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File No. 15260-0001

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SUPERIOR COURT
CLERK'S OFFICE

**IN RE SPECIAL SUMMARY ACTION
AUTHORIZED BY ORDER OF THE
NEW JERSEY SUPREME COURT
DATED APRIL 4, 2012 BY AMS
SERVICING, LLC TO ISSUE
CORRECTED NOTICES OF INTENT
TO FORECLOSE**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
_____ COUNTY**

DOCKET NO. F -017368-12

CIVIL ACTION

**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**

AMS Servicing, LLC ("AMS"), authorized to act on behalf of the foreclosure Plaintiffs in pending, pre-judgment uncontested foreclosure matters, by way of Verified Complaint, hereby brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court entered after the New Jersey Supreme Court's published opinion/decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), and states as follows.

1. AMS is a mortgage loan servicer for residential properties located in the State of New Jersey
2. When AMS services mortgage loans for residential properties located in the State of New Jersey, its functions 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 AMS provides services. AMS provides its services to the owners of mortgage loans pursuant to and in accordance with written contracts that govern the parties' relationship, as well as in accordance with the applicable loans documents, the New Jersey Rules of Court and other applicable New Jersey and/or federal laws.

3. AMS performs services for, among other owners of mortgage loans

a. Castle Peak 2010-1 Loan Trust.

4. AMS is authorized to commence this action on behalf of the foregoing entity, who is the Plaintiff in the pending mortgage foreclosure matters identified in Exhibit "A" attached hereto. The mortgage foreclosure actions identified in Exhibit "A" are hereinafter referred to as the "Subject Foreclosure Matters". The defendants identified in Exhibit "A" are hereinafter identified as the "Foreclosure Defendants". Each of the Subject Foreclosure Matters involves real property located in the State of New Jersey.

5. Exhibit "A" is 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 been entered

7. Prior to each of the Subject Foreclosure Matters being filed, each of the Foreclosure Defendants was provided a written Notice of Intent to Foreclose ("NOI") pursuant to N.J.S.A. 2A:50-56(a) and (b). N.J.S.A. 2A:50-56(a) and (b) state, among other things, that before a residential mortgage lender may accelerate the maturity of any residential mortgage obligation and commence any foreclosure or any other legal action to

take possession of the residential property (after default by the residential mortgage debtor), the residential mortgage lender shall give written notice of such intention to the residential mortgage debtor at least 30 days in advance of such action.

8 Each of the NOIs sent to the Foreclosure Defendants failed to identify the name and address of the lender, as required by N.J.S.A. 2A:50-56(c)(11). Instead, the name and address of the then current servicer was identified. Moreover, with respect to Foreclosure Defendants Joao A. Fontes and Geralda A. Fontes, the NOI may also be non-compliant with N.J.S.A. 2A:50-56(b) in that a single NOI was sent to said Foreclosure Defendants. N.J.S.A. 2A:50-56(b) states that an NOI “shall be... sent to the debtor. . .” and may be interpreted to require that separate NOIs be sent to each joint debtor.

9. In the recent decision of U S Bank N A v. Guillaume, 209 N.J. 449 (2012), the New Jersey Supreme Court held that an NOI must strictly adhere to N.J.S.A. 2A:50-56(c)(11) by identifying the name and address of the lender, and where an NOI does not strictly adhere to N.J.S.A. 2A:50-56(c)(11), the trial court has discretion to choose the appropriate remedy for such deficiency.

10. Thereafter, the Supreme Court of New Jersey issued an April 4, 2012 Order in 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”

11 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.

12. To comply with the April 4, 2012 Order of the New Jersey Supreme Court, in the event this Court enters judgment in favor of AMS 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 Parker McCay P.A. (Kathryn M. Gilbertson Shabel, Esquire), on behalf of AMS, will send to the Foreclosure Defendants. Each corrected NOI sets-forth, among other things, the information specific to the Foreclosure Defendants' mortgage loan; their default, the lender's name and address and the date by which and amount required to reinstate their mortgage loan

13. 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 AMS as requested herein, attached hereto as Exhibit "D" is the proposed form of explanatory letter that Parker McCay P.A. (Kathryn M. Gilbertson Shabel, Esquire), on behalf of AMS, will send to the Foreclosure Defendants with the corrected NOI that is fully compliant with N.J.S.A. 2A:50-56. The explanatory letter sets-forth, among other things, why the corrected NOI is being issued, the procedure to follow in the event the Foreclosure Defendants desire to object to the NOI; identifies the individual the Foreclosure Defendants should contact with any questions; and notifies the Foreclosure Defendants of the right to object to the corrected NOI, as well as the right to cure the default within at least 30 days of the date of the corrected NOI

COUNT ONE- Castle Peak 2010-1 Loan Trust

1 Exhibit "A" identifies the Subject Foreclosure Matters in which Castle Peak 2010-1 Loan Trust is the Plaintiff and for which AMS acts as servicer.

2 AMS, or its predecessor, previously served NOIs on the Foreclosure Defendants identified in Exhibit "A" that did not comply with N J S A. 2A:50-56(c)(11) (and, with respect to Foreclosure Defendants Joao A. Fontes and Geralda A. Fontes, also may not have complied with N J S A 2A:50-56(b)) Each of the NOIs sent to the Foreclosure Defendants identified in Exhibit "A" failed to identify the name and address of the lender and only a single NOI was sent to Foreclosure Defendants Joao A. Fontes and Geralda A. Fontes

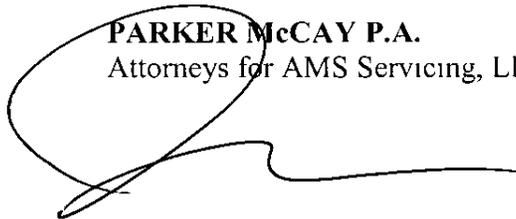
3

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

1 Permitting AMS, through its designee, Parker McCay P.A. (Kathryn M. Gilbertson Shabel, Esquire), to issue corrected NOIs, in the form attached hereto as Exhibit "C", to each of the Foreclosure Defendants identified in Exhibits "A", 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 AMS Servicing, LLC



Gene R. Mariano, Esquire

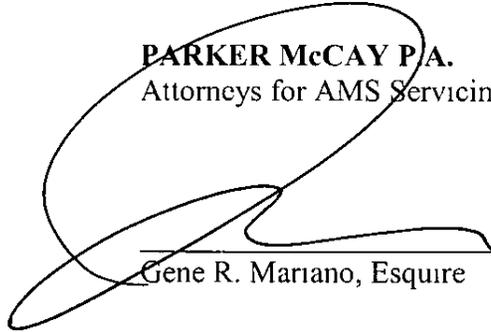
LAW OFFICE
PARKER McCAY P.A.

Dated: 8/22/12

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 AMS Servicing, LLC



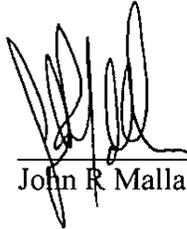
Gene R. Mariano, Esquire

Dated: 8/22/12

VERIFICATION

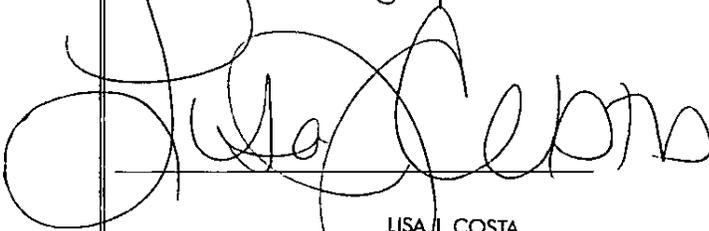
I, John R Mallaber, being duly sworn state:

1. I am an Assistant Vice President with AMS Servicing, LLC;
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.



John R Mallaber

Sworn and subscribed before me
this 17 day of August, 2012



LISA J. COSTA
Notary Public, State of New York
No. 81 CO6037786
Qualified in Erie County
Commission Expires March 20, 2014

EXHIBIT A

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 Innes, 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.I.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

«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]

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

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

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

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.

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.

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.

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. If 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 to you, this letter is being served only for informational purposes

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

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

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 Cohansey St
Bridgeton, NJ 08302
856-451-6330

Urban League for Bergen County
106 W. Palisade 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

NO GUARANTEE AS TO THE ACCURACY OF THE TELEPHONE NUMBERS
SET FORTH ABOVE IS ASSUMED OR IMPLIED
PLEASE CHECK YOUR TELEPHONE DIRECTORY

EXHIBIT D

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

[Letterhead of Plaintiff's Attorney]

[Date]

[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 [month] [day], 2012, and in compliance with the Supreme Court's opinion in *U.S. Bank N A v Guillaume*, [Hon. Paul Innes, P J Ch , Mercer Vicinage 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 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. The verified complaint lists the following lenders in the following counts of the Verified Complaint

COUNT ONE- Castle Peak 2010-1 Loan Trust

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 on the automatic search field on the court's 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 at AMS Servicing I.L.C. {telephone number} who can assist you in locating the information about your foreclosure

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 [*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 plaintiff's 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 SCCOForeclosureMailbox@judiciary.state.nj.us.

August 22, 2012

File No. 15260-0001

SENT VIA HAND DELIVERY

Clerk of the Superior Court
Office of Foreclosure
25 W. Market Street, 6th Floor, NorthWing
Trenton, NJ 08611

RECEIVED

AUG 22 2012

SUPERIOR COURT
CLERK'S OFFICE

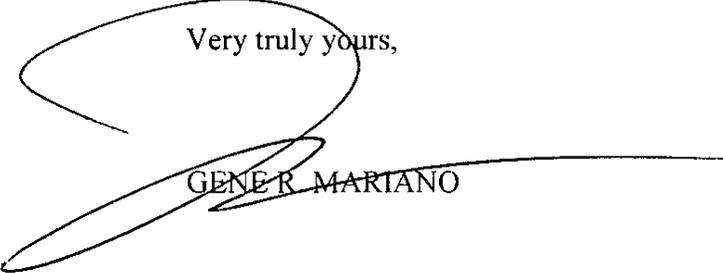
**IN RE: SPECIAL SUMMARY ACTION AUTHORIZED BY ORDER OF THE
NEW JERSEY SUPREME COURT DATED APRIL 4, 2012 BY
AMS SERVICING, LLC TO ISSUE CORRECTED NOTICES OF INTENT
TO FORECLOSE**

Dear Sir/Madam:

Our office represents AMS Servicing, LLC ("AMS"), with regard to the above referenced matter. Enclosed herewith for filing are an original and two copies of an Order to Show Cause along with a Verified Complaint and Brief In Support, all of which are being filed pursuant to the Order of the New Jersey Supreme Court dated April 4, 2012 permitting the filing of summary actions seeking a Court Order to issue corrected Notices of Intent to Foreclose. Kindly file the attached in your customary fashion, and forward to the appropriate Judge for consideration. Also, please return a "filed" copy to the Courier that has been instructed to wait. Kindly bill the Parker McCay P A. Depository Account No. 78300 to cover the cost of filing

Thank you for your assistance with this matter. If you have any questions, please do not hesitate to contact me directly.

Very truly yours,


GENE R. MARIANO

GRM/grm
Ecnls