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**ABRAMS, GRAN, HENDRICKS, REINA & ROSENBERG**  
A PROFESSIONAL CORPORATION  
2 WEST UNION AVENUE, P.O. BOX 350  
BOUND BROOK, NEW JERSEY 08805  
(732) 356-9400

**Attorneys for: Defendant Chun Ying Wu**

<b>Nationstar Mortgage LLC</b>	:	SUPERIOR COURT OF NEW JERSEY
	:	CHANCERY DIVISION
	:	MORRIS COUNTY
Plaintiff,	:	
vs.	:	Docket No. F-06736-10
	:	
<b>Chun Ying Wu, et al.</b>	:	Civil Action
	:	
	:	<b>CERTIFICATION IN SUPPORT OF</b>
Defendants	:	<b>OBJECTION TO NOTICE OF</b>
	:	<b>INTENTION TO FORECLOSE</b>

I, Barry E. Rosenberg, Esq., of full age, do hereby certify as follows:

1. I am attorney for defendant Chung Ying Wu (hereinafter "Wu").

2. Pursuant to the Order to Show Cause to Proceed Summarily Pursuant to Rule 4:67-2, Wu received a new Notice of Intent to Foreclose, dated December 14, 2012. (Exhibit "A", annexed).

3. On behalf of Wu, I attempted to contact Nationstar Mortgage, LLC, at the telephone number listed in the new Notice of Intent (731-316-5878), regarding the status of an application for Deed in Lieu of Foreclosure that was submitted to Nationstar Mortgage on November 4, 2011 at the same address listed on the Notice of Intent, but found that the telephone number was "not in service"

4. Based upon this information, it would appear that the new Notice of Intent recently served on defendant Wu was defective because the telephone number for Nationstar stated throughout that document was not an operating number.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

ABRAMS, GRAN, HENDRICKS,  
REINA & ROSENBERG  
Attorneys for Plaintiff

BY:   
Barry E. Rosenberg, Esq.

Dated: January 11, 2013

EXHIBIT "A"

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

McCabe, Weisberg & Conway, P.C.  
216 Haddon Avenue, Suite 303  
Westmont, NJ 08108

December 14, 2012

Chun Ying Wu  
113 Howard Blvd  
Ledgewood, NJ 07852

Re: Order to Show Cause-F-023925-12  
Your Foreclosure Action – NationStar Mortgage, LLC v. Chun Ying Wu//F6736-10

Dear Borrower:

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 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 November 5, 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, gave permission to *Nationstar Mortgage, LLC* 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 one of the entities named below 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: Nationstar Mortgage LLC**

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

**COUNT THREE: H&R Block Bank**

**COUNT FOUR: GMAC Mortgage, LLC**

**COUNT FIVE: Citimortgage, Inc.**

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

**COUNT SEVEN: Federal National Mortgage Association**

**COUNT EIGHT: Fannie Mae**  
**COUNT NINE: Mortgage Electronic Registration Systems, Inc., its Successors and Assigns**  
**COUNT TEN: Mortgage Electronic Registration Systems, Inc., as Nominee for Golden First Mortgage Corporation, a New York Corporation, its Successors and Assigns**  
**COUNT ELEVEN: Mortgage Electronic Registration Systems, Inc., as Nominee for Golden First Mortgage Corp.**  
**COUNT TWELVE: BAC Home Loans Servicing, L.P.**  
**COUNT THIRTEEN: Nationstar Mortgage, LLC DBA Champion Mortgage Company, A Limited Liability Company**  
**COUNT FOURTEEN: Residential Mortgage Trust 2008-R2**  
**COUNT FIFTEEN: Bank of America, N.A.**  
**COUNT SIXTEEN: MorEquity, Inc.**  
**COUNT SEVENTEEN: Centex Home Equity Company, LLC**  
**COUNT EIGHTEEN: Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC**  
**COUNT NINETEEN: First Horizon Home Loan Corporation**  
**COUNT TWENTY: First Horizon Home Loans, a Division of First Tennessee Bank National Association fka First Horizon Home Loan Corporation**  
**COUNT TWENTY ONE: First Horizon Home Loan Corporation, a division of First Tennessee Bank National Association**  
**COUNT TWENTY TWO: Southstar III, LLC**  
**COUNT TWENTY THREE: Residential Mortgage Trust 2008-R1**  
**COUNT TWENTY FOUR: AmTrust Bank**  
**COUNT TWENTY FIVE: Hudson City Savings Bank**  
**COUNT TWENTY SIX: The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA6 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Associate, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement**  
**COUNT TWENTY SEVEN: The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2004-7 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement**  
**COUNT TWENTY EIGHT: The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA7, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement**  
**COUNT TWENTY NINE: The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the trustee under the Pooling and Servicing Agreement**  
**COUNT THIRTY: FCDB GMPL 2008-1 TRUST**  
**COUNT THIRTY ONE: The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA8 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement**  
**COUNT THIRTY TWO: The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA3, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement**  
**COUNT THIRTY THREE: The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-**

**FA11**, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT THIRTY FOUR:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHASI 2004-AR7 3YARM, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT THIRTY FIVE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT THIRTY SIX:** Amtrust Bank, A Federal Savings Bank  
**COUNT THIRTY SEVEN:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT THIRTY EIGHT:** Federal Deposit Insurance Corporation, in its capacity as Receiver for First National Bank of Nevada  
**COUNT THIRTY NINE:** SRP 2010-6, LLC  
**COUNT FORTY:** Centex Home Equity Corporation  
**COUNT FORTY ONE:** Flagstar Bank, FSB  
**COUNT FORTY TWO:** Mortgage Electronic Registration Systems, Inc. as nominee for Flagstar Bank, FSB  
**COUNT FORTY THREE:** BAC Home Loans Servicing, LP FKA Countrywide Home Loan Servicing LP  
**COUNT FORTY FOUR:** First Horizon Home Loans, A Division of First Tenn National Association  
**COUNT FORTY FIVE:** Mortgage Electronic Registration Systems, Inc. as nominee for Superior Mortgage Corp.  
**COUNT FORTY SIX:** Mortgage Electronic Registration Systems, Inc. as nominee for GMAC Bank  
**COUNT FORTY SEVEN:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA6 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT FORTY EIGHT:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT FORTY NINE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT FIFTY:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-AA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT FIFTY ONE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement  
**COUNT FIFTY TWO:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series (FHAMS 2005-FA10), by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY THREE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-AA7, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY FOUR:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY FIVE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05AA11, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY SIX:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY SEVEN:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA8, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY EIGHT:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-AA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT FIFTY NINE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH07-6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT SIXTY:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH\MS 2007-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT SIXTY ONE:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-03, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT SIXTY TWO:** The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH07-FA2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

**COUNT SIXTY THREE:** New York Community Bank as Servicer for the Federal Deposit Insurance Corporation as Receiver of AmTrust Bank

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 website 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 Nationstar Mortgage, LLC, 731-316-5878 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 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 Nationstar Mortgage, LLC at 731-316-5878. 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 Gayl C. Spivak, Esq., at 216 Haddon Avenue, Suite 303, Westmont, NJ 08108, and mail a copy of the objection to Judge Innes at 175 South Broad Street, P. O. Box 8068, Trenton, NJ 08650-0068.

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](mailto:SCCOForeclosureMailbox@judiciary.state.nj.us).

NationStar Mortgage, LLC  
350 Highland Drive  
Lewisville, TX 75067

Docket F - 06736-10

December 14, 2012

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

Chun Ying Wu  
113 Howard Blvd.  
Ledgewood, NJ 07852

Re: NationStar Mortgage, LLC, 350 Highland Drive Lewisville, TX 75067  
Attn: **Tempestt Harper, 731-316-5878**  
Account Number 0596744460  
Mortgaged Property at 113 Howard Blvd., Ledgewood, NJ 07852

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

Dear Sir/Madam:

The Note you executed on *June 28, 2007*, which is secured by a mortgage on the above referenced property dated *June 28, 2007*, in the amount of *\$256,400.00*, currently held by *NationStar Mortgage, LLC*, is in default, because we have not received the installment in the amount of *\$105,808.37*, due from the months of *January 1, 2010*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *\$105,808.37* 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: Tempestt Harper, 731-316-5878**

## **FAILURE TO CURE**

If you do not cure the default by *January 14, 2013*, 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: Tempestt Harper, 731-316-5878.**

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.**

RECEIVED

JAN 14 2013

SUPERIOR COURT  
CLERK'S OFFICE  
ABRAMS, GRAN, HENDRICKS, REINA & ROSENBERG

A PROFESSIONAL CORPORATION  
COUNSELLORS AT LAW  
2 WEST UNION AVENUE  
P O Box 350  
BOUND BROOK, NEW JERSEY 08805

NORMAN J ABRAMS (1939-1989)  
HOWARD GRAN (1956 - 2002)  
ROBERT E HENDRICKS (1959 - 1997)  
C DOUGLAS REINA  
BARRY E ROSENBERG

(732) 356-9400  
FAX No (732) 805-0070

January 11, 2013

*Via Federal Express*

Superior Court Clerk's Office, Foreclosure Processing Services  
Attention: Objection to Notice of Intention to Foreclose  
P.O. Box 971  
Hughes Justice Complex  
25 West Market Street  
Trenton, New Jersey 08625

**RE: Nationstar Mortgage LLC vs. Chung Ying Wu, et al.  
Docket No. F-06736-10 (Morris County)  
Objection to Notice of Intention to Foreclose**

Dear Sir/Madam:

Please be advise that this firm represents defendant Chung Ying Wu in connection with the above referenced matter. Enclosed please find my Certification in Support of Objection to Notice of Intention to Foreclose, based upon an inoperable/defective telephone number for plaintiff listed throughout the plaintiff's Notice.

Kindly file this Certification and return the extra copy marked "filed" in the envelope provided.

Thank you.

Very truly yours,  


Barry E. Rosenberg

BER/br  
encs.

cc: Mr. Chun Ying Wu  
Gayl C. Spivak, Esq. (216 Haddon Avenue, Suite 303, Westmont, NJ 08108 via Federal Express)  
Hon. Paul Innes, P.J.Ch. (Via Federal Express)