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April 29, 2013

VIA FEDERAL EXPRESS

Thomas Barrett
984 West Bay Avenue
Barnegat, NJ 08005

Re: Order to Show Cause: In Re Application by JPMorgan Chase Bank, N.A. to Issue Corrected Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs on Certain Uncontested Cases (Superior Court of New Jersey, Chancery Division, Passaic County, Docket No.: F-002979-13)

Docket Number in Foreclosure Action: F-12900-06

Dear Mr. Barrett:

We write on behalf of JPMorgan Chase Bank, N.A. ("JPMC") in response to your objection dated April 15, 2013 concerning the above captioned Order to Show Cause.

We note that you raise three objections with regard to the new Notice of Intention to Foreclose: (1) the statement that the failure to pay monthly installments began on June 1, 2010 is inaccurate; (2) the Notice of Intention to foreclose is the first notice you have received of the underlying foreclosure action; and (3) JPMC has not contacted you regarding assistance with your loan.

With regard to the first objection, please provide copies of the documents which support this statement.

The second and third objections do not appear to be objections to the Order to Show Cause or Notice of Intention to Foreclose. In any event, we understand from JPMC that a request for modification was received and denied in 2011. If you believe you are eligible for loss mitigation or your circumstances have changed, we encourage you to contact JPMC:

Overnight/Regular Mail: Bruno Mejia
Chase

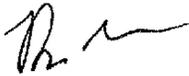
Thomas Barrett
April 29, 2013
Page 2

Attention: Collections Department
Mail Code: OH4-7356
3415 Vision Drive
Columbus, OH 43219-6009

Phone: 800-848-9380

Please let me know if you have any additional questions.

Sincerely,



Brian A. Herman

BAH/mar

c: Honorable Margaret M. McVeigh, P.J.Ch. (via facsimile 973-247-8172)
Superior Court of New Jersey, Passaic Co., Chancery Div.
Kristopher T. Henning, Esq.