT NOTICE

If you believe that you are entitled to the benefits as outlined in the Servicemembers' Civil Relief Act, you should promptly provide us with evidence of your active duty status.

If you dispute that you are in default and/or the correctness of the amount necessary to cure the default, you should contact [insert client contact person, client name, address], or by calling [insert client phone number].

UNLESS YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF IN WRITING WITHIN THIRTY-FIVE (35) DAYS OF YOUR RECEIPT OF THIS LETTER, THE DEBT WILL BE ASSUMED TO BE VALID. IF, WITHIN THIRTY-FIVE (35) DAYS OF YOUR RECEIPT OF THIS LETTER, YOU NOTIFY US THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, VERIFICATION OF THE DEBT WILL BE PROVIDED TO YOU. WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL LENDER IF DIFFERENT FROM THE CURRENT LENDER, IF YOU REQUEST THIS INFORMATION WITHIN THIRTY-FIVE (35) DAYS.

PLEASE NOTE THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

«LFS0_LTRSIGNATURE»

«LFS0_LTRSIGNATUREINITIALS»/«lfs0_userdocinitials»

Enclosure

cc: [client]

Fair Foreclosure Act Notice of Intention to Foreclose - List of Entities Providing Assistance

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure.

American Credit Alliance, Inc.
26 S. 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
Freehold, 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

Morcer 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

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 St.
Toms River, NJ 08753-0773
732-244-2351, ext. 2

Paterson Coalition for Housing, Inc.
262 Main St., 5th Floor
Paterson, NJ 07505
973-684-5998

Paterson Task Force for Community Action, Inc.
155 Ellison St.
Paterson, NJ 07505
973-279-2333

Puerto Rican Action Board Housing Coalition Unit
90 Jersey Ave.
New Brunswick, NJ 08903
732-249-9700

Tri-County Community Action Agency, Inc.
110 Cojansey St.
Bridgeton, NJ 08302
856-451-6330

Urban League for Bergen County
106 W. Pallade Ave.
Englewood, NJ 07631
201-568-4988

Urban League for Essex County
508 Central Ave.
Newark, NJ 07101
973-624-9535

Urban League of Union County
288 N. Broad St.
Elizabeth, NJ 07208
908-351-7200

Homelessness Prevention Program
New Jersey Department 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.

SCHEDULE

LIST OF NEW JERSEY STATE BAR ASSOCIATION LAWYER REFERRAL SERVICES OR LEGAL SERVICES OFFICES

New Jersey Bar Association - Tel. 908-249-5000

<u>LAWYER REFERRAL SERVICES</u>	<u>TELEPHONE NO.</u>
Atlantic County Bar Association	609-345-3444
Bergen County Bar Association	201-488-0044
Burlington County Bar Association	609-261-4862
Camden County Bar Association	856-964-4520
Cape May County Bar Association	609-463-0313
Cumberland County Bar Association	856-692-6207
Essex County Bar Association	973-622-6207
Gloucester County Bar Association	856-848-4589
Hudson County Bar Association	201-798-2727
Hunterdon County Bar Association	908-735-2611
Mercer County Bar Association	609-890-6200
Middlesex County Bar Association	732-828-0053
Monmouth County Bar Association	732-431-5544
Morris County Bar Association	973-267-5882
Ocean County Bar Association	732-240-3666
Passaic County Bar Association	973-278-9223
Salem County Bar Association	856-678-8363
Somerset County Bar Association	908-685-2323
Sussex County Bar Association	973-267-5882
Union County Bar Association	908-353-4715
Warren County Bar Association	973-267-5882

LEGAL SERVICES OFFICE

TELEPHONE NO.

Atlantic County	609-348-4200
Bergen County	201-487-2166
Burlington County	609-261-1088
Camden County	856-964-1002
Cape May County	609-465-3001
Cumberland County	856-451-0003
Essex County	973-624-4500
Gloucester County	856-848-5360
Hudson County	201-792-6363
Hunterdon County	908-782-7979
Mercer County	609-695-6249
Middlesex County	732-249-7600
Monmouth County	732-747-7400
Morris County	973-285-6911
Ocean County	732-341-2727
Passaic County	973-345-7171
Salem County	856-451-0003
Somerset County	908-231-0840
Sussex County	973-383-7400
Union County	908-354-4340
Warren County	973-475-2010

Legal Services of New Jersey, Inc. - Tel. 908-246-0770

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PLEASE CHECK YOUR TELEPHONE DIRECTORY

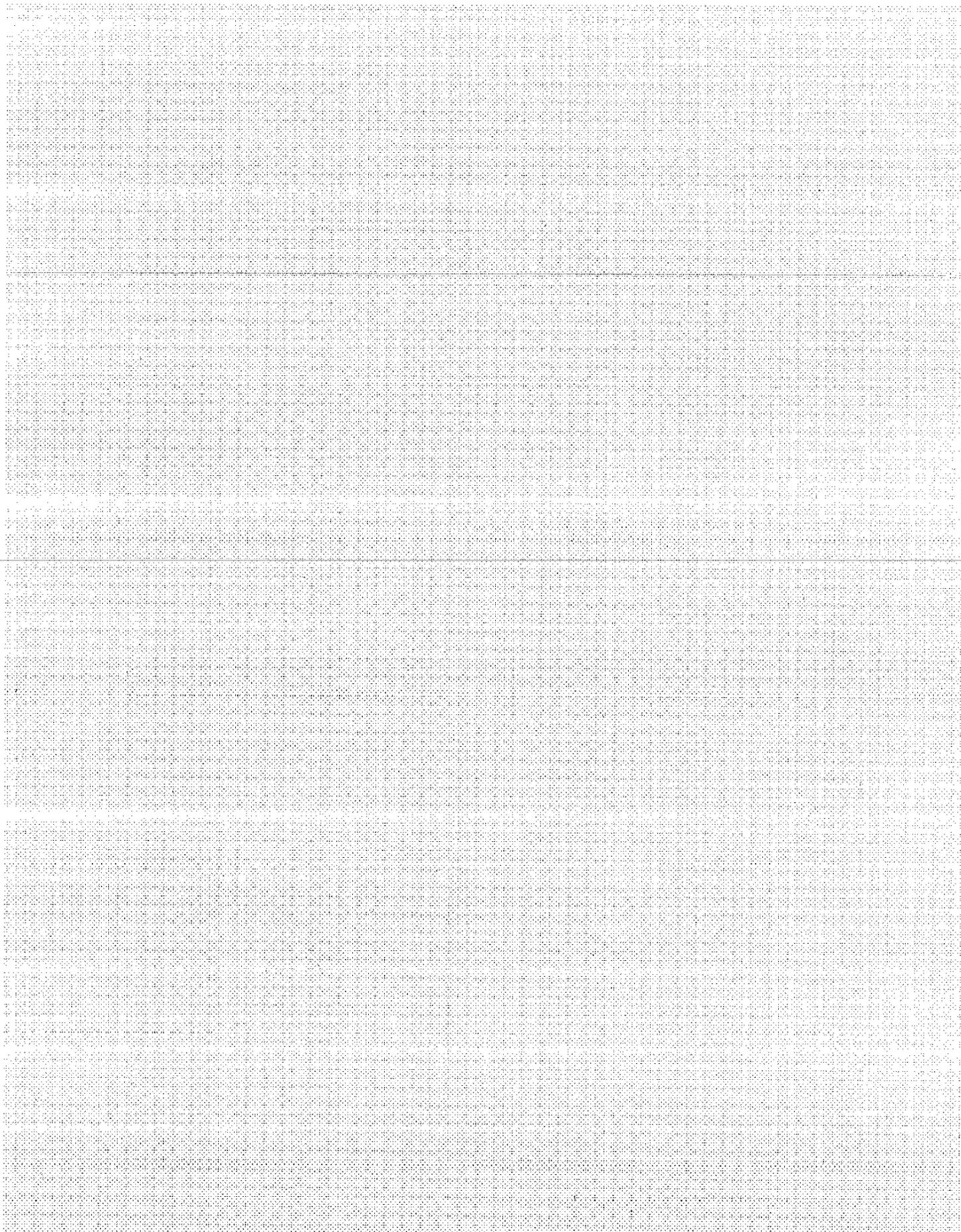


EXHIBIT D

[Date]

PLEASE READ THIS LETTER

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

Re: Order to Show Cause - [Caption and Docket Number of Order to Show Cause]
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 August 9, 2012, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, gave permission to Rushmore Loan Management Services, LLP 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 [plaintiff name] is the plaintiff.

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, Attachment [] 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 Rushmore Loan Management Services, LLP at 1-888-699-5600. 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, Kathryn M. Gilbertson Shabel, Esq., at Parker McCay P.A., 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054, and mail a copy of the objection to Judge McVeigh at 77 Hamilton Street, Room 621, Paterson, NJ 07505

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.