

# EXHIBIT 1

**NOTICE**

Docket No.:  
Superior Court of New Jersey  
Chancery Division

STATE OF NEW JERSEY TO:

**Any defendant in an uncontested residential mortgage foreclosure action in which Nationstar Mortgage LLC is the Plaintiff or servicer**

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

This action has been instituted for the purpose of whether or not the Court should allow Nationstar Mortgage LLC to re-send Notices of Intention to Foreclose pursuant to the process established by the Supreme Court of New Jersey on April 4, 2012. Any objection to this action must be **in writing** and filed with the Clerk of the Superior Court, Hughes Justice Complex - CN 971, Trenton, New Jersey 08625. A copy of any objection must also be sent to Honorable Margaret Mary McVeigh, P.J.Ch., Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, New Jersey 07505 and Corrin M. DeMent, Esq., McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue - Suite 303, Westmont, New Jersey 08108. Any objection must be filed no later than \_\_\_\_\_. If timely objection is filed, the Court may conduct oral argument on \_\_\_\_\_. If no timely objection is filed, the Court may rule on the application on the papers on the return date.

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

*Jennifer M. Perez*  
JENNIFER M. PEREZ, CLERK  
SUPERIOR COURT OF NEW JERSEY

***This is an attempt to collect a debt and any information obtained will be used for that purpose.***  
“The Fair Housing Act prohibits “any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin, or intention to make such preference, limitation or discrimination” in connection with any aspect of a residential real estate transaction. McCabe, Weisberg & Conway, LLC encourages and supports the equal housing practices of the Fair Housing Act in the conduct of business.”

# Exhibit A

1

***Nationstar Mortgage, LLC  
350 Highland Drive  
Lewisville, TX 75067***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Mailing Address, if different)*

Re: *Nationstar Mortgage, LLC 350 Highland Drive, Lewisville, TX 75067  
Attn: (Direct Name and Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***(Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number)***.

## **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

## **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

## **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact (*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number*).

Very truly yours,

*Nationstar Mortgage, LLC*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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

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

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

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

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

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

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

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Exhibit A

2

***First Horizon Home Loans, A Division of First Tennessee Bank National  
Association  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Mailing Address, if different)*

Re: *First Horizon Home Loans, A Division of First Tennessee Bank National Association  
(Lender Address)  
Nationstar Mortgage, LLC, (Name of Specialist), 350 Highland Drive, Lewisville, TX  
75067 (Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *First Horizon Home Loans, A Division of First Tennessee Bank National Association* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

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In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged

premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

#### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

*First Horizon Home Loans, A Division of First Tennessee Bank National Association*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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# Exhibit A

3

**H&R Block Bank  
One H&R Block Way  
Kansas City MO 64105**

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *H&R Block Bank One H&R Block Way, Kansas City MO 64105  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *H&R Block Bank* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

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You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments

must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

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Very truly yours,

***H&R Block Bank***

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DIVISION OF BANKING  
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# Exhibit A

4

**GMAC Mortgage, LLC**  
**Mailing Address**  
**City, State Zip Code**

*(Date)*

**Via Certified Mail, Return Receipt Requested & Regular Mail**

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *(GMAC Mortgage, LLC and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE**  
**(N.J.S.A. 2A:50-56)**

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mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

### **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (*Servicer*).

Very truly yours,

*GMAC Mortgage, LLC*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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

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

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

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

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Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
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Morristown, NJ 07963  
(973) 538-2975

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# Exhibit A

5

***Citimortgage, Inc.  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *Citimortgage, Inc. and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Citimortgage, Inc.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

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You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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Very truly yours,

*Citimortgage, Inc.*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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Department of Banking and Insurance  
Division of Banking  
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\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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26 South Warren Street  
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400 Main Street  
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(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
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Princeton, NJ 08540  
(609) 924-2896

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Hackensack, NJ 07601  
(201) 489-3552

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78 New Street  
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(732) 249-9700

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1840 South Broadway  
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(732) 846-6600, ext. 226

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(973) 538-2975

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# Exhibit A

6

***MetLife Home Loans, a Division of MetLife Bank, N.A.  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *MetLife Home Loans, a Division of MetLife Bank, N.A. and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *MetLife Home Loans, a Division of MetLife Bank, N.A.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

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You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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### **IF YOU DISAGREE WITH US**

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Very truly yours,

*MetLife Home Loans, a Division of MetLife Bank, N.A.*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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400 Main Street  
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Blackwood, NJ 08012  
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Mercer County Hispanic Association  
200 E. State Street - 2nd Floor  
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# Exhibit A

7

**Federal National Mortgage Association**  
13150 Worldgate  
Herndon VA 20170

(Date)

**Via Certified Mail, Return Receipt Requested & Regular Mail**

(Borrowers Name)

(Property Address)

(Borrowers Name)

(Borrower's Mailing Address, if different)

Re: Federal National Mortgage Association, 13150 Worldgate, Herndon VA 20170  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE**  
**(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on (Note Date), which is secured by a mortgage on the above referenced property dated (Mortgage Date), in the amount of (Original Loan Amount) currently held by Federal National Mortgage Association (**FNMA**) and serviced by Nationstar Mortgage, LLC is in default, because we have not received the installment in the amount of (Default Amount), due from the months of (Default Date).

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering (past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.) within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

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Very truly yours,

*Federal National Mortgage Association (FNMA)*

**PUBLIC NOTICE**

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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(609) 393-5400

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400 Main Street  
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# Exhibit A

8

**Federal National Mortgage Association (FNMA)**  
13150 Worldgate  
Herndon VA 20170

(Date)

**Via Certified Mail, Return Receipt Requested & Regular Mail**

(Borrowers Name)  
(Property Address)

(Borrowers Name)  
(Borrower's Mailing Address, if different)

Re: Federal National Mortgage Association (**FNMA**), 13150 Worldgate, Herndon VA 20170  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE**  
**(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on (Note Date), which is secured by a mortgage on the above referenced property dated (Mortgage Date), in the amount of (Original Loan Amount) currently held by Federal National Mortgage Association (**FNMA**) and serviced by Nationstar Mortgage, LLC is in default, because we have not received the installment in the amount of (Default Amount), due from the months of (Default Date).

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering (past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.) within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

### **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

*Federal National Mortgage Association (FNMA)*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### Notice Under the Fair Foreclosure Act

#### List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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# Exhibit A

9

***Mortgage Electronic Registration Systems, Inc., its Successors and Assigns  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: ***Mortgage Electronic Registration Systems, Inc., its Successors and Assigns and  
Address)***  
*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)*  
*Account Number (Number)*  
*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Golden First Mortgage Corp., a New York Corporation* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*. Mortgage Electronic Registration Systems, Inc., its Successors and Assigns is the mortgagee of record, solely as nominee for the Lender.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances,***

*hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

#### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the “Fair Foreclosure Act;” however, you will be responsible for our 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.

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Very truly yours,

*Mortgage Electronic Registration Systems, Inc., its Successors and Assigns*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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# Exhibit A

10

**Golden First Mortgage Corporation, a New York Corporation**  
**Mailing Address**  
**City, State Zip Code**

*(Date)*

**Via Certified Mail, Return Receipt Requested & Regular Mail**

*(Borrowers Name)*  
*(Property Address)*

*(Borrowers Name)*  
*(Borrower's Mailing Address, if different)*

Re: *Golden First Mortgage Corporation, a New York Corporation and Address)*  
*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of*  
*Specialist and Telephone Number)*  
*Account Number (Number)*  
*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE**  
**(N.J.S.A. 2A:50-56)**

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Very truly yours,

***Golden First Mortgage Corporation, a New York Corporation***

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
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**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Exhibit A

11

**Golden First Mortgage Corp.**  
**Mailing Address**  
**City, State Zip Code**

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*  
*(Property Address)*

*(Borrowers Name)*  
*(Borrower's Mailing Address, if different)*

Re: *Golden First Mortgage Corp. and Address)*  
*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of*  
*Specialist and Telephone Number)*  
*Account Number (Number)*  
*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE**  
**(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Golden First Mortgage Corp.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*. Mortgage Electronic Registration Systems, Inc., its Successors and Assigns is the mortgagee of record, solely as nominee for the Lender.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

#### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

#### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

#### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

#### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

the attached Schedule.

### **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

*Golden First Mortgage Corp.*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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

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

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

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

Jersey Counseling & Housing Development, Inc.  
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Camden, NJ 08104  
(856) 541-1000

Middlesex County Economic Opportunities Corporation  
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North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

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Morristown, NJ 07963  
(973) 538-2975

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262 Main Street, 5th Floor  
Paterson, NJ 07505  
(973) 684-5998

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Bridgeton, NJ 08302  
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# Exhibit A

12

***BAC Home Loans Servicing, LP  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *BAC Home Loans Servicing, LP and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *BAC Home Loans Servicing, LP* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

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# Exhibit A

13

***Nationstar Mortgage LLC DBA Champion Mortgage Company, A Limited  
Liability Company  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *Nationstar Mortgage LLC DBA Champion Mortgage Company, A Limited Liability  
Company and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Nationstar Mortgage LLC DBA Champion Mortgage Company, A Limited Liability Company* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

the attached Schedule.

### **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the “Fair Foreclosure Act” provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (*Servicer*).

Very truly yours,

*Nationstar Mortgage LLC DBA Champion Mortgage Company, A Limited Liability Company*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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**List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

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400 Main Street  
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Mercer County Hispanic Association  
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Monmouth County Human Services  
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10 Washington Street  
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1840 South Broadway  
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Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
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(732) 846-6600, ext. 226

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Morristown, NJ 07963  
(973) 538-2975

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Paterson, NJ 07505  
(973) 684-5998

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Bridgeton, NJ 08302  
(856) 451-6330

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# Exhibit A

14

**Residential Mortgage Trust 2008-R2  
Sixth Street and Marquette Avenue  
Minneapolis, Minnesota 55479**

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *Residential Mortgage Trust 2008-R2, Sixth Street and Marquette Avenue  
Minneapolis, Minnesota 55479  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Residential Mortgage Trust 2008-R2* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

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If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

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In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

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Very truly yours,

*Residential Mortgage Trust 2008-R2*

**PUBLIC NOTICE**

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DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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New Jersey Department of Community Affairs  
(609) 633-6204\*

\*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 sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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

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

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

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

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

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

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

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

# Exhibit A

15

**Bank of America, N.A.  
Mailing Address  
City, State Zip Code**

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *Bank of America, N.A. and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Bank of America, N.A.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our 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.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

*Bank of America, N.A.*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

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