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MARGARET M. MCVEIGH, P.J.Ch.

IN RE APPLICATION BY VALLEY NATIONAL BANK TO ISSUE REMEDIATED NOTICES OF INTENT TO FORECLOSE ON BEHALF OF IDENTIFIED FORECLOSURE PLAINTIFF IN UNCONTESTED CASES	:	**CHANCERY DIVISION** **PASSAIC COUNTY** **CIVIL ACTION** **Docket No: F-002863-13** **FINAL ORDER**

THIS MATTER being brought before the Court by the law firm of Pluese, Becker & Saltzman, LLC, Rob Saltzman, appearing, attorneys for the Petitioner, Valley National Bank Servicing, LLC ("VNB" or the "Servicer") by way of summary action pursuant to Chief Justice Stuart Rabner's April 4, 2012 Order and predicated upon the facts and circumstances described in the Verified Complaint herein, the supporting Certifications, Exhibits, arguments of counsel and all other documents submitted; and the Court having made the following findings of fact and conclusions of law:

1. This matter was appropriately commenced by Order to Show Cause (the "OTSC") as a summary proceeding pursuant to R. 4:67-2, as authorized by Chief Justice Rabner's April 4, 2012 Order, and the Honorable Margaret Mary McVeigh, P.J.Ch. having entered an Order to Show Cause on February 6, 2013 setting a return date of June 28, 2013;

2. The Order To Show Cause directed all Foreclosure Defendants identified Exhibit A to the Verified Complaint (the "Remediated NOI List") to appear and show cause why the

Court should not allow VNB to send Remediated Notices of Intention to Foreclose;

3. The Order To Show Cause and supporting documents (the "OTSC Package") were served by VNB on each Foreclosure Defendant by contemporaneous regular and certified mail, return receipt requested, at the last known address in VNB's business records;

4. One of the documents served on each Foreclosure Defendant was a Remediated Notice of Intention to Foreclose that complies with the requirements of N.J.S.A. 2A:50-56;

5. Notice of this Order To Show Cause was published in the Gloucester County Times, Star Ledger, The Press of Atlantic City and the Bergen Record pursuant to the Order To Show Cause;

6. The only individuals who have submitted timely Objections in response to this matter are identified in the Exhibit to this Order;

7. The Final Hearing was held May 22, 2013.

THEREFORE, IT IS on this 28th day of June, 2013,

ORDERED that all Objections to the Order To Show Cause are hereby overruled for the reasons set forth on the record on May 22, 2013; and

IT IS FURTHER ORDERED that VNB's request to send Remediated Notices of Intention to Foreclose on pre-judgment, uncontested Foreclosures identified in the Remediated NOI List is hereby GRANTED; and

IT IS FURTHER ORDERED that the Remediated Notices of Intention to Foreclose served in accordance with this Court's Order to Show Cause complied with the requirements of the Fair Foreclosure Act;

thirty-five(35)

IT IS FURTHER ORDERED that since more than ~~thirty (30)~~ days have elapsed since the service of the Remediated Notice of Intention to Foreclose, VNB may resume foreclosure where the Foreclosure Defendant has not reinstate the loan;

IT IS FURTHER ORDERED that the Office of Foreclosure is authorized to process and recommend entry of Final Judgment upon the submission of an appropriate application to enter Judgment in any Foreclosure that was subject to this Order To Show Cause. Any previously filed motions for entry of Final Judgment that are pending review by the Office of Foreclosure are to be withdrawn and a spreadsheet is to be submitted to the Superior Court Clerk's Office listing the cases in which motions for entry of Final Judgment are being withdrawn and completed/updated motions for entry of Final Judgment (including CODIs) are to be filed on notice to the Foreclosure Defendants once the withdrawals are complete);

IT IS FURTHER ORDERED that a copy of this Final Order shall be posted in a searchable pdf format on the Judiciary Web Page at http://www.judicary.state.nj.us;

IT IS FURTHER ORDERED that a copy of this Final Order, without Exhibits, will be published one time before July 8, 2013, in the following four newspapers: (1) the "Star Ledger", (2) "Bergen County Record", (3) the "Press of Atlantic City", and (4) the "Gloucester County Times";

IT IS FURTHER ORDERED that VNB will provide a "life of the loan" statement to those Foreclosure Defendants who have requested one during this Order to Show Cause process;

IT IS FURTHER ORDERED that within seven (7) days, VNB shall serve a copy of this Final Order (without exhibits), by regular mail, upon any individual borrower who has filed a timely written Objection in this matter or counsel for such individuals.

By the Court,

Hon. Margaret Mary McVeigh, P.J.Ch