

GREENBERG TRAURIG LLP

Ian S. Marx, Esq.
200 Park Avenue
P.O. Box 677
Florham Park, NJ 07932
973-360-7900 (telephone)
973-301-8410 (facsimile)

Attorneys for Beneficial Financial I, Inc., *et al.*

	)	SUPERIOR COURT OF NEW JERSEY
	)	CHANCERY DIVISION
IN RE APPLICATION BY BENEFICIAL	)	MERCER COUNTY
FINANCIAL I, INC., ET AL., TO ISSUE)	
CORRECTED NOTICES OF INTENT	)	DOCKET NO.: F-F-015390-13
TO FORECLOSE ON BEHALF OF)	
IDENTIFIED FORECLOSURE	)	<u>CIVIL ACTION</u>
PLAINTIFFS)	
)	
	)	VERIFIED COMPLAINT IN SUPPORT
	)	OF ORDER TO SHOW CAUSE
)	

Beneficial Financial I, Inc., Beneficial Mortgage Corporation, Household Finance Corporation III, HSBC Bank USA, N.A., and HSBC Mortgage Services, Inc. (collectively, "HSBC"), authorized to act on behalf of the plaintiffs in pending, pre-judgment uncontested foreclosure actions ("Foreclosure Plaintiffs"), brings this action pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the "April 4th Order") that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), ("Guillaume"). HSBC respectfully states as follows:

1. HSBC services mortgage loans for residential properties in New Jersey.¹
2. When HSBC is the servicer of a loan, it undertakes payment collection, loss mitigation (modifications, short sales, deeds in lieu, etc.) and collection efforts, including

¹ HSBC also appears as a plaintiff in foreclosure proceedings where it may not be the servicer of the loan. This current application to the Court does not include those cases in which the loan is serviced by an entity other than HSBC.

foreclosure, with respect to a mortgage loan. If a loan is owned by another entity, HSBC undertakes these efforts in accordance with the contracts that govern its relationship with the owner of the loan as well as the loan documents, Rules of Court, and any applicable laws. As the entity collecting and processing payments, HSBC has the information relevant to the payments, escrows paid, amounts due, and whether a loan is in default and by how much. This information is maintained on HSBC's system of record. In cases in which HSBC is only the servicer (and not also the lender), the lender is not likely to have possession of the relevant servicing information, as the Supreme Court recognized when it revised the Court Rules governing foreclosures at R. 4:64-1 and R. 4:64-2 in June 2011. HSBC makes this application to the Court pursuant to the authority granted to HSBC as the servicing agent of Foreclosure Plaintiffs in pending foreclosure cases and, where applicable, in its own capacity.

3. The identities of the Foreclosure Plaintiffs in the foreclosure cases for which HSBC is seeking to issue corrected Notices of Intention to Foreclose ("NOI") are identified in Counts One through Eleven. Attached as Exhibits A-1 through A-11 to each of those Counts are the current lists of the pending, uncontested foreclosure cases that require corrected NOIs (collectively referred to hereafter as the "Corrected NOI List").

4. One of the duties of a servicer on a defaulted mortgage loan in New Jersey is to prepare and serve the NOI in accordance with N.J.S.A. 2A:50-56 of the Fair Foreclosure Act. The NOI is prepared based on current loan information held by HSBC and includes, among other data elements, information about the amount that is required to reinstate the loan and the date by which reinstatement must occur.

5. On February 27, 2012, the Supreme Court decided Guillaume and held that the Fair Foreclosure Act requires strict adherence to the notice requirements set forth in N.J.S.A.

2A:50-56(c) for all NOIs. The Court further held that a court adjudicating a foreclosure action in which the strict requirements of N.J.S.A. 2A:50-56 were not followed has the discretion to choose the appropriate remedy, permitting a cure of the deficient NOI, or imposing such other remedy as may be appropriate to the specific case.

6. Following its decision in Guillaume, the Court entered the April 4th Order which authorizes the Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, and the Hon. Paul Innes, P.J.Ch., Mercer Vicinage, to entertain summary actions by Orders to Show Cause as to why plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before February 27, 2012, in which final judgment has not been entered, who caused NOIs to be served that are deficient under the Fair Foreclosure Act, N.J.S.A. 2A:50-56, should not be allowed to serve corrected NOIs on defendant/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants").

7. The April 4th Order further states that any corrected NOI must be accompanied by a letter to the Foreclosure Defendants setting forth the reasons why the corrected NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI, the name of a person to contact with any questions, and that the receipt of the corrected NOI allows Foreclosure Defendants thirty (30) days in which to object or to cure the default.

8. HSBC reviewed its pending foreclosure cases to identify those foreclosure cases which will require a corrected NOI. The Corrected NOI List was reviewed for accuracy to verify the status of the foreclosure, the effect of loss mitigation on pending foreclosures, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of Foreclosure Defendants.

9. The Corrected NOI List includes the portfolio of loans that are pre-judgment,

uncontested foreclosures that HSBC is servicing and in which deficient NOIs were served by HSBC. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Corrected NOI List will include a listing of:

- a. foreclosures that were filed on or before February 27, 2012 and which HSBC is servicing the loans in its own capacity or acting as agent for a Foreclosure Plaintiff;
- b. in which final judgment has not been entered; and,
- c. in which HSBC is seeking leave to file a corrected NOI to include the identity of the lender, the lender's address, and any other requirements of N.J.S.A. 2A:50-56(c)(1)-(11).

10. The Corrected NOI List also identifies (1) the name of the lender on each loan which is listed as the plaintiff in the foreclosure action, (2) the last name of the first named Foreclosure Defendant, (3) the foreclosure docket number, and (4) the vicinage.² While HSBC is not the Plaintiff in each of the foreclosure actions, it is the servicer of each such loan, maintains the records for each such loan, and is responsible for mailing the corrected NOI pursuant to the relevant contracts with the Foreclosure Plaintiffs.

11. To comply with the April 4th Order, attached as Exhibit B to the Verified Complaint is the proposed form of letter ("Explanatory Letter") that HSBC intends to send to each Foreclosure Defendant. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

- a. explains the reason why the corrected NOI is being served;
- b. the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;

² Because considerable time has passed since NOIs were originally sent in the foreclosure actions, the lender initially identified in the foreclosure action as plaintiff may not be the current lender listed in the corrected NOI. For sake of clarity, the corrected NOI will list the current lender and lender's address and HSBC will require that foreclosure counsel take appropriate steps to change the plaintiff in affected foreclosure actions where required.

- c. identifies the individual(s) a Foreclosure Defendant should contact with any questions; and
- d. advises the Foreclosure Defendant of the right to object to the corrected NOI as well as the right to cure the default within 35 days of the date of the corrected NOI.

The corrected NOIs will exclude attorneys' fees and costs incurred in the pending foreclosure cases.

12. Attached as Exhibit C to the Verified Complaint is the proposed form of corrected NOI which HSBC will send to each of the Foreclosure Defendants identified on the Corrected NOI List.³ Each Foreclosure Defendant will be served with a corrected NOI that includes, *inter alia*, the information specific to their mortgage loan, their default, the lender's name and address and the amount to reinstate, as provided for in the Order to Show Cause.

COUNT ONE — 21ST MORTGAGE CORPORATION

13. HSBC services residential mortgage loans in New Jersey for 21st Mortgage Corporation pursuant to an agreement between the parties.

14. Attached as Exhibit A-1 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for 21st Mortgage Corporation and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT TWO — BENEFICIAL FINANCIAL I, INC.

15. HSBC services residential mortgage loans in New Jersey for which Beneficial Financial I, Inc. is the mortgagee.

16. Attached as Exhibit A-2 is a list of the pending, uncontested foreclosures in New

³ Each HSBC entity is subject to slightly different regulatory and investor guidelines regarding the single point of contact with which a borrower can communicate with that HSBC entity, the lender/servicer relationship, and the amounts comprising the total amount a borrower must pay to cure his or her default. Accordingly, HSBC has four NOI templates which vary slightly. Exhibit C is a composite document which demonstrates the similarity between each of HSBC's four NOI templates and highlights the dynamic components.

Jersey that are being serviced by HSBC for Beneficial Financial I, Inc. and in which HSBC previously sent an NOI that did not include the name and address of the lender, as well as omitted information about seeking legal assistance.

COUNT THREE — BENEFICIAL MORTGAGE CORPORATION

17. HSBC services residential mortgage loans in New Jersey for which Beneficial Mortgage Corporation is the mortgagee.

18. Attached as Exhibit A-3 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for Beneficial Mortgage Corporation and in which HSBC previously sent an NOI that did not include the name and address of the lender, as well as omitted information about seeking legal assistance.

COUNT FOUR — CITIBANK, N.A.

19. HSBC services residential mortgage loans in New Jersey for Citibank, N.A. pursuant to an agreement between the parties.

20. Attached as Exhibit A-4 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for Citibank, N.A. and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT FIVE — DEUTSCHE BANK NATIONAL TRUST COMPANY

21. HSBC services residential mortgage loans in New Jersey for Deutsche Bank National Trust Company and some of its affiliated entities pursuant to an agreement between the parties.

22. Attached as Exhibit A-5 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for Deutsche Bank National Trust Company and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT SIX — HOUSEHOLD FINANCE CORPORATION III

23. HSBC services residential mortgage loans in New Jersey for which Household Finance Corporation III is the mortgagee.

24. Attached as Exhibit A-6 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for Household Finance Corporation III and in which HSBC previously sent an NOI that did not include the name and address of the lender, as well as omitted information about seeking legal assistance.

COUNT SEVEN — HSBC BANK USA, N.A.

25. HSBC services residential mortgage loans in New Jersey for which HSBC Bank USA, N.A. is the mortgagee.

26. Attached as Exhibit A-7 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for HSBC Bank USA, N.A. and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT EIGHT — HSBC MORTGAGE SERVICES, INC.

27. HSBC services residential mortgage loans in New Jersey for which HSBC Mortgage Services, Inc. is the mortgagee.

28. Attached as Exhibit A-8 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for HSBC Mortgage Services, Inc. and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT NINE — U.S. BANK, N.A.

29. HSBC services residential mortgage loans in New Jersey for U.S. Bank, N.A. and some of its affiliated entities pursuant to an agreement between the parties.

30. Attached as Exhibit A-9 is a list of the pending, uncontested foreclosures in New

Jersey that are being serviced by HSBC for U.S. Bank, N.A. and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT TEN — WELLS FARGO BANK, N.A.

31. HSBC services residential mortgage loans in New Jersey for Wells Fargo Bank, N.A. and some of its affiliated entities pursuant to an agreement between the parties.

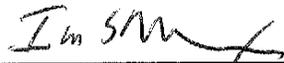
32. Attached as Exhibit A-10 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for Wells Fargo Bank, N.A. and in which HSBC previously sent an NOI that did not include the name and address of the lender.

COUNT ELEVEN — PENDING BANKRUPTCY MATTERS

33. Attached as Exhibit A-11 is a list of the pending, uncontested foreclosures in New Jersey that are being serviced by HSBC for the lenders in Counts One through Ten that are currently subject to the automatic bankruptcy stay. HSBC intends to send corrected NOIs in these matters when permitted by the Bankruptcy Court and in accordance with the instructions of this Court.

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting HSBC to issue corrected NOIs in an omnibus manner as permitted in the April 4th Order in the pending, uncontested foreclosure cases listed on the Corrected NOI List and for such other and further relief as this Court deems just and equitable.

GREENBERG TRAUIG LLP

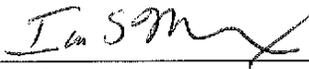


Ian S. Marx, Esq.

Dated: *April 12, 2013*

CERTIFICATION

I certify pursuant to Rule 4:5-1 that, to the best of my knowledge, this matter is not the subject of any other action pending in any court or of a pending arbitration proceeding, nor is any other action or arbitration proceeding contemplated, other than the pending foreclosure actions on the Corrected NOI List to be submitted to the Court. I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1(b) because of potential liability to any party based on the same transactional facts.



Ian S. Marx, Esq.

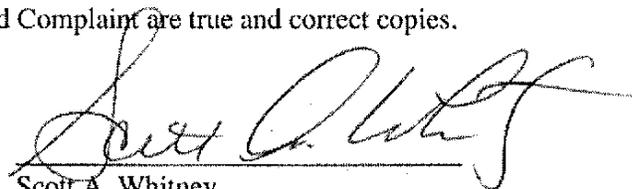
Dated: *April 12, 2013*

VERIFICATION

STATE OF *Florida*
COUNTY OF *Hillsborough*

I, Scott A. Whitney, being duly sworn states:

1. I am the Vice President of HSBC, the applicant named in the foregoing Verified Complaint.
2. The factual allegations in the Verified Complaint are true to the best of my knowledge and belief.
3. The Exhibits attached to the Verified Complaint are true and correct copies.

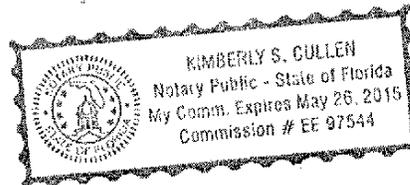


Scott A. Whitney

Sworn and subscribed before me
this *9* day of *April*, 2013



Kimberly S. Cullen



FILED May 06, 2013

FORECLOSURE CASE INFORMATION STATEMENT (FCIS)		FOR USE BY CLERK'S OFFICE ONLY
 <p>Use for initial Chancery Division — General Equity foreclosure pleadings (not motions) under Rule 4:5-1. Pleading will be rejected for filing, under Rule 1:5-6(c), if information is not furnished or if attorney's signature is not affixed.</p>		PAYMENT TYPE: <input type="checkbox"/> CK <input type="checkbox"/> CC <input type="checkbox"/> CA <input type="checkbox"/> MO
		RECEIPT NO.:
		AMOUNT:
		OVERPAYMENT:
		BATCH NUMBER:
		BATCH DATE:
SECTION A: TO BE COMPLETED BY ALL PARTIES		
CAPTION		COUNTY OF VENUE
In re Application by Beneficial Financial I, Inc., et al., to Issue Correct Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs		Mercer
NAME(S) OF FILING PARTY(IES) (e.g. John Doe, Plaintiff)		DOCKET NUMBER (when available)
Beneficial Financial I, inc., Plaintiff		F-015390-13
ATTORNEY NAME (IF APPLICABLE)		DOCUMENT TYPE
Ian S. Marx, Shevani Jaisingh		<input type="checkbox"/> COMPLAINT <input type="checkbox"/> ANSWER <input checked="" type="checkbox"/> OTHER
FIRM NAME (IF APPLICABLE)		
Greenberg Traurig, LLP		
MAILING ADDRESS		DAYTIME TELEPHONE NUMBER
200 Park Avenue, Florham Park, NJ 07932		(973) 360-7900
SECTION B: TO BE COMPLETED BY PLAINTIFF TO INITIAL COMPLAINT		
FORECLOSURE CASE TYPE NUMBER		
<input type="checkbox"/> 088 IN PERSONAM TAX FORECLOSURE <input checked="" type="checkbox"/> 089 IN REM TAX FORECLOSURE <input type="checkbox"/> DRF RESIDENTIAL MORTGAGE FORECLOSURE <input type="checkbox"/> 0CF COMMERCIAL MORTGAGE FORECLOSURE <input type="checkbox"/> 0CD CONDOMINIUM OR HOMEOWNER'S ASSOCIATION LIEN FORECLOSURE <input type="checkbox"/> 091 STRICT FORECLOSURE <input type="checkbox"/> 0FP OPTIONAL FORECLOSURE PROCEDURE (NO SALE) <input type="checkbox"/> 0TS TIME SHARE FORECLOSURE		IS THIS A HIGH RISK MORTGAGE PURSUANT TO P.L.2009,C.84 AND P.L.2008,C.127 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No PURCHASE MONEY MORTGAGE <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No RELATED PENDING CASE <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No IF YES, LIST DOCKET NUMBERS:
Application to issue corrected notices of intent to foreclose		
FULL PHYSICAL STREET ADDRESS OF PROPERTY:		MUNICIPALITY CODE (*)
MUNICIPAL BLOCK:		
ZIP CODE	COUNTY:	(LOTS)
ALL FILING PARTIES MUST SIGN AND PRINT NAMES(S) AND DATE THE FORM BELOW		
I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b).		
ATTORNEY / SELF REPRESENTED SIGNATURE	PRINT ATTORNEY / SELF REPRESENTED NAME	DATE
	Shevani Jaisingh	5/6/13

*The Municipality Codes can be found at http://www.judiciary.state.nj.us/forms/11343_municodes.pdf



Ian S. Marx
Direct Dial: (973) 360-7951
Direct Fax: (973) 295-1307
Email: marxi@gtlaw.com

April 12, 2013

VIA UPS OVERNIGHT DELIVERY

Jennifer Perez, Clerk of the Superior Court
Superior Court of New Jersey
Mercer County Courthouse, First Floor
175 South Broad Street
Trenton, New Jersey 08650-0068

Re: In re Application by Beneficial Financial I, Inc., et al., to Issue Corrected Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in Uncontested Cases

Dear Ms. Perez:

This firm represents Beneficial Financial I, Inc., Beneficial Mortgage Corporation, Household Finance Corporation III, HSBC Bank USA, N.A., and HSBC Mortgage Services, Inc. (collectively, "HSBC") in the above-referenced matter. Enclosed for filing, please find an original and two copies of the following documents:

1. Order to Show Cause;
2. Verified Complaint in Support of Order to Show Cause;
3. Attorney Certification of PDF Signature; and
4. Letter Brief in Support of Application.

We would appreciate if a member of the Court's staff would file the original and return an extra copy stamped "filed", in the enclosed return envelope.

Please charge any filing fee to our Superior Court Account No. 141185. Your cooperation and courtesies are, as always, greatly appreciated.

Respectfully submitted,


IAN S. MARX

Enclosures

cc: The Hon. Paul Innes, P.J. Ch. (by UPS w/Encl.)
Margaret Lambe Jurow, Esquire (by UPS w/Encl.)

Ian S. Marx
Direct Dial: (973) 360-7951
Direct Fax: (973) 295-1307
Email: marxi@gtlaw.com

April 12, 2013

VIA UPS OVERNIGHT DELIVERY

The Honorable Paul Innes, P.J Ch.
Superior Court of New Jersey
Mercer County Courthouse, First Floor
175 South Broad Street
Trenton, New Jersey 08650-0068

Re: ***In re Application by Beneficial Financial I, Inc., et al., to Issue Corrected Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in Uncontested Cases, Superior Court of New Jersey, Chancery Division, Mercer County***

Dear Judge Innes:

This firm represents Beneficial Financial I, Inc., Beneficial Mortgage Corporation, Household Finance Corporation III, HSBC Bank USA, N.A., and HSBC Mortgage Services, Inc. (collectively, "HSBC"). In accordance with the direction provided by the Court at the hearing held on June 7, 2012, HSBC is providing these papers in support of its application to proceed in a Summary Action. As is set forth in the Verified Complaint, HSBC makes this application on behalf of Foreclosure Plaintiffs pursuant to the authority granted to HSBC by those Foreclosure Plaintiffs. HSBC seeks an Order from this Court permitting HSBC to issue corrected Notices of Intention to Foreclose ("NOI") as set forth in the New Jersey Supreme Court Order dated April 4, 2012, that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012) ("Guillaume").

HSBC services mortgage loans for residential properties in New Jersey. Ver. Comp. at ¶ 1.¹ As the servicer of mortgage loans, HSBC undertakes payment collection, loss mitigation and collection efforts, including foreclosure. Id., ¶ 2. HSBC undertakes those tasks in accordance with the contracts that govern its relationship with the owners of the loans as well as the loan documents, Rules of Court, and any applicable laws. Id. As the entity collecting and

¹ HSBC also appears as a Foreclosure Plaintiff in foreclosure cases in its capacity as a trustee for the owners of securitized loans. Where HSBC is acting as the trustee and not the servicer, HSBC plays no role in the servicing of the loans. This current application to the Court does not include those foreclosure cases in which HSBC is the trustee. Ver. Comp., n. 1.

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processing payments, HSBC possesses the information relevant to the payments made, escrows, payments that are due, and whether a loan is in default and by how much. Id. This information is maintained on HSBC's systems of record. Id. The Foreclosure Plaintiff is not likely to have possession of the relevant servicing information in cases in which the servicing of the loan is being handled by HSBC. Id.

One of HSBC's duties as a servicer on a defaulted mortgage is to issue the NOI in accordance with the Fair Foreclosure Act ("FFA") at N.J.S.A. 2A:50-56. The NOI is prepared based upon current loan information held by HSBC. Ver. Comp. at ¶ 4.

On February 27, 2012, the New Jersey Supreme Court decided Guillaume and held that the FFA requires strict adherence to the notice requirements set forth at N.J.S.A. 2A:50-56(c) for all NOIs. The Court also held that a court adjudicating a foreclosure action in which the strict requirements of N.J.S.A. 2A:50-56(c) were not satisfied has the discretion to choose the appropriate remedy, including allowing a corrected NOI to be served.

Following its decision in Guillaume, the Supreme Court issued an Order on April 4, 2012 (the "April 4th Order") which authorizes this Court to entertain summary actions by Order to Show Cause as to why Plaintiffs who caused deficient NOIs to be served should not be allowed to issue corrected NOIs to defendant/mortgagors and/or parties obligated on the debt ("Foreclosure Defendants") in pending, pre-judgment, uncontested foreclosures filed prior to February 27, 2012 in which final judgment has not yet been entered. The April 4th Order also instructed that any corrected NOI must be accompanied by a letter to each Foreclosure Defendant setting forth:

- the reasons why the corrected NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the corrected NOI;
- the name of a person to contact with any questions; and
- that the receipt of the corrected NOI allows the Foreclosure Defendant 30 days in which to object to or cure the default.

In accordance with the decision in Guillaume, HSBC has identified two populations of foreclosure cases in which the previously served NOIs failed to satisfy the strict requirements of N.J.S.A. 2A:50-56(c). For foreclosure cases in which HSBC Bank USA, N.A. serves as the mortgage servicer, the previously served NOIs failed to include the name and address of the lender, as required by N.J.S.A. 2A:50-56(c)(11). For foreclosure cases in which Beneficial Financial I, Inc., Beneficial Mortgage Corporation, HSBC Mortgage Services, Inc., or Household Finance Corporation III serves as the mortgage servicer, the previously served NOIs failed to include the name and address of the lender, as required by N.J.S.A. 2A:50-56(c)(11), as well as omitted the following language, which is required by N.J.S.A. 2A:50-56(c)(9): "if you are unable to afford an attorney, you may communicate with the Legal Services Office in the county in which your property is located."

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HSBC seeks an Order from this Court allowing HSBC to serve corrected NOIs in that will include the name and address of the current lender and the omitted portion N.J.S.A. 2A:50-56(c)(9) so that Certifications of Due Diligence can be signed and the uncontested foreclosures can proceed to final judgment.

HSBC has worked with its New Jersey foreclosure attorneys to compile a list of all pending, uncontested foreclosures in New Jersey in which final judgment has not been entered and in which HSBC served technically deficient NOIs prior to February 12, 2012 ("Corrected NOI List").² For each pending case at issue in this application, the Corrected NOI List includes the Named Plaintiff, the Docket Number, the first named Foreclosure Defendant and the County.³ The Corrected NOI List, attached as Exhibits A-1 through A-11 to the Amended Verified Complaint, is broken down by each Named Plaintiff. There are a total of ten Named Plaintiffs for which HSBC seeks to correct previously served NOIs. Those Named Plaintiffs (and their affiliated entities) are the following:

- Count One – 21st Mortgage Corporation
- Count Two – Beneficial Financial I, Inc.
- Count Three – Beneficial Mortgage Corporation
- Count Four – Citibank, N.A.
- Count Five – Deutsche Bank National Trust Company
- Count Six – Household Finance Corporation III
- Count Seven – HSBC Bank USA, N.A.
- Count Eight – HSBC Mortgage Services, Inc.
- Count Nine – U.S. Bank, N.A.
- Count Ten – Wells Fargo Bank, N.A.
- Count Eleven – Pending Bankruptcy Matters⁴

Also included with the Corrected NOI List are foreclosure cases that may have at one point been contested cases that were sent back to the Office of Foreclosure after resolution of the contesting issues, pursuant to N.J. Court Rule 4:64(1)(c)(3). HSBC has included those cases within this application because the current application offers an additional benefit to these Foreclosure Defendants and will allow them to raise whatever objections they have to the process allowing the issuance of the corrected NOI or to the NOI itself, which can be asserted in

² The Corrected NOI List also identifies actions in which the bankruptcy stay might apply. Ver. Comp., ¶ 31, *Exh. A-11*.

³ Because considerable time has passed since NOIs were originally served for the foreclosure actions, the lender initially identified in the foreclosure action as the plaintiff may not be the current lender listed in the corrected NOI. For sake of clarity, the corrected NOI will list the current lender and lender's address and HSBC will require that its counsel take the appropriate steps to change the plaintiff in affected foreclosure actions where required.

⁴ Count Eleven of the Amended Verified Complaint and the corresponding Exhibit A-11 reference to the pending foreclosure actions that are currently impacted by the Bankruptcy Stay. HSBC will be seeking to issue corrected NOIs in those cases at the appropriate time and in accordance with the procedures set forth in the Order to Show Cause.

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their individual foreclosure action. Excluding these Foreclosure Defendants from this process will only leave those cases in a limbo state, which is not beneficial for the Parties or the Court.

In accordance with the April 4th Order, in conjunction with this Court's guidance, HSBC will also send a form of letter ("Explanatory Letter") to each Foreclosure Defendant on the Corrected NOI List. Attached as Exhibit B to the Verified Complaint is a form of Explanatory Letter that will:

- explain the reason why the corrected NOI is being served;
- explain the procedure to follow in the event that a Foreclosure Defendant wishes to object to the corrected NOI;
- identify a contact person for any questions; and
- advise the Foreclosure Defendant of their right to object to the corrected NOI as well as the right to cure the default within 35 days of the date of the corrected NOI.⁵

In further support of this application, HSBC has also supplied the proposed form of corrected NOI as Exhibit C to the Verified Complaint which HSBC will serve on each Foreclosure Defendant identified on the Corrected NOI List.⁶ The corrected NOIs will include, *inter alia*, information specific to their loan, their default, and the lender name and address, as well as the language from N.J.S.A. 2A:50-56(c)(9).⁷ In addition, the corrected NOIs will also exclude attorneys' fees and costs incurred in the pending foreclosure actions. Permitting HSBC to issue corrected NOIs will provide the Foreclosure Defendants with yet another opportunity to cure their default and reinstate their loans, without the incursion of attorneys' fees and costs that are permitted to be charged after a foreclosure case has been filed. Provision of another opportunity to cure provides a benefit to the Foreclosure Defendants.

Notice will also be provided via publication notice in four newspapers to be chosen by this Court. HSBC will publish the proposed Publication Notice provided with these papers two times in each of the four papers, thereby providing additional notice to Foreclosure Defendants.

⁵ The Explanatory Letter will inform the Foreclosure Defendants that if they are unsure of their individual foreclosure docket numbers, they may access that information on the Court's website by using the search function and entering their names. In addition, the Explanatory Letter will provide the contact information for a HSBC representative who can assist with providing the docket number for the foreclosure actions. Thus, the Explanatory Letter will include all of the elements required by the Supreme Court's April 4th Order and will be consumer-friendly in the ways required by this Court.

⁶ Each HSBC entity is subject to slightly different regulatory and investor guidelines regarding the single point of contact with which a borrower can communicate with that HSBC entity, the lender/servicer relationship, and the amounts comprising the total amount a borrower must pay to cure his or her default. Accordingly, HSBC has four NOI templates which vary slightly. Exhibit C is a composite document which demonstrates the similarity between each of HSBC's four NOI templates and highlights the dynamic components.

⁷ HSBC respectfully requests the Court to allow HSBC at least forty-five (45) days after the entry of the Order to Show Cause to serve the corrected NOIs on Foreclosure Defendants.

Allowing HSBC to cure the deficient NOIs as requested in this application is the correct remedy. In Guillaume, the Supreme Court held that when faced with a deficient NOI, the trial court can determine the appropriate remedy and should consider the express purpose of the NOI provision: “to provide notice that makes ‘the debtor aware of the situation’ and to enable the homeowner to attempt to cure the default.” 209 N.J. at 479. The Court stated that in fashioning a remedy, the trial court should “consider the impact of the defect in the notice of intention upon the homeowner’s information about the status of the loan, and on his or her opportunity to cure the default.” Id. In determining that a cure was the appropriate remedy, the trial court in Guillaume took such considerations into account when fashioning the remedy, including the nature of the deficiency. Id. at 480.

As in Guillaume, in this application HSBC seeks an Order allowing it to issue corrected NOIs. The trial court in Guillaume determined that deficiencies in NOIs could be cured, as opposed to some other remedy, even in the context of a contested foreclosure. In the application before this Court, HSBC seeks to correct deficiencies but in uncontested foreclosures. The Foreclosure Defendants have already received numerous forms of notice concerning their foreclosure case during their cases and, with the issuance of a corrected NOI, will receive yet another opportunity to cure their defaults and reinstate their loans. Further, there is no indication of prejudice, nor could there be, because HSBC will waive the attorneys’ fees and costs that have been incurred in the foreclosures for purposes of the corrected NOI and possible reinstatement pursuant to this application. Furthermore, as the proposed Explanatory Letter makes clear, to the extent that a Foreclosure Defendant wants to object to the information contained in the corrected NOI itself, the Foreclosure Defendant will have the opportunity to raise and voice those objections in their individual foreclosure cases. Moreover, the Order to Show Cause provides a mechanism and process whereby the Foreclosure Defendants can raise directly with this Court any concern, objection, or potential prejudice that they believe results from allowing HSBC to correct the deficient NOIs.

For the reasons set forth in HSBC’s application, the Supreme Court has issued an Order that is faithful to the decision in Guillaume, and provides a mechanism to cure deficient NOIs so that Foreclosure Defendants will receive the notice that they should have received under the FFA and will also allow for the orderly judicial administration in the pending, uncontested foreclosures. For these reasons, HSBC respectfully requests that this Court:

- (a) Approve the form of Explanatory Letter at Exhibit B to the Verified Complaint;
- (b) Approve the form of corrected NOI at Exhibit C to the Verified Complaint; and
- (c) Allow HSBC to serve corrected NOIs to the Foreclosure Defendants on the Corrected NOI List.

April 12, 2013

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Undersigned counsel appreciates the Court's attention to this application and will be available to the Court to respond to any questions that may arise after review of the material filed today.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Ian S. Marx". The signature is stylized with a large initial "I" and a long, sweeping flourish at the end.

IAN S. MARX

Enclosures

cc: Jennifer Perez, Superior Court Clerk (by UPS w/Encl.)
Margaret Lambe Jurow, Esquire (by UPS w/Encl.)

It is on this ____ day of _____, 2013, **ORDERED** that the Foreclosure Defendants whose names appear on the Corrected NOI List may appear before the Superior Court at the Mercer County Courthouse, 175 South Broad Street, Trenton, New Jersey at _____ o'clock in the ____ noon or as soon thereafter as counsel can be heard, on the __ day of _____, to object to this Court's Order allowing HSBC to issue corrected NOIs pursuant to this Order to Show Cause.

**AND IT IS FURTHER ORDERED THAT FOR EACH FORELCOSURE ACTION
IN WHICH HSBC ISSUES A CORRECTED NOI TO A FORECLOSURE DEFENDANT:**

1. HSBC will issue a letter (“Explanatory Letter”) to each Foreclosure Defendant in the form attached as Exhibit B to the Verified Complaint. The Explanatory Letter will explain:

- the reasons why the corrected NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;
- the individuals to contact with any questions; and
- the right to object to the corrected NOI or the right to cure the default within 35 days of the date of the corrected NOI.

2. HSBC will issue a corrected NOI in the form attached as Exhibit C to the Verified Complaint and shall attach such NOI to the Explanatory Letter referenced in paragraph 1 above. The corrected NOI will exclude attorneys’ fees and foreclosure costs that have been incurred in the pending foreclosure cases. In accordance with the servicing guidelines and as required by N.J.S.A. 2A:50-56(e), the Explanatory Letter and corrected NOI will be sent by HSBC, the servicing agent.

3. HSBC will serve the corrected NOI, the Explanatory Letter, and a copy of this Order to Show Cause (collectively, the “OSC Package”), via certified mail, return receipt

requested and regular mail at the last known address of the Foreclosure Defendant. For purposes of this Order to Show Cause, HSBC may serve each marital couple residing at the same address with one OSC Package via certified mail and regular mail.¹

4. A copy of HSBC's complete application to this Court shall be loaded onto the New Jersey Courts website within ___ days of the date of this Order where it will be available for review by the general public at the website link -- <http://www.judiciary.state.nj.us/>.

5. In addition to providing service of the OSC Package by certified and regular mail, HSBC will, within ___ days of the date of this Order, provide publication notice two (2) times in each of the following four (4) daily newspapers in a manner consistent with similar legal notices: The Star-Ledger, The (Bergen) Record, The Press of Atlantic City, and Gloucester County Times. Attached hereto as Exhibit A is a sample publication notice.

6. HSBC shall file with the Court its proof of service of the OSC Package on Foreclosure Defendants on the Corrected NOI List in the manner consistent with this Order no later than nine (9) days before the return date.

7. You [Foreclosure Defendants] have the right to object in this proceeding to this Order to Show Cause (the process by which this Court gave HSBC permission to serve the corrected NOI). To do so, you must file a written objection under the docket number listed on the first page of this Order for this case. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office at the following address by _____:

Superior Court Clerk's Office, Foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclose
P.O. Box 971
Trenton, New Jersey 08625

¹ In the event HSBC has been provided an address for the estate of a deceased Foreclosure Defendant, the OSC Package shall be mailed to the address of the estate and/or the executor or administrator, if known and available.

You must also serve a copy of the objection on HSBC's attorney, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, AL 35203-2119, and mail a copy of your objection to Judge Innes at the Superior Court of New Jersey, Mercer County Courthouse, First Floor, 175 South Broad Street, Trenton, New Jersey 08650-0068.

8. You [Foreclosure Defendants] also have the right to object to the corrected NOI that you will receive. You will also have 35 days from service of the OSC Package to cure your default. If you object to any of the contents of your corrected NOI, you must file written objection under the docket number for your foreclosure action. 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 or by calling the HSBC representative listed on the Explanatory Letter that will be sent with the corrected NOI. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office at the following address within by _____:

Superior Court Clerk's Office, Foreclosure Processing Services
P.O. Box 971
Trenton, New Jersey 08625

You must also serve a copy of the objection on HSBC's attorney, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, AL 35203-2119, and mail a copy of your objection to Judge Innes at the Superior Court of New Jersey, Mercer County Courthouse, First Floor, 175 South Broad Street, Trenton, New Jersey 08650-0068.

9. HSBC may file and serve any written reply to any opposition papers received by _____, 2013. The reply papers must be filed with the Clerk of the Superior Court in

Mercer County, with a copy to Judge Innes and to each Foreclosure Defendant who filed an opposition.

10. If you cannot afford an attorney, you may call the Legal Services office in the county in which you live. A list of these offices is provided with the corrected NOI.

11. A proposed form of order addressing the relief sought on the return date (along with a self-addressed return envelope with return address and postage) must be submitted to the Court by HSBC no later than nine (9) days before the return date.

12. The Court will entertain argument, but not testimony, on the return date of the Order to Show Cause.

13. In the event a foreclosure action has been suspended or stayed as a result of a bankruptcy filing or loss mitigation activity, the OSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used: HSBC shall mail the OSC Package within 45 days of the lifting of the stay or suspension of the foreclosure action. You [Foreclosure Defendants] will have 30 days in which to object to the corrected NOI or 35 days from service of the OSC Package to cure your default. Any objections to the relief set forth in this Order to Show Cause shall be made in writing to the Court in the County in which your foreclosure action is pending. You must also send a copy of your written papers to HSBC's attorneys, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, AL 35203-2119, or the Court handling your foreclosure action will not be able to consider your objection.

J.S.C.

EXHIBIT A

LEGAL NOTICE

If you are a defendant in a pending foreclosure action in New Jersey, this notice may concern your case.

Why HSBC Is Running This Notice: The New Jersey Supreme Court recently held that mortgage lenders seeking to foreclose must strictly comply with the New Jersey Fair Foreclosure Act's notice requirements for all Notices of Intention to Foreclose. All Notices of Intention to Foreclose must include, among other things, the name and address of the lender, as well as certain information about seeking legal assistance. Many Notices of Intention issued in the past have only included the name and address for the servicer of the mortgage loan. In addition, some Notices of Intention issued in the past have omitted certain statutorily required information about seeking legal assistance. Those Notices of Intent did not comply with New Jersey's Fair Foreclosure Act.

What This Means To You: HSBC has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intention. The New Jersey court has given HSBC permission to serve corrected Notices of Intention. These corrected Notices of Intention are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by HSBC that were filed before February 28, 2012. You may receive a Notice of Intention with copies of the verified complaint and the order of the Court permitting HSBC to issue the corrected Notices of Intention. All of the documents relating to this HSBC lawsuit will be made available on the New Jersey Courts website at <http://www.judiciary.state.nj.us/>.

Your Right To Cure: If you receive a corrected Notice of Intent, you will have an additional 35 days to cure the default on your mortgage that is in foreclosure in New Jersey without being required to pay the plaintiff's court costs and attorneys' fees in your foreclosure case. If you fail to cure the default by the date set forth in the corrected Notice of Intent, the pending foreclosure case against you may proceed ahead.

Your Right To Object To This Process: You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing, and must state specifically what you object to. You must file any such objection by **[date]**. You must file and send any objection to:

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 send copies to Judge Paul Innes, J.S.C. at the Superior Court of New Jersey, Mercer County Courthouse, First Floor, 175 South Broad Street, Trenton, NJ 08650-0068 and to

the attorney for HSBC, D. Brian O'Dell, Bradley Arant Boult Cummings, LLP, One Federal Place, 1819 Fifth Avenue North, Birmingham, AL 35203-2119.

Your Right To Object To The Corrected Notice of Intent: You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on Plaintiff's attorney in the foreclosure case. 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 in the HSBC Order to Show Cause case or you can contact the HSBC representative identified in the documents you may receive pursuant to the Court's order.

If You Have Any Questions: 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 SCCOForeclosure.Mailbox.judiciary.state.nj.us.

Exhibit A-1

Borrower Last Name	County	Docket	Plaintiff
KURDI	Passaic	F-18278-08	21ST MORTGAGE CORPORATION
BYUN	Bergen	F-30244-09	21ST MORTGAGE CORPORATION
MITCHELL	Monmouth	F-54289-09	21ST MORTGAGE CORPORATION
MARINO	Ocean	F-09823-10	21ST MORTGAGE CORPORATION

Exhibit A-2

Borrower Last Name	County	Decker	Plaintiff
THOMAS	Cumberland	F-7545-08	BENEFICIAL FINANCIAL INC.
DANTONIO JR	Camden	F-33007-08	BENEFICIAL FINANCIAL INC.
COLEMAN	GLOUCESTER	F-25974-08	BENEFICIAL FINANCIAL INC.
GASKIN	Burlington	F-30442-08	BENEFICIAL FINANCIAL INC.
CIMERRING	Essex	F-39408-08	BENEFICIAL FINANCIAL INC.
CZOP	Bergen	F-41542-08	BENEFICIAL FINANCIAL INC.
SMITH	Essex	F-44250-08	BENEFICIAL FINANCIAL INC.
HUNLEY	Monmouth	F-44050-08	BENEFICIAL FINANCIAL INC.
RANSOM	Hudson	F-047385-08	BENEFICIAL FINANCIAL INC.
BASILIO-DY	Bergen	F-50269-08	BENEFICIAL FINANCIAL INC.
WARD	Warren	F-48510-08	BENEFICIAL FINANCIAL INC.
DIAZ	Camden	F-000100-09	BENEFICIAL FINANCIAL INC.
JACOMEIN	Warren	F-5717-09	BENEFICIAL FINANCIAL INC.
HAMILTON	Middlesex	F-50728-08	BENEFICIAL FINANCIAL INC.
MCCREARY	Essex	F-1927-09	BENEFICIAL FINANCIAL INC.
CONTEH	Burlington	F-806-09	BENEFICIAL FINANCIAL INC.
LYNCH	Essex	F-6938-09	BENEFICIAL FINANCIAL INC.
HUBA	Ocean	F-16786-09	BENEFICIAL FINANCIAL INC.
Morad	Gloucester	F-19317-09	BENEFICIAL FINANCIAL INC.
WARNER	Hunterdon	F-11812-09	BENEFICIAL FINANCIAL INC.
FEDEROFF	Ocean	F-03881-10	BENEFICIAL FINANCIAL INC.
FOREST	Ocean	F-14814-09	BENEFICIAL FINANCIAL INC.
HOROWITZ	Camden	F-08699-10	BENEFICIAL FINANCIAL INC.
NUGNES	Ocean	F-20322-09	BENEFICIAL FINANCIAL INC.
DEPTULA	Middlesex	F-20826-09	BENEFICIAL FINANCIAL INC.
LEWIS	Burlington	F-23491-09	BENEFICIAL FINANCIAL INC.
MULLINS	Atlantic	F-18147-09	BENEFICIAL FINANCIAL INC.
TREMBULA	BURLINGTON	F-21351-09	BENEFICIAL FINANCIAL INC.
KUHN	Ocean	F-18654-09	BENEFICIAL FINANCIAL INC.
BORISCH	Salem	F-19425-09	BENEFICIAL FINANCIAL INC.
MOORE	Cumberland	F-22194-09	BENEFICIAL FINANCIAL INC.
WENTZ	Cumberland	F-22731-09	BENEFICIAL FINANCIAL INC.
KLINGHOFFER	Atlantic	F-25493-09	BENEFICIAL FINANCIAL INC.
THOMAS	Cumberland	F-25841-09	BENEFICIAL FINANCIAL INC.
DAVIS	Essex	F-26418-09	BENEFICIAL FINANCIAL INC.
LUCAS	Essex	F-25827-09	BENEFICIAL FINANCIAL INC.
MCCLINARI	Monmouth	F-27197-09	BENEFICIAL FINANCIAL INC.
YAJCARI	Burlington	F-27217-09	BENEFICIAL FINANCIAL INC.
SOSA	Middlesex	F-28223-09	BENEFICIAL FINANCIAL INC.
FARMER	ATLANTIC	F-28189-09	BENEFICIAL FINANCIAL INC.
DIQUIGLIELMO JR	Passaic	F-23124-09	BENEFICIAL FINANCIAL INC.
TIMBERMAN	Salem	F-28245-09	BENEFICIAL FINANCIAL INC.
INGRAM	Essex	F-23944-09	BENEFICIAL FINANCIAL INC.
OTIENO	Union	F-27455-09	BENEFICIAL FINANCIAL INC.
JIMENEZ	Essex	F-34041-09	BENEFICIAL FINANCIAL INC.
SOOY	Cumberland	F-39550-09	BENEFICIAL FINANCIAL INC.
WALKER	Gloucester	F-39547-09	BENEFICIAL FINANCIAL INC.
DAUTO	Gloucester	F-40782-09	BENEFICIAL FINANCIAL INC.
ANDERSEN	Camden	F-36196-09	BENEFICIAL FINANCIAL INC.
LATELLA	Middlesex	F-42194-09	BENEFICIAL FINANCIAL INC.
WHITE	Middlesex	F-43163-09	BENEFICIAL FINANCIAL INC.
BELL	Camden	F-43776-09	BENEFICIAL FINANCIAL INC.
KIMBERGER	Cumberland	F-43775-09	BENEFICIAL FINANCIAL INC.
WELSH JR	Camden	F-45017-09	BENEFICIAL FINANCIAL INC.
GUIRE	Somerset	F-45355-09	BENEFICIAL FINANCIAL INC.
MORALES	Middlesex	F-42396-09	BENEFICIAL FINANCIAL INC.
HAROLD	Cumberland	F-54689-09	BENEFICIAL FINANCIAL INC.
DUBOSQUE	Gloucester	F-43812-09	BENEFICIAL FINANCIAL INC.
LEON	Mercer	F-46873-09	BENEFICIAL FINANCIAL INC.
LOMBARDI	Monmouth	F-48303-09	BENEFICIAL FINANCIAL INC.
HAMM-FERNELL	Union	F-48502-09	BENEFICIAL FINANCIAL INC.
SIANO	Mercer	F-44737-09	BENEFICIAL FINANCIAL INC.
ACKERSON	Warren	F-48049-09	BENEFICIAL FINANCIAL INC.
WALKER	Monmouth	F-49076-09	BENEFICIAL FINANCIAL INC.
WEAVER	Cape May	F-45381-09	BENEFICIAL FINANCIAL INC.
WALDEN	Atlantic	F-51819-09	BENEFICIAL FINANCIAL INC.
WALDEN	Hudson	F-51834-09	BENEFICIAL FINANCIAL INC.
ADASE	Union	F-46935-09	BENEFICIAL FINANCIAL INC.

Borrower Last Name	County	Pocket	Plaintiff
LUKE	Atlantic	F-47885-09	BENEFICIAL FINANCIAL INC.
ASCOLESE	Ocean	F-48567-09	BENEFICIAL FINANCIAL INC.
DLOI-WALKER JR	Gloucester	F-59445-09	BENEFICIAL FINANCIAL INC.
HUNT	Monmouth	F-245-10	BENEFICIAL FINANCIAL INC.
PRICE	Middlesex	F-49627-09	BENEFICIAL FINANCIAL INC.
CRISTOFOLI	Hunterdon	F-54781-09	BENEFICIAL FINANCIAL INC.
HAMTEL	Morris	F-54793-09	BENEFICIAL FINANCIAL INC.
ALSTON	Morris	F-56860-09	BENEFICIAL FINANCIAL INC.
GRAY	CAMDEN	F-54930-09	BENEFICIAL FINANCIAL INC.
DOUGHTY JR	Salem	F-50939-09	BENEFICIAL FINANCIAL INC.
BYRNE	Burlington	F-53394-09	BENEFICIAL FINANCIAL INC.
SZARANOWSKI	Middlesex	F-57139-09	BENEFICIAL FINANCIAL INC.
DANZIG	Middlesex	F-57256-09	BENEFICIAL FINANCIAL INC.
BROWN	Essex	F-55979-09	BENEFICIAL FINANCIAL INC.
MATTHEWS	Gloucester	F-54133-09	BENEFICIAL FINANCIAL INC.
URBSHOT	Burlington	F-52638-09	BENEFICIAL FINANCIAL INC.
DAVIS	Somerset	F-061256-09	BENEFICIAL FINANCIAL INC.
BENTLEY JR	Monmouth	F-17771-10	BENEFICIAL FINANCIAL INC.
COLEMAN JR	Warren	F-53222-09	BENEFICIAL FINANCIAL INC.
ARNELL	Bergen	F-63263-09	BENEFICIAL FINANCIAL INC.
HOLMES	Atlantic	F-08578-10	BENEFICIAL FINANCIAL INC.
LAFALCE	UNION	F-57235-09	BENEFICIAL FINANCIAL INC.
GOY JR	MORRIS	F-5737-10	BENEFICIAL FINANCIAL INC.
TROMBA	Morris	F-5724-10	BENEFICIAL FINANCIAL INC.
GUTRIDGE	Monmouth	F-5741-10	BENEFICIAL FINANCIAL INC.
MORRIS	Somerset	F-59768-09	BENEFICIAL FINANCIAL INC.
SPRUILL	Union	F-3360-10	BENEFICIAL FINANCIAL INC.
GABRIELE	Monmouth	F-60612-09	BENEFICIAL FINANCIAL INC.
LEON	Atlantic	F-59091-09	BENEFICIAL FINANCIAL INC.
PAYNE	Union	F-59207-09	BENEFICIAL FINANCIAL INC.
ABRAMS	Cumberland	F-2749-10	BENEFICIAL FINANCIAL INC.
JOHNSON	Gloucester	F-59815-09	BENEFICIAL FINANCIAL INC.
JENNINGS	Essex	F-000380-10	BENEFICIAL FINANCIAL INC.
TISDALE	Hudson	F-60039-09	BENEFICIAL FINANCIAL INC.
CHUDY	Somerset	F-03496-10	BENEFICIAL FINANCIAL INC.
ARTIS	Essex	F-6296-10	BENEFICIAL FINANCIAL INC.
SCHNEIDER	Monmouth	F-08685-10	BENEFICIAL FINANCIAL INC.
MARASUOLO	MONMOUTH	F-02519-10	BENEFICIAL FINANCIAL INC.
FELLMAN	Gloucester	F-04903-10	BENEFICIAL FINANCIAL INC.
FAYE	Ocean	F-61450-09	BENEFICIAL FINANCIAL INC.
MCDAY	Essex	F-62118-09	BENEFICIAL FINANCIAL INC.
WAGNER	Atlantic	F-62640-09	BENEFICIAL FINANCIAL INC.
PAYNE	Union	F-20772-10	BENEFICIAL FINANCIAL INC.
SCERBO	Sussex	F-10193-10	BENEFICIAL FINANCIAL INC.
GELCID	Somerset	F-62221-09	BENEFICIAL FINANCIAL INC.
DOTEGOWSKI	Gloucester	F-962-10	BENEFICIAL FINANCIAL INC.
RUSSO	Monmouth	F-03577-10	BENEFICIAL FINANCIAL INC.
VALLADARES	Mercer	F-63428-09	BENEFICIAL FINANCIAL INC.
COULTER	Cumberland	F-63697-09	BENEFICIAL FINANCIAL INC.
GONZALEZ	Ocean	F-09225-10	BENEFICIAL FINANCIAL INC.
GLASER JR	Gloucester	F-63200-09	BENEFICIAL FINANCIAL INC.
HARRIS	Cumberland	F-65287-09	BENEFICIAL FINANCIAL INC.
GUERRERO	Monmouth	F-6340-10	BENEFICIAL FINANCIAL INC.
NAKASHIAN	Passaic	F-63777-09	BENEFICIAL FINANCIAL INC.
MALLOY	ESSEX	F-064537-09	BENEFICIAL FINANCIAL INC.
DUNCAN-WILSON	Essex	F-4599-10	BENEFICIAL FINANCIAL INC.
CILENTO	Ocean	F-040875-10	BENEFICIAL FINANCIAL INC.
WILLIAMS	Mercer	F-03488-10	BENEFICIAL FINANCIAL INC.
BARNA	UNION	F-341-10	BENEFICIAL FINANCIAL INC.
LANDAYERDE	UNION	F-09252-10	BENEFICIAL FINANCIAL INC.
WILSON	Mercer	F-1062-10	BENEFICIAL FINANCIAL INC.
ASH-BEY	ESSEX	F-1447-10	BENEFICIAL FINANCIAL INC.
MONDROW	Monmouth	F-5786-10	BENEFICIAL FINANCIAL INC.
PANTOJA	Essex	F-4197-10	BENEFICIAL FINANCIAL INC.
DENUCCI	Monmouth	F-05110-10	BENEFICIAL FINANCIAL INC.
HUDSON	Cumberland	F-008302-10	BENEFICIAL FINANCIAL INC.
QUEST	Middlesex	F-13230-10	BENEFICIAL FINANCIAL INC.
MILLA II	MONMOUTH	F-5152-10	BENEFICIAL FINANCIAL INC.

Borrower Last Name	County	Docket	Plaintiff
FLICKINGER	Salem	F-6912-10	BENEFICIAL FINANCIAL I INC.
PINNIX	ESSEX	F-008250-10	BENEFICIAL FINANCIAL I INC.
LEOTTE	Hunterdon	F-08680-10	BENEFICIAL FINANCIAL I INC.
RODGERS	Union	F-28373-10	BENEFICIAL FINANCIAL I INC.
VREELAND	ESSEX	F-17757-10	BENEFICIAL FINANCIAL I INC.
LOMBARDI	Burlington	F-15951-10	BENEFICIAL FINANCIAL I INC.
TITTL	CUMBERLAND	F-9401-10	BENEFICIAL FINANCIAL I INC.
MELADY	Cape May	F-13210-10	BENEFICIAL FINANCIAL I INC.
BYRD	Monmouth	F-21329-10	BENEFICIAL FINANCIAL I INC.
SLIVINSKI	Middlesex	F-16970-10	BENEFICIAL FINANCIAL I INC.
COLE	Morris	F-24666-10	BENEFICIAL FINANCIAL I INC.
BAILEY	Mercer	F-038761-10	BENEFICIAL FINANCIAL I INC.
LUX	Bergen	F-019476-10	BENEFICIAL FINANCIAL I INC.
DAVIES	Sussex	F-15819-10	BENEFICIAL FINANCIAL I INC.
WISNIEWSKI	Middlesex	F-16170-10	BENEFICIAL FINANCIAL I INC.
KAPS	Somerset	F-16411-10	BENEFICIAL FINANCIAL I INC.
STANLEY	Union	F-25609-10	BENEFICIAL FINANCIAL I INC.
WEHNAU	Camden	F-20766-10	BENEFICIAL FINANCIAL I INC.
MUHAMMED	Atlantic	F-20789-10	BENEFICIAL FINANCIAL I INC.
HODGSON	Gloucester	F-28817-10	BENEFICIAL FINANCIAL I INC.
BRADIN	Atlantic	F-19190-10	BENEFICIAL FINANCIAL I INC.
FRAND	Monmouth	F-24443-10	BENEFICIAL FINANCIAL I INC.
FELIX	Union	F-27299-10	BENEFICIAL FINANCIAL I INC.
CRUZ	Monmouth	F-21789-10	BENEFICIAL FINANCIAL I INC.
HALKIAS	Passaic	F-23914-10	BENEFICIAL FINANCIAL I INC.
CLARK	Middlesex	F-22663-10	BENEFICIAL FINANCIAL I INC.
LYONS	Bergen	F-22192-10	BENEFICIAL FINANCIAL I INC.
ALLAN	Somerset	F-23955-10	BENEFICIAL FINANCIAL I INC.
SIMMONS-RAGLAND	Middlesex	F-32729-10	BENEFICIAL FINANCIAL I INC.
HANSEN	Passaic	F-22174-10	BENEFICIAL FINANCIAL I INC.
POTTER	Union	F-22452-10	BENEFICIAL FINANCIAL I INC.
PETERSEN	Bergen	F-30316-10	BENEFICIAL FINANCIAL I INC.
SEXTON	Mercer	F-22563-10	BENEFICIAL FINANCIAL I INC.
SMITH	Middlesex	F-30783-10	BENEFICIAL FINANCIAL I INC.
MCDONALD	Hudson	F-29469-10	BENEFICIAL FINANCIAL I INC.
DOLAN	Camden	F-26983-10	BENEFICIAL FINANCIAL I INC.
POPLASKI	Sussex	F-32108-10	BENEFICIAL FINANCIAL I INC.
EL BEY	Gloucester	F-26762-10	BENEFICIAL FINANCIAL I INC.
ONEAL	Essex	F31758-10	BENEFICIAL FINANCIAL I INC.
HIDALGO	Warren	F-26401-10	BENEFICIAL FINANCIAL I INC.
HERNANDEZ	Hudson	F-32341-10	BENEFICIAL FINANCIAL I INC.
TRUCKSESS	Warren	F-28192-10	BENEFICIAL FINANCIAL I INC.
GANSER	Burlington	F-29094-10	BENEFICIAL FINANCIAL I INC.
FUNCHERS	Mercer	F-28149-10	BENEFICIAL FINANCIAL I INC.
RUBIN	Essex	F-28135-10	BENEFICIAL FINANCIAL I INC.
MAZZELLA	Cape May	F-28153-10	BENEFICIAL FINANCIAL I INC.
PROUD	Ocean	F-29383-10	BENEFICIAL FINANCIAL I INC.
BURLEW	Ocean	F-28746-10	BENEFICIAL FINANCIAL I INC.
RUSHING	Camden	F-28826-10	BENEFICIAL FINANCIAL I INC.
OYOLA	Atlantic	F-29599-10	BENEFICIAL FINANCIAL I INC.
SPANGLER	GLOUCESTER	F33956-10	BENEFICIAL FINANCIAL I INC.
ANDERSON	Ocean	F33859-10	BENEFICIAL FINANCIAL I INC.
DIPILLA	Cumberland	F-33865-10	BENEFICIAL FINANCIAL I INC.
GRIFFIN	Ocean	F-085812-10	BENEFICIAL FINANCIAL I INC.
KENT	Gloucester	F-035837-10	BENEFICIAL FINANCIAL I INC.
FALOVCAK	Morris	F-32530-10	BENEFICIAL FINANCIAL I INC.
TRAWOR	Ocean	F-33989-10	BENEFICIAL FINANCIAL I INC.
MCNERNEY	Sussex	F-035216-10	BENEFICIAL FINANCIAL I INC.
BRADLEY	Ocean	F-30651-10	BENEFICIAL FINANCIAL I INC.
SCOTT	Middlesex	F-32299-10	BENEFICIAL FINANCIAL I INC.
WHYTE	Union	F-34165-10	BENEFICIAL FINANCIAL I INC.
MUNOZ	Hudson	F-34476-10	BENEFICIAL FINANCIAL I INC.
O'NEILL	WARREN	F-39639-10	BENEFICIAL FINANCIAL I INC.
DEAS	Passaic	F-035824-10	BENEFICIAL FINANCIAL I INC.
HOLMES	Ocean	F-42016-10	BENEFICIAL FINANCIAL I INC.
GOZDIESKI	Ocean	F-041235-10	BENEFICIAL FINANCIAL I INC.
CINTRON	SUSSEX	F-38540-10	BENEFICIAL FINANCIAL I INC.
MINICHELLO	Morris	F-33632-10	BENEFICIAL FINANCIAL I INC.

Borrower Last Name	County	Decket	Plaintiff
BECK	Sussex	F-34348-10	BENEFICIAL FINANCIAL INC.
ANDERSON	Camden	F-035112-10	BENEFICIAL FINANCIAL INC.
DELVISIO	Camden	F-036155-10	BENEFICIAL FINANCIAL INC.
PADILLA	Camden	F-39037-10	BENEFICIAL FINANCIAL INC.
SHEPPARD	Cumberland	F-036150-10	BENEFICIAL FINANCIAL INC.
PETERSON	Burlington	F-33317-10	BENEFICIAL FINANCIAL INC.
DAANOUNI	Hudson	F-040588-10	BENEFICIAL FINANCIAL INC.
KOWALSKI	CUMBERLAND	F-39799-10	BENEFICIAL FINANCIAL INC.
VIDREIRO	Morris	F-41588-10	BENEFICIAL FINANCIAL INC.
GOODMAN	Monmouth	F-36735-10	BENEFICIAL FINANCIAL INC.
DEARTEAGA	Middlesex	F-44020-10	BENEFICIAL FINANCIAL INC.
KATA	Union	F-039244-10	BENEFICIAL FINANCIAL INC.
LEMMERMAN	Atlantic	F-029666-10	BENEFICIAL FINANCIAL INC.
HAYNES	Mercer	F-35940-10	BENEFICIAL FINANCIAL INC.
BROCKES	Burlington	F-36959-10	BENEFICIAL FINANCIAL INC.
SLAUGHTER	Union	F-37705-10	BENEFICIAL FINANCIAL INC.
SHALER	Burlington	F-40779-10	BENEFICIAL FINANCIAL INC.
HARGROVE	Essex	F-40403-10	BENEFICIAL FINANCIAL INC.
SHASA	Morris	F-041834-10	BENEFICIAL FINANCIAL INC.
SIMS	Gloucester	F-38302-10	BENEFICIAL FINANCIAL INC.
WELCH	Monmouth	F-38328-10	BENEFICIAL FINANCIAL INC.
CATO	Camden	F-042183-10	BENEFICIAL FINANCIAL INC.
COONEY	Monmouth	F-42190-10	BENEFICIAL FINANCIAL INC.
CHRISTOPHER	Burlington	F-039513-10	BENEFICIAL FINANCIAL INC.
KLINE	Mercer	F-42019-10	BENEFICIAL FINANCIAL INC.
BRISEBOIS	Somerset	F-42821-10	BENEFICIAL FINANCIAL INC.
DOLAN	Middlesex	F-39677-10	BENEFICIAL FINANCIAL INC.
ANGELES	Hudson	F-043184-10	BENEFICIAL FINANCIAL INC.
JOHNSON	Burlington	F-044583-10	BENEFICIAL FINANCIAL INC.
WARE	Mercer	F-051534-10	BENEFICIAL FINANCIAL INC.
HARRIS	Middlesex	F-28886-09	BENEFICIAL FINANCIAL INC.
FITCHPORD	Middlesex	F-043119-10	BENEFICIAL FINANCIAL INC.
PARRELL	Ocean	F-45243-10	BENEFICIAL FINANCIAL INC.
DEJESUS	Hudson	F-045299-10	BENEFICIAL FINANCIAL INC.
PIMNIK	ESSEX	F-047534-10	BENEFICIAL FINANCIAL INC.
WALDEN	Camden	F-48517-10	BENEFICIAL FINANCIAL INC.
GALLAGHER	Morris	F-43514-10	BENEFICIAL FINANCIAL INC.
HOWARD	Essex	F-48959-10	BENEFICIAL FINANCIAL INC.
FURSTMAN	Ocean	F-052066-10	BENEFICIAL FINANCIAL INC.
DAVIS	Monmouth	F-047314-10	BENEFICIAL FINANCIAL INC.
FOW JR	Burlington	F-43858-10	BENEFICIAL FINANCIAL INC.
ANDERSON	Passaic	F-47259-10	BENEFICIAL FINANCIAL INC.
BROSS III	Sussex	F-47431-10	BENEFICIAL FINANCIAL INC.
DOVIDAS	CAMDEN	F-046753-10	BENEFICIAL FINANCIAL INC.
HAIMES	Burlington	F-46165-10	BENEFICIAL FINANCIAL INC.
JUBAK	Ocean	F-048291-10	BENEFICIAL FINANCIAL INC.
FIGLER-BREUER	Monmouth	F-054583-10	BENEFICIAL FINANCIAL INC.
HOLLOWAY JR	Burlington	F-49400-10	BENEFICIAL FINANCIAL INC.
STEGEMANN	Salem	F-052590-10	BENEFICIAL FINANCIAL INC.
VOLET	Monmouth	F-46816-10	BENEFICIAL FINANCIAL INC.
DAVIS	Essex	F-49237-10	BENEFICIAL FINANCIAL INC.
STOFAN	Bergen	F-48622-10	BENEFICIAL FINANCIAL INC.
SROKE	Ocean	F-050971-10	BENEFICIAL FINANCIAL INC.
KANE	Burlington	F-49395-10	BENEFICIAL FINANCIAL INC.
HOPOWITZ	MERCER	F-51152-10	BENEFICIAL FINANCIAL INC.
BROWN	Cumberland	F-49876-10	BENEFICIAL FINANCIAL INC.
BRABANT	MONMOUTH	F-050406-10	BENEFICIAL FINANCIAL INC.
COLLINS	Union	F-48797-10	BENEFICIAL FINANCIAL INC.
BRAGG	Union	F-49796-10	BENEFICIAL FINANCIAL INC.
MCGILL	ESSEX	F-50076-10	BENEFICIAL FINANCIAL INC.
BUTLER	Burlington	F-50487-10	BENEFICIAL FINANCIAL INC.
HUGGINS	Passaic	F-056775-10	BENEFICIAL FINANCIAL INC.
JOHNSON	Burlington	F-51710-10	BENEFICIAL FINANCIAL INC.
MADDOX	Essex	F-052230-10	BENEFICIAL FINANCIAL INC.
FELICIANO	Passaic	F-50203-10	BENEFICIAL FINANCIAL INC.
DIXON	Burlington	F-054737-10	BENEFICIAL FINANCIAL INC.
JOHNSON	Atlantic	F-052109-10	BENEFICIAL FINANCIAL INC.
BURGER	Bergen	F-054168-10	BENEFICIAL FINANCIAL INC.

Borrower Last Name	County	Bucket	Plaintiff
GALLAHAN	Gloucester	F-53553-10	BENEFICIAL FINANCIAL I INC.
HARGROVE	Somerset	F-51764-10	BENEFICIAL FINANCIAL I INC.
SCOTT	Middlesex	F-53762-10	BENEFICIAL FINANCIAL I INC.
Forester	Union	F-054215-10	BENEFICIAL FINANCIAL I INC.
SARLO	MIDDLESEX	F-054601-10	BENEFICIAL FINANCIAL I INC.
BARRY	Ocean	F-054264-10	BENEFICIAL FINANCIAL I INC.
GORDON	Somerset	F-53809-10	BENEFICIAL FINANCIAL I INC.
ANDERSON	ESSEX	F-056755-10	BENEFICIAL FINANCIAL I INC.
MACDONALD	BURLINGTON	F-056751-10	BENEFICIAL FINANCIAL I INC.
MCLEOD	BERGEN	F-54624-10	BENEFICIAL FINANCIAL I INC.
RUNOSTROM	GLOUCESTER	F-055134-10	BENEFICIAL FINANCIAL I INC.
LOPEZ	HUDSON	F-057182-10	BENEFICIAL FINANCIAL I INC.
LINEE	Gloucester	F-055039-10	BENEFICIAL FINANCIAL I INC.
DOWDELL	MONMOUTH	F-000183-11	BENEFICIAL FINANCIAL I INC.
OLIVER	MERCER	F-056773-10	BENEFICIAL FINANCIAL I INC.
BRENNAN	OCEAN	F-59649-10	BENEFICIAL FINANCIAL I INC.
MILLER	GLOUCESTER	F-58278-10	BENEFICIAL FINANCIAL I INC.
MCELVEEN	HUDSON	F-59777-10	BENEFICIAL FINANCIAL I INC.
DURAN	MIDDLESEX	F-059880-10	BENEFICIAL FINANCIAL I INC.
POTTS III	OCEAN	F-59506-10	BENEFICIAL FINANCIAL I INC.
KLEINSCHMIDT	Morris	F-39103-09	BENEFICIAL FINANCIAL I INC.

Exhibit A-3

Borrower Last Name	County	Docket	Plaintiff
EVANS	Essex	F-28705-08	BENEFICIAL MORTGAGE CORP
LOWE	Ocean	F-50169-09	BENEFICIAL MORTGAGE CORP
KING	Gloucester	F-15037-10	BENEFICIAL MORTGAGE CORP
WASHINGTON	Essex	F-045473-10	BENEFICIAL MORTGAGE CORP

Exhibit A-4

Borrower Last Name	County	Docket	Plaintiff
WINTERIS	Ocean	F-45777-08	Citibank N.A. as Trustee for Bear Stearns ALT A Trust II 2007-1

Exhibit A-5

Borrower Last Name	County	Docket	Plaintiff
DECESARE	Essex	F-44176-08	DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006-QS8
OYOLA	Union	F-955-09	DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006-QS1
OYOLA	Union	F-34000-10	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2007-2
LEE	Mercer	F-26049-09	DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006-QS16
SPIRKOVIC	Monmouth	F-054629-10	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2007-2
YOO	Bergen	F-34354-09	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2005-6AR

Exhibit A-6

Borrower Last Name	County	Docket	Plaintiff
CLIFTON	OCEAN	F-9186-06	Household Finance Corporation III
ROONEY	CAMDEN	F-16367-07	Household Finance Corporation III
ALVAREZ	Passaic	F-26846-07	Household Finance Corporation III
YU	Monmouth	F-30178-07	Household Finance Corporation III
MARANAN	Camden	F-28119-07	Household Finance Corporation III
DEFEO	CAPE MAY	F-35082-07	Household Finance Corporation III
PRINCE	Burlington	F-4622-08	Household Finance Corporation III
FUNICELLO	OCEAN	F-7432-08	Household Finance Corporation III
SAGER	Monmouth	F-10896-08	Household Finance Corporation III
MASON	Middlesex	F-25956-08	Household Finance Corporation III
LANSADER	Gloucester	F-26429-08	HOUSEHOLD FINANCE CORPORATION III
HODGE	Burlington	F-34420-08	HOUSEHOLD FINANCE CORPORATION III
BUCKENMYER	WARREN	F-39345-08	Household Finance Corporation III
ROBINSON	Middlesex	F-37283-08	Household Finance Corporation III
ENBOM	Ocean	F-37182-08	HOUSEHOLD FINANCE CORPORATION III
CRUZ	Middlesex	F-37209-08	HOUSEHOLD FINANCE CORPORATION III
FRENCH	Camden	F-38160-08	Household Finance Corporation III
MADONNA	Camden	F-42448-08	Household Finance Corporation III
WHITCOMB	Middlesex	F-45836-08	Household Finance Corporation III
COLLINS	BERGEN	F-49687-08	Household Finance Corporation III
ARNOLD	Union	F-49688-08	HOUSEHOLD FINANCE CORPORATION III
THOMPSON	MERCER	F-47713-08	Household Finance Corporation III
FERRY	Cape May	F-50081-08	Household Finance Corporation III
WHELAN	Ocean	F-5829-09	Household Finance Corporation III
YOUNG	CAMDEN	F-8856-09	Household Finance Corporation III
MIRAMONTES	Burlington	F-4551-09	Household Finance Corporation III
JORDAN	Passaic	F-6904-09	HOUSEHOLD FINANCE CORPORATION III
WIEDEMAN	Monmouth	F-9650-09	HOUSEHOLD FINANCE CORPORATION III
ONEFFFE	MIDDLESEX	F-9646-09	Household Finance Corporation III
WALTERS	Ocean	F-12573-09	Household Finance Corporation III
LOPEZ	BERGEN	F-15265-09	Household Finance Corporation III
CRAIG	Camden	F-18118-09	Household Finance Corporation III
HOLLOWAY	Union	F-15140-09	Household Finance Corporation III
HALL	Camden	F-12617-09	HOUSEHOLD FINANCE CORPORATION III
KELLY	Salem	F-18619-09	Household Finance Corporation III
INNISS	Burlington	F-18513-09	Household Finance Corporation III
ESPINAL	Union	F-17793-09	Household Finance Corporation III
GIANNI	Wamen	F-17811-09	HOUSEHOLD FINANCE CORPORATION III
COLE	Passaic	F-19227-09	Household Finance Corporation III
SCHREIBER	Mercer	F-18224-09	Household Finance Corporation III
HARMON	Burlington	F-21460-09	Household Finance Corporation III
BOYO	Essex	F-21930-09	Household Finance Corporation III
MONZON	Union	F-21763-09	Household Finance Corporation III
BAIRD	Cumberland	F-23493-09	Household Finance Corporation III
LINFANTE	Sussex	F-20039-09	Household Finance Corporation III
GOLDBERG	Middlesex	F-22881-09	Household Finance Corporation III
GREEN	Bergen	F-23647-09	Household Finance Corporation III
LAARZ	Mercer	F-21381-09	Household Finance Corporation III
STEPHAN	Burlington	F-57728-09	Household Finance Corporation III
WATSON	ESSEX	F-27648-09	Household Finance Corporation III
GERALDS	Camden	F-23423-09	Household Finance Corporation III
TRUHLAND	Gloucester	F-25315-09	Household Finance Corporation III
WARREN	Mercer	F-41596-09	Household Finance Corporation III
BARTIROMO	Ocean	F-27165-09	HOUSEHOLD FINANCE CORPORATION III
HIRSCH	Burlington	F-27026-09	Household Finance Corporation III
BOONE	Essex	F-25596-09	Household Finance Corporation III
MATTHEWS	Essex	F-25557-09	HOUSEHOLD FINANCE CORPORATION III
SMITH	Union	F-30352-09	Household Finance Corporation III
FELICIANO	Cumberland	F-26436-09	HOUSEHOLD FINANCE CORPORATION III
FARLOW	Sussex	F-26931-09	Household Finance Corporation III
HEINEMAN	Sussex	F-34596-09	Household Finance Corporation III
BLACKETT	Burlington	F-43946-09	HOUSEHOLD FINANCE CORPORATION III
KILBURG	Middlesex	F-32841-09	HOUSEHOLD FINANCE CORPORATION III
BEATTY	Burlington	F-31838-09	Household Finance Corporation III
MOTTOLA	Morris	F-28993-09	HOUSEHOLD FINANCE CORPORATION III
JOYNER	Essex	F-28920-09	Household Finance Corporation III
TRITINI	Monmouth	F-29122-09	HOUSEHOLD FINANCE CORPORATION III
ROY	Hunterdon	F-29129-09	Household Finance Corporation III

Borrower Last Name	County	Bucket	Plaintiff
RIMANDO JR	Middlesex	F-35920-09	Household Finance Corporation III
FASCHÉ	Atlantic	F-31035-09	HOUSEHOLD FINANCE CORPORATION III
TORR	Bergen	F-35469-09	Household Finance Corporation III
LASKY	Ocean	F-30201-09	Household Finance Corporation III
EVINC	Essex	F-36835-09	Household Finance Corporation III
NUFABLE	Camden	F-04451-10	Household Finance Corporation III
SPENDIFF	Camden	F-38108-09	Household Finance Corporation III
CHALAKEE	ATLANTIC	F-35158-09	Household Finance Corporation III
TRACZYK	Camden	F-34421-09	HOUSEHOLD FINANCE CORPORATION III
STEVENS	Camden	F-35331-09	HOUSEHOLD FINANCE CORPORATION III
PONCE	Passaic	F-35468-09	Household Finance Corporation III
QUEEN	Atlantic	F-41008-09	Household Finance Corporation II
LASKOSKI	Morris	F-36110-09	HOUSEHOLD FINANCE CORPORATION III
BRACY	MIDDLESEX	F-41116-09	Household Finance Corporation II
DOOD	Monmouth	F-36902-09	Household Finance Corporation III
HUZZY	Hunterdon	F-36969-09	HOUSEHOLD FINANCE CORPORATION III
VOOLKOV	Mercer	F-512852-09	Household Finance Corporation III
DOOD	Monmouth	F-39504-09	Household Finance Corporation III
COLEMAN	Camden	F-43207-09	Household Finance Corporation III
MICHAEL	Bergen	F-38595-09	Household Finance Corporation III
RODRIGUEZ	Mercer	F-45034-09	Household Finance Corporation III
WILLIAMS	Burlington	F-40171-09	Household Finance Corporation III
BRITT	Burlington	F-43082-09	Household Finance Corporation III
BANKS	Essex	F-40760-09	HOUSEHOLD FINANCE CORPORATION III
GANGILO	Middlesex	F-45347-09	Household Finance Corporation III
AMENDOLA	MERCER	F-42939-09	Household Finance Corporation III
FETT JR	Atlantic	F-46070-09	Household Finance Corporation III
IANNUZZI	Burlington	F-45353-09	Household Finance Corporation III
DIETZ	Burlington	F-42167-09	HOUSEHOLD FINANCE CORPORATION III
NOZAK	Middlesex	F-46883-09	Household Finance Corporation III
PERRONE	Ocean	F-46865-09	Household Finance Corporation III
MICHEL	Burlington	F-48279-09	Household Finance Corporation III
RUBINO	Ocean	F-42316-09	Household Finance Corporation III
NIELSEN	Ocean	F-43719-09	Household Finance Corporation III
BITTMAN	Monmouth	F-46365-09	Household Finance Corporation III
MARRIOTT	Gloucester	F-48299-09	HOUSEHOLD FINANCE CORPORATION III
TUBB JR	Gloucester	F-48310-09	Household Finance Corporation III
REICHERTHAL	Sussex	F-49706-09	Household Finance Corporation III
FOLINO	Ocean	F-58029-09	Household Finance Corporation III
ROTHENBERGER	Camden	F-47583-09	Household Finance Corporation III
JOHNSTON	Morris	F-47316-09	Household Finance Corporation III
GONZALEZ	Passaic	F-50210-09	Household Finance Corporation III
GIERLA	Morris	F-50411-09	Household Finance Corporation III
KIERNAN	Ocean	F-49023-09	Household Finance Corporation III
GARCIA	Bergen	F-46408-09	Household Finance Corporation III
NORTH IV	Atlantic	F-56750-09	Household Finance Corporation III
LOUIS WAITERS	Camden	F-50417-09	HOUSEHOLD FINANCE CORPORATION III
HARVEY	Passaic	F-51738-09	Household Finance Corporation III
SIMPSON	Salem	F-50416-09	HOUSEHOLD FINANCE CORPORATION III
HOBBS	Middlesex	F-52076-09	HOUSEHOLD FINANCE CORPORATION III
BOYD	Gloucester	F-47574-09	Household Finance Corporation III
FRATELLO	Monmouth	F-58177-09	Household Finance Corporation III
NUTILE	Essex	F-15822-10	Household Finance Corporation III
SMACKOCKI	Burlington	F-48459-09	Household Finance Corporation III
MAIO	Monmouth	F-54103-09	Household Finance Corporation III
MARREFO	CUMBERLAND	F-099533-10	Household Finance Corporation III
GAPELLA	Middlesex	F-54313-09	Household Finance Corporation III
KIM	Bergen	F-54753-09	Household Finance Corporation III
ZILINSKI	Essex	F-52965-09	Household Finance Corporation III
CARO	Ocean	F-55154-09	Household Finance Corporation III
BURYK	Middlesex	F-54610-09	Household Finance Corporation III
MUHAMMAD	Atlantic	F-58082-09	Household Finance Corporation III
KELLEY	Camden	F-51676-09	Household Finance Corporation III
LUCAS	Morris	F-54405-09	Household Finance Corporation III
SALAS	Passaic	F-56204-09	Household Finance Corporation III
PAPA	Union	F-000414-10	Household Finance Corporation III
OVALLES	Camden	F-53931-09	Household Finance Corporation III

Borrower Last Name	County	Docket	Plaintiff
WHITE	Warren	F-65201-09	Household Finance Corporation III
LUCIANI II	Ocean	F-56703-09	Household Finance Corporation III
PYKE	Middlesex	F-63872-09	Household Finance Corporation III
GILBERT	Ocean	F-063518-09	Household Finance Corporation III
JOHNSON	Gloucester	F-13064-10	HOUSEHOLD FINANCE CORPORATION III
ROBINSON	GLoucester	F-63882-09	Household Finance Corporation III
ANDERSON	Bergen	F-58939-09	Household Finance Corporation III
REID	Burlington	F-58944-09	HOUSEHOLD FINANCE CORPORATION III
LAWLOR	Gloucester	F-60122-09	Household Finance Corporation III
QUEMUEL	Camden	F-2617-10	Household Finance Corporation III
SCHALLER	Passaic	F-1295-10	Household Finance Corporation III
MATOS	Camden	F-058831-09	Household Finance Corporation III
NEVELS	Union	F-000377-10	Household Finance Corporation III
MARSIANO	Gloucester	F-2483-10	Household Finance Corporation III
ROGERS	Mercer	F-61089-09	Household Finance Corporation III
BOYLE	Cape May	F-000379-10	Household Finance Corporation III
MAHAN	Ocean	F-60589-09	Household Finance Corporation III
MOTLEY	Burlington	F-59813-09	Household Finance Corporation III
MELINCAVAGE	CAMDEN	F-6310-10	Household Finance Corporation III
MCGUIRE	Essex	F-29465-10	Household Finance Corporation III
LAROCHE	Union	F-60219-09	Household Finance Corporation III
MADE	Sussex	F-59390-09	HOUSEHOLD FINANCE CORPORATION III
RITTER	Warren	F-63501-09	Household Finance Corporation III
BARAN	Hudson	F-064257-09	Household Finance Corporation III
CABAHUG	Atlantic	F-60511-09	Household Finance Corporation III
CREACY	Monmouth	F-2705-10	Household Finance Corporation III
CRIST III	Atlantic	F-009241-10	Household Finance Corporation III
KRESLIN	Monmouth	F-62165-09	Household Finance Corporation III
KORNINCHOCK	Hunterdon	F-009269-09	Household Finance Corporation III
MORALES	Union	F-62334-09	Household Finance Corporation III
BATTISTA	Ocean	F-63323-09	HOUSEHOLD FINANCE CORPORATION III
SPAVEN	Hunterdon	F-009284-10	Household Finance Corporation III
DURCANIN	Mercer	F-63176-09	HOUSEHOLD FINANCE CORPORATION III
HENDERSON	UNION	F-65072-09	Household Finance Corporation III
BRENNAN	CAMDEN	F-09186-10	Household Finance Corporation III
LEAHY	Ocean	F-007567-10	Household Finance Corporation III
BOYLE	Ocean	F-064834-09	Household Finance Corporation III
ABITANTO	MONMOUTH	F-64222-09	Household Finance Corporation III
DOWDAL	Atlantic	F-08725-10	Household Finance Corporation III
REINHARD	Camden	F-9657-10	Household Finance Corporation III
MITCHELL	Mercer	F-6255-10	Household Finance Corporation III
QUEEN	Atlantic	F-09230-10	Household Finance Corporation III
KING	BURLINGTON	F-66325-09	Household Finance Corporation III
AMIN	Essex	F-3927-10	Household Finance Corporation III
FINK	Bergen	F-15347-10	Household Finance Corporation III
SAVAGE	Burlington	F-859-10	Household Finance Corporation III
CORBIN	Essex	F-25491-10	Household Finance Corporation III
CORNELL	ATLANTIC	F-865-10	Household Finance Corporation III
SAHLIN	Ocean	F-006655-10	HOUSEHOLD FINANCE CORPORATION III
ORESSNER	Sussex	F-5911-10	Household Finance Corporation III
MUNEZ	Essex	F-09187-10	Household Finance Corporation III
STEWART	Ocean	F-09190-10	Household Finance Corporation III
BAZAN	Middlesex	F-3375-10	Household Finance Corporation III
HATCH	Cumberland	F-008116-10	Household Finance Corporation III
GREEN	Somerset	F-12234-10	Household Finance Corporation III
WRIGHT-SIMMONS	Mercer	F-4518-10	Household Finance Corporation III
MONAHAN	Somerset	F-007569-10	HOUSEHOLD FINANCE CORPORATION III
MAYO	Mercer	F-035774-10	Household Finance Corporation III
MIGNONE	Camden	F-007361-10	Household Finance Corporation III
GACCIATORE	Bergen	F-4243-10	Household Finance Corporation III
EPSTEIN	Warren	F-008279-10	Household Finance Corporation III
MONTAGNARO	Burlington	F-08937-10	HOUSEHOLD FINANCE CORPORATION III
GONZALEZ	Essex	F-9407-10	Household Finance Corporation III
QUEEN	Atlantic	F-18992-10	HOUSEHOLD FINANCE CORPORATION III
DISIPIO	Gloucester	F-10930-10	Household Finance Corporation III
LEPORE JR	Gloucester	F-13199-10	Household Finance Corporation III
ROSS	Camden	F-12177-10	Household Finance Corporation III
MARCHESE	Monmouth	F-8406-10	Household Finance Corporation III

Borrower Last Name	County	Docket	Plaintiff
GOTTKO	Hudson	F-9396-10	HOUSEHOLD FINANCE CORPORATION III
ROBERT	Camden	F-2647-10	Household Finance Corporation III
MCCANN	Gloucester	F-12216-10	Household Finance Corporation III
ALFANO	Monmouth	F-21669-10	Household Finance Corporation III
ZEITLER	OCEAN	F-11229-10	Household Finance Corporation III
COSSY	Burlington	F-11179-10	Household Finance Corporation III
JACKSON	Somerset	F-13580-10	Household Finance Corporation III
ATOR	Burlington	F-18468-10	HOUSEHOLD FINANCE CORPORATION III
SACHS	Camden	F-31737-10	Household Finance Corporation III
GUTHRIE	Essex	F-22193-10	HOUSEHOLD FINANCE CORPORATION III
COY	GLouceSTER	F-12407-10	Household Finance Corporation III
DELEON	Bergen	F-14969-10	Household Finance Corporation III
DEPALMA	Monmouth	F-20460-10	Household Finance Corporation III
SEWARD	Middlesex	F-14665-10	Household Finance Corporation III
EVANS	Morris	F-19345-10	HOUSEHOLD FINANCE CORPORATION III
NAVARRO	Hudson	F-21065-10	Household Finance Corporation III
GALLEMORE	Burlington	F-29928-10	Household Finance Corporation III
GREENBERG	Passaic	F-13864-10	HOUSEHOLD FINANCE CORPORATION III
GOIA	Mercer	F-14882-10	Household Finance Corporation III
KARABIN	Middlesex	F-16623-10	Household Finance Corporation III
CONOSHENTI	Ocean	F-22331-10	Household Finance Corporation III
BRAGIS	Burlington	F-21123-10	HOUSEHOLD FINANCE CORPORATION III
MARTINEZ	Middlesex	F-23520-10	HOUSEHOLD FINANCE CORPORATION III
SALAS	Hudson	F-23801-10	Household Finance Corporation III
KING	Passaic	F-27310-10	HOUSEHOLD FINANCE CORPORATION III
DELCALZO	Bergen	F-32690-10	Household Finance Corporation III
PALMER	MONMOUTH	F-24546-10	Household Finance Corporation III
MASUCCI JR	Union	F-32726-10	Household Finance Corporation III
ANICETTE	Essex	F-24375-10	Household Finance Corporation III
REDMOND	Union	F-24539-10	Household Finance Corporation III
DAVIS	Essex	F-21524-10	Household Finance Corporation III
DE ROSA	Bergen	F-22537-10	Household Finance Corporation III
SANGIOVANNI	Somerset	F-25831-10	Household Finance Corporation III
GABRIEL-PISERCHIA	ESSEX	F-28976-10	Household Finance Corporation III
RUBIANO	Union	F-24285-10	Household Finance Corporation III
CASINI	Middlesex	F-27302-10	HOUSEHOLD FINANCE CORPORATION III
HUDSON	Hunterdon	F-24119-10	HOUSEHOLD FINANCE CORPORATION III
JENNINGS	SUSSEX	F-29724-10	Household Finance Corporation III
FLEDDERMAN	Morris	F-25383-10	HOUSEHOLD FINANCE CORPORATION III
HARRIS	Gloucester	F-28854-10	Household Finance Corporation III
WILLIAMS	Essex	F-33745-10	Household Finance Corporation III
HALL	Hudson	F-034937-10	HOUSEHOLD FINANCE CORPORATION III
CLAYTON	Ocean	F-26690-10	Household Finance Corporation III
LOWE	Ocean	F-33949-10	Household Finance Corporation III
LOCKLEY	Burlington	F-28157-10	Household Finance Corporation III
ZELBNAK	ATLANTIC	F-28394-10	Household Finance Corporation III
JOHNSON	Burlington	F-28674-10	Household Finance Corporation III
LEED JR	Monmouth	F-31316-10	Household Finance Corporation III
TOMES	Ocean	F-31904-10	Household Finance Corporation III
BONANNO	Monmouth	F-32725-10	Household Finance Corporation III
BARNES	Burlington	F-32085-10	Household Finance Corporation III
BLOODGOOD	Ocean	F-33495-10	Household Finance Corporation III
DOWD	Ocean	F-33871-10	Household Finance Corporation III
DAMOLINI	Bergen	F-28420-10	Household Finance Corporation III
BAILEY	Mercer	F-30771-10	Household Finance Corporation III
MCCALLA	MIDDLESEX	F-30813-10	Household Finance Corporation III
LOCKWOOD	Monmouth	F-035884-10	Household Finance Corporation III
MAMAGONA	Ocean	F-33863-10	Household Finance Corporation III
ADAMS	Sussex	F-035827-10	HOUSEHOLD FINANCE CORPORATION III
VERGARA	Passaic	F-34958-10	Household Finance Corporation III
MARTINELLI	BURLINGTON	F-31334-10	Household Finance Corporation III
MEEHAN	Morris	F-31868-10	Household Finance Corporation III
HOLGUIN	Ocean	F-33066-09	HOUSEHOLD FINANCE CORPORATION III
BRUDER	Ocean	F-33420-10	Household Finance Corporation III
CHRISTOPHER	Camden	F-34339-10	Household Finance Corporation III
FERRREIRA	Burlington	F-035686-10	Household Finance Corporation III
MILLER	Camden	F-035088-10	Household Finance Corporation III
BURMAN	Cumberland	F-036736-10	Household Finance Corporation III

Borrower Last Name	County	Bucket	Plaintiff
MALLOY	Burlington	F-037701-10	Household Finance Corporation III
CUMMINGS	BURLINGTON	F-038852-10	Household Finance Corporation III
HOERST	BURLINGTON	F-39831-10	Household Finance Corporation III
ARAB	Camden	F-040446-10	Household Finance Corporation III
TROWER	CAMDEN	F-035752-10	Household Finance Corporation III
ATWELL	Salem	F-51995-10	Household Finance Corporation III
FEDERICO	Sussex	F-038869-10	HOUSEHOLD FINANCE CORPORATION III
WILSON	Mercer	F-38221-10	Household Finance Corporation III
KEY	Burlington	F-036300-10	Household Finance Corporation III
ATKINS	Burlington	F-041052-10	HOUSEHOLD FINANCE CORPORATION III
SCHULLO	Atlantic	F-15347-10	Household Finance Corporation III
LONGARAY	Essex	F-038317-10	Household Finance Corporation III
GIL	Union	F-036588-10	Household Finance Corporation III
BROWN	Mercer	F-038731-10	Household Finance Corporation III
KENON	Monmouth	F-39277-10	HOUSEHOLD FINANCE CORPORATION III
FULLER	Middlesex	F-38815-10	HOUSEHOLD FINANCE CORPORATION III
FERGUSON	Bergen	F-29830-10	HOUSEHOLD FINANCE CORPORATION III
FORBES	Monmouth	F-38824-10	Household Finance Corporation III
REINSON	Somerset	F-041745-10	HOUSEHOLD FINANCE CORPORATION III
RECTOR	Bergen	F-041689-10	HOUSEHOLD FINANCE CORPORATION III
TAYLOR	Atlantic	F-041625-10	HOUSEHOLD FINANCE CORPORATION III
QUARLES	Middlesex	F-044184-10	HOUSEHOLD FINANCE CORPORATION III
ALLEYNE	Union	F-35721-10	HOUSEHOLD FINANCE CORPORATION III
COHEN	Somerset	F-37746-10	HOUSEHOLD FINANCE CORPORATION III
DANIEL JR	Union	F-038856-10	Household Finance Corporation III
SHIRLEY	Monmouth	F-36709-10	HOUSEHOLD FINANCE CORPORATION III
CHICHESTER	Monmouth	F-036056-10	Household Finance Corporation III
SCHUSTER	Bergen	F-039224-10	Household Finance Corporation III
JOYNER	Passaic	F-040358-10	Household Finance Corporation III
LOVEJOY	CAMDEN	F-41269-10	Household Finance Corporation III
RIEGER	Essex	F-36696-10	Household Finance Corporation III
SCHUMACHER	Mercer	F-038819	Household Finance Corporation III
GARR	Bergen	F-040089-10	Household Finance Corporation III
RENNIE	MIDDLESEX	F-41609-10	Household Finance Corporation III
DURAN	Somerset	F-042119-10	Household Finance Corporation III
CIVIDANES	Middlesex	F-37753-10	Household Finance Corporation III
SNOW	Middlesex	F-37643-10	Household Finance Corporation III
NATAL	Middlesex	F-040411-10	Household Finance Corporation III
AVILES	Passaic	F-037967-10	Household Finance Corporation III
ROBINSON	Ocean	F-039659-10	HOUSEHOLD FINANCE CORPORATION III
SPINELLI	Ocean	F-042988-10	HOUSEHOLD FINANCE CORPORATION III
MCLAURIN	Passaic	F-048897-10	HOUSEHOLD FINANCE CORPORATION III
ALAN	Mercer	F-41660-10	HOUSEHOLD FINANCE CORPORATION III
ZIZAMIA SR	Gloucester	F-041147-10	Household Finance Corporation III
TUNSTALL HOLLOWAY	Burlington	F-044097-10	HOUSEHOLD FINANCE CORPORATION III
PIERCE	ATLANTIC	F-2696-10	Household Finance Corporation III
MONDOE	Ocean	F-046694-10	HOUSEHOLD FINANCE CORPORATION III
RAVERA	Essex	F-043169-10	Household Finance Corporation III
SINGLETON	Burlington	F-049007-10	HOUSEHOLD FINANCE CORPORATION III
SHIELDS	Middlesex	F-044141-10	Household Finance Corporation III
HINTON	Essex	F-46107-10	Household Finance Corporation III
THALWITZER	Cumberland	F-043361-10	Household Finance Corporation III
HILL	Camden	F-044844-10	Household Finance Corporation III
SPINA	Bergen	F-044594-10	Household Finance Corporation III
WILLIAMS	MERCER	F-48321-10	Household Finance Corporation III
RASIN	Camden	F-046992-10	Household Finance Corporation III
ARETZ	Burlington	F-050053-10	HOUSEHOLD FINANCE CORPORATION III
GENZALE	Essex	F-033005-10	HOUSEHOLD FINANCE CORPORATION III
SAVAGE	Bergen	F-43435-10	Household Finance Corporation III
GUARDIA	Passaic	F-043914-10	Household Finance Corporation III
GALSON	Burlington	F-044945-10	Household Finance Corporation III
ISENEGGER	Camden	F-047575-10	Household Finance Corporation III
AHMED	Salem	F-049802-10	Household Finance Corporation III
NYCE	Hunterdon	F-45824-10	Household Finance Corporation III
KOSCO	Sussex	F-42790-10	HOUSEHOLD FINANCE CORPORATION III
CASERTO	Passaic	F-45082-10	Household Finance Corporation III
YENNIE	Passaic	F-040856-10	Household Finance Corporation III
DAVIDSON CUNNINGHAM	Union	F-047010-10	HOUSEHOLD FINANCE CORPORATION III

Borrower Last Name	County	Bracket	Plaintiff
VALEYTON	Essex	F-049951-10	HOUSEHOLD FINANCE CORPORATION III
BATY	Sussex	F-045976-10	Household Finance Corporation III
XXXSORRELLXXX	Burlington	F48115-10	HOUSEHOLD FINANCE CORPORATION III
NALBONE	GLoucester	F-054809-10	Household Finance Corporation III
ENNIS	Essex	F-045432-10	HOUSEHOLD FINANCE CORPORATION III
JENKINS	Burlington	F-046377-10	Household Finance Corporation III
TUCCI	Ocean	F-51485-10	HOUSEHOLD FINANCE CORPORATION III
DAMBROSIA	Ocean	F-047857-10	Household Finance Corporation III
O'KEEFE	Monmouth	F-049031-10	Household Finance Corporation III
RICCIARDELLI JR	Camden	F-048734-10	Household Finance Corporation III
OSHINAIKE	Essex	F-053093-10	Household Finance Corporation III
VITELLA	Mercer	F-047302-10	HOUSEHOLD FINANCE CORPORATION III
BAKER-THOMAS	Bergen	F-053535-10	Household Finance Corporation III
PHIPPS	Atlantic	F-48846-10	HOUSEHOLD FINANCE CORPORATION III
BRIGANTE	Monie	F-48479-10	Household Finance Corporation III
LEMAHAN	Ocean	F-48363-10	Household Finance Corporation III
SMITH	Mercer	F-048760-10	HOUSEHOLD FINANCE CORPORATION III
LIGERO	Monmouth	F-50484-10	Household Finance Corporation III
HENDRIX	Ocean	F-46679-10	Household Finance Corporation III
JACKSON	Cape May	F-055659-10	Household Finance Corporation III
SIMMONS	Bergen	F-046349-10	Household Finance Corporation III
HELMICK	Hunterdon	F-49798-10	HOUSEHOLD FINANCE CORPORATION III
ERICKSON	Burlington	F-056357-10	Household Finance Corporation III
LARSEN	Ocean	F-52308-10	Household Finance Corporation III
MAYO	Essex	F-051055-10	Household Finance Corporation III
ARANEDA	OCEAN	F-52426-10	Household Finance Corporation III
O'HARA	Monmouth	F-60330-10	Household Finance Corporation III
TOWNLEY	Ocean	F-051466-10	Household Finance Corporation III
LEMA	Camden	F-053615-10	Household Finance Corporation III
SCHENCK	Somerset	F-057692-10	Household Finance Corporation III
BOYLE	CUMBERLAND	F-056628-10	Household Finance Corporation III
WILLIAMS	Atlantic	F-052935-10	HOUSEHOLD FINANCE CORPORATION III
CHAPMAN	Burlington	F-048869-10	Household Finance Corporation III
BUSER	Bergen	F-054176-10	Household Finance Corporation III
PILCHMAN	OCEAN	F-50727-10	Household Finance Corporation III
GARTNER	Monmouth	F-054042-10	HOUSEHOLD FINANCE CORPORATION III
MORALES	Middlesex	F-50819-10	Household Finance Corporation III
SASSO	Sussex	F-51931-10	Household Finance Corporation III
BROSSA	Monmouth	F-51556-10	Household Finance Corporation III
WALKER	Atlantic	F-53225-10	Household Finance Corporation III
PATEL	MIDDLESEX	F-054174-10	Household Finance Corporation III
SMITH	Passaic	F-054103-10	Household Finance Corporation III
SILAS	Burlington	F-054123-10	Household Finance Corporation III
LAROSE	CAMDEN	F-53387-10	Household Finance Corporation III
SZALAI	BURLINGTON	F-50811-10	Household Finance Corporation III
WOOD	Camden	F-55367-10	HOUSEHOLD FINANCE CORPORATION III
BLACKNAK	Gloucester	F-054268-10	HOUSEHOLD FINANCE CORPORATION III
CUNNINGHAM	OCEAN	F-54366-10	HOUSEHOLD FINANCE CORPORATION III
HOLDER	Middlesex	F-053137-10	Household Finance Corporation III
CASTILLO	MERCER	F-056787-10	Household Finance Corporation III
Smith	Essex	F-53491-10	HOUSEHOLD FINANCE CORPORATION III
Downing	Essex	F-060720-10	HOUSEHOLD FINANCE CORPORATION III
CRAWFORD	BURLINGTON	F-056825-10	Household Finance Corporation III
GREEN	BURLINGTON	F-056830-10	Household Finance Corporation III
SLOTT	BURLINGTON	F-058868-10	Household Finance Corporation III
MELANI	MIDDLESEX	F-057551-10	Household Finance Corporation III
TIESO	PASSAIC	F-059883-10	HOUSEHOLD FINANCE CORPORATION III
FOWLER	BURLINGTON	F-10246-09	Household Finance Corporation III
MCNEAL	CAMDEN	F-59081-09	Household Finance Corporation III
THOMAS	Sussex	F-20689-10	Household Finance Corporation III
SHUEY	Hunterdon	F-52346-10	Household Finance Corporation III

Exhibit A-7

Borrower Last Name	County	Block	Plaintiff
MUSAN	Ocean	F-22820-06	HSBC Bank USA, N.A.
ARCHUDO	ESSEX	F-32005-07	HSBC Bank USA, N.A.
HOOBERG	Essex	F-13847-07	HSBC Bank USA, N.A.
WILLIAMS	Burlington	F-26331-07	HSBC Bank USA, N.A.
NIRO	Ocean	F-3345-08	HSBC Bank USA, N.A.
LOPEZ	Hudson	F-36577-08	HSBC Bank USA, N.A.
CHERUBIN	Sussex	F-36737-08	HSBC Bank USA, N.A.
GONZALEZ	Camden	F-32515-08	HSBC Bank USA, N.A.
GRADIZ	Atlantic	F-41070-08	HSBC Bank USA, N.A.
WILSON	Middlesex	F-40819-08	HSBC Bank USA, N.A.
CHO	Bergen	F-43133-08	HSBC Bank USA, N.A.
EDGAR	Cape May	F-31526-09	HSBC Bank USA, N.A.
DEUTSCH	Burlington	F-32548-10	HSBC Bank USA, N.A.
SEBROW	Camden	F-6377-09	HSBC Bank USA, N.A.
KURUVILLA	Essex	F-10146-09	HSBC Bank USA, N.A.
GONZALES	Essex	F-15676-09	HSBC Bank USA, N.A.
RAMIREZ	Bergen	F-14870-09	HSBC Bank USA, N.A.
SANDRO	Bergen	F-18231-09	HSBC Bank USA, N.A.
BELLE	Bergen	F-19471-09	HSBC Bank USA, N.A.
BAEZ	Middlesex	F-24203-09	HSBC Bank USA, N.A.
BABB	Middlesex	F-23210-09	HSBC Bank USA, N.A.
RIVERA	Essex	F-31570-09	HSBC Bank USA, N.A.
GUERRERO	Middlesex	F-46315-09	HSBC Bank USA, N.A.
ALTOONIAN	Essex	F-36463-09	HSBC Bank USA, N.A.
GRANT	Hudson	F-26513-09	HSBC Bank USA, N.A.
MORGAN	Ocean	F-27912-09	HSBC Bank USA, N.A.
HIGGINS	Mercer	F-28926-10	HSBC Bank USA, N.A.
PAREK	Bergen	F-31047-09	HSBC Bank USA, N.A.
DIMINICH	Hudson	F-35376-09	HSBC Bank USA, N.A.
AKHTAR	Passaic	F-31283-10	HSBC Bank USA, N.A.
REYNOLDS	Gloucester	F-34943-09	HSBC Bank USA, N.A.
RIBEIRO	Essex	F-37284-09	HSBC Bank USA, N.A.
BAILEY SR	Burlington	F-54117-09	HSBC Bank USA, N.A.
BRODY	Ocean	F-33884-09	HSBC Bank USA, N.A.
SEBROW	Camden	F-59206-09	HSBC Bank USA, N.A.
DRAKES	Monmouth	F-36550-09	HSBC Bank USA, N.A.
CASTILLO-REINOS	Union	F-41214-09	HSBC Bank USA, N.A.
MCFADDEN	Union	F-41284-09	HSBC Bank USA, N.A.
DIAS	Union	F-42640-09	HSBC Bank USA, N.A.
KALEM	Bergen	F-32212-10	HSBC Bank USA, N.A.
PLUNKETT	Middlesex	F-3455-10	HSBC Bank USA, N.A.
OYOLA	Union	F-52230-09	HSBC Bank USA, N.A.
EVANS	Ocean	F-41646-09	HSBC Bank USA, N.A.
PIERRE	Mercer	F-41713-09	HSBC Bank USA, N.A.
HOLLAND	Salem	F-52439-09	HSBC Bank USA, N.A.
HAHN	Bergen	F-18290-09	HSBC Bank USA, N.A.
BUTLER	Sussex	F-37283-09	HSBC Bank USA, N.A.
OSBS	Union	F-52280-09	HSBC Bank USA, N.A.
PARK-LEE	Bergen	F-51960-09	HSBC Bank USA, N.A.
ESTATE OF	Cumberland	F-54593-09	HSBC Bank USA, N.A.
DAVIES	Sussex	F-64741-09	HSBC Bank USA, N.A.
MILLMAN	Burlington	F-61064-09	HSBC Bank USA, N.A.
KHULLAR	Atlantic	F-61671-09	HSBC Bank USA, N.A.
NOBRE	Essex	F-54146-09	HSBC Bank USA, N.A.
SPOER	Sussex	F-58115-09	HSBC Bank USA, N.A.
RUBINSTEIN	Monmouth	F-44554-09	HSBC Bank USA, N.A.
KIM	Morris	F-56657-09	HSBC Bank USA, N.A.
BAK	Bergen	F-53444-09	HSBC Bank USA, N.A.
HWANG	Essex	F-55479-09	HSBC Bank USA, N.A.
LATRONICO	Essex	F-48441-09	HSBC Bank USA, N.A.
PARK	Bergen	F-50123-09	HSBC Bank USA, N.A.
RUFUS SR	Essex	F-57499-09	HSBC Bank USA, N.A.
SMITH-ROBINSON	Gloucester	F-50942-09	HSBC Bank USA, N.A.
WEISS	Mercer	F-54230-09	HSBC Bank USA, N.A.
GERGICH	Sussex	F-54239-09	HSBC Bank USA, N.A.
LINDBERG	Hudson	F-4054-10	HSBC Bank USA, N.A.
VECINO	Union	F-56641-09	HSBC Bank USA, N.A.

Burnsey Last Name	County	Bucket	Plaintiff
ENCARNACION	Essex	F-55216-09	HSBC Bank USA, N.A.
FAJARDO	Union	F-59327-09	HSBC Bank USA, N.A.
ROGERS	Monmouth	F-56842-09	HSBC Bank USA, N.A.
MOORE BULLOCK	Essex	F-56833-09	HSBC Bank USA, N.A.
SOHN	Bergen	F-64500-09	HSBC Bank USA, N.A.
VICENTE	Somerset	F-59090-09	HSBC Bank USA, N.A.
NEUSCHLOSS	Ocean	F-59592-09	HSBC Bank USA, N.A.
VALDEZ	Union	F-59281-09	HSBC Bank USA, N.A.
SINGH	Hudson	F-59995-09	HSBC Bank USA, N.A.
MELIA	Essex	F-7001-10	HSBC Bank USA, N.A.
HAZEL	Union	F-058756-09	HSBC Bank USA, N.A.
ANTONY	Middlesex	F-058770-09	HSBC Bank USA, N.A.
CLARK	Sussex	F-59920-09	HSBC Bank USA, N.A.
WILLIAMS JR	Union	F-63724-09	HSBC Bank USA, N.A.
DUARTE	Monmouth	F-64263-09	HSBC Bank USA, N.A.
ILLIONET	Union	F-59071-09	HSBC Bank USA, N.A.
FLEMING	Monmouth	F-59584-09	HSBC Bank USA, N.A.
YLIK	Bergen	F-60169-09	HSBC Bank USA, N.A.
LEE	Bergen	F-61169-09	HSBC Bank USA, N.A.
SCARNATY	Passaic	F-62080-09	HSBC Bank USA, N.A.
TARASHUK	Hunterdon	F-059393-09	HSBC Bank USA, N.A.
MESHACH	Warren	F-59951-09	HSBC Bank USA, N.A.
PARK	Bergen	F-60236-09	HSBC Bank USA, N.A.
KIM	Hudson	F-60051-09	HSBC Bank USA, N.A.
SANTANA	Bergen	F-00311-10	HSBC Bank USA, N.A.
BODNER	Monmouth	F-61209-09	HSBC Bank USA, N.A.
SMITH	Essex	F-065485-09	HSBC Bank USA, N.A.
KIM	Morris	F-62059-09	HSBC Bank USA, N.A.
PRESTI	Sussex	F-774-10	HSBC Bank USA, N.A.
JACKSON	Camden	F-45714-09	HSBC Bank USA, N.A.
KESLER	Bergen	F-92366-10	HSBC Bank USA, N.A.
TEKTAS	Ocean	F-12261-10	HSBC Bank USA, N.A.
RACHS	Salem	F-00486-10	HSBC Bank USA, N.A.
SCANCARELLA	Bergen	F-65274-09	HSBC Bank USA, N.A.
SANTANA	Middlesex	F-065476-09	HSBC Bank USA, N.A.
BEBEL	Ocean	F-3163-10	HSBC Bank USA, N.A.
BROWER	Morris	F-327-10	HSBC Bank USA, N.A.
HILES	Cumberland	F-001220-10	HSBC Bank USA, N.A.
SANTOS	Union	F-3453-10	HSBC Bank USA, N.A.
LANGGRAF	Monmouth	F-9088-10	HSBC Bank USA, N.A.
HOWARD	Middlesex	F-01236-10	HSBC Bank USA, N.A.
DAVENPORT	Monmouth	F-4028-10	HSBC Bank USA, N.A.
MCGEE	Ocean	F-41739-10	HSBC Bank USA, N.A.
MCCAHL	Monmouth	F-2157-10	HSBC Bank USA, N.A.
D'AMATO	Middlesex	F-02105-10	HSBC Bank USA, N.A.
ALARCON	Sussex	F-6820-10	HSBC Bank USA, N.A.
PANES	Hudson	F-05196-10	HSBC Bank USA, N.A.
WAINAINA	Hudson	F-11226-10	HSBC Bank USA, N.A.
JONES	Bergen	F-11287-10	HSBC Bank USA, N.A.
CARROLL	Somerset	F-12261-10	HSBC Bank USA, N.A.
OVER	Bergen	F-6903-10	HSBC Bank USA, N.A.
HUNGER	Ocean	F-14920-10	HSBC Bank USA, N.A.
HENRY	Camden	F-15595-10	HSBC Bank USA, N.A.
QUINDE	Passaic	F-15734-10	HSBC Bank USA, N.A.
GORZELANY	Essex	F-13344-10	HSBC Bank USA, N.A.
DOLEGOWSKI	Morris	F-13739-10	HSBC Bank USA, N.A.
ALI	Essex	F-10463-09	HSBC Bank USA, N.A.
BURKE	Ocean	F-27591-10	HSBC Bank USA, N.A.
CARAMUCCI	Ocean	F-21091-10	HSBC Bank USA, N.A.
CARDONA	Passaic	F-12714-10	HSBC Bank USA, N.A.
BERUBE	Union	F-15486-10	HSBC Bank USA, N.A.
NELSON	Union	F-019499-10	HSBC Bank USA, N.A.
WILSON	Cumberland	F-18114-10	HSBC Bank USA, N.A.
RYAN	Ocean	F-14974-10	HSBC Bank USA, N.A.
GUZMAN	Passaic	F-16602-10	HSBC Bank USA, N.A.

Borrower Last Name	County	Docket	Plaintiff
HERZMEL	Hudson	F-16978-10	HSBC Bank USA, N.A.
SCHWARTZ	Atlantic	F-24524-10	HSBC Bank USA, N.A.
VELEZ	Hudson	F-50311-10	HSBC Bank USA, N.A.
PETERSON	Cumberland	F-19671-10	HSBC Bank USA, N.A.
SHIN	Bergen	F-16001-10	HSBC Bank USA, N.A.
GAO	Hudson	F-22082-10	HSBC Bank USA, N.A.
LEE	Gloucester	F-21586-10	HSBC Bank USA, N.A.
STEBLE	Passaic	F-23878-10	HSBC Bank USA, N.A.
MARGOLIUS	Ocean	F-16836-10	HSBC Bank USA, N.A.
DAVIS	Ocean	F-24451-10	HSBC Bank USA, N.A.
RAROWSKY	Sussex	F-15124-10	HSBC Bank USA, N.A.
CRUZ	Bergen	F-19129-10	HSBC Bank USA, N.A.
GIORDANO	Ocean	F-22120-10	HSBC Bank USA, N.A.
MERIDA	Passaic	F-22176-10	HSBC Bank USA, N.A.
ROMANO	Sussex	F-26121-10	HSBC Bank USA, N.A.
BAEZ	Middlesex	F-024129-10	HSBC Bank USA, N.A.
KOSACKI	Bergen	F-27497-10	HSBC Bank USA, N.A.
GIUCCIA	Sussex	F-19103-10	HSBC Bank USA, N.A.
TAPIA	Bergen	F-21928-10	HSBC Bank USA, N.A.
GLASER	Monmouth	F-31710-10	HSBC Bank USA, N.A.
LAMPLEY	Union	F-024124-10	HSBC Bank USA, N.A.
NURSE JR	Essex	F-24256-10	HSBC Bank USA, N.A.
PASCOAL	Union	F-24309-10	HSBC Bank USA, N.A.
SCHAGER	Warren	F-19920-10	HSBC Bank USA, N.A.
HAM	Bergen	F-26794-10	HSBC Bank USA, N.A.
PARK	Bergen	F-24617-10	HSBC Bank USA, N.A.
SCHIFF	Union	F-26775-10	HSBC Bank USA, N.A.
MAHTANI	Bergen	F-22869-10	HSBC Bank USA, N.A.
DEYITTA	SUSSEX	F-30249-10	HSBC Bank USA, N.A.
ALLISON	Sussex	F-30561-10	HSBC Bank USA, N.A.
GONZALEZ	Passaic	F-30566-10	HSBC Bank USA, N.A.
BOHR	Monmouth	F-26850-10	HSBC Bank USA, N.A.
RICKETTS	Burlington	F-28289-10	HSBC Bank USA, N.A.
GROSSNASS	Monmouth	F-25668-10	HSBC Bank USA, N.A.
ESPINOSA	Hudson	F-25325-10	HSBC Bank USA, N.A.
STRUS	Passaic	F-28312-09	HSBC Bank USA, N.A.
MO	Bergen	F-27308-10	HSBC Bank USA, N.A.
BUKUR	Bergen	F-30317-10	HSBC Bank USA, N.A.
LAW	Atlantic	F-30544-10	HSBC Bank USA, N.A.
RAMOS	Hudson	F-30674-10	HSBC Bank USA, N.A.
LEE	Monmouth	F-16589-09	HSBC Bank USA, N.A.
MACKIN JR	Ocean	F-31710-10	HSBC Bank USA, N.A.
NUTT	Ocean	F-039982-10	HSBC Bank USA, N.A.
SOARES	Essex	F-10468-09	HSBC Bank USA, N.A.
IM	Union	F-21932-10	HSBC Bank USA, N.A.
COLLINS	Ocean	F-34003-10	HSBC Bank USA, N.A.
ENGLER	Mercer	F-028545-10	HSBC Bank USA, N.A.
MEDeiros	Essex	F-33648-10	HSBC Bank USA, N.A.
CHOMALI	Monmouth	F-33553-10	HSBC Bank USA, N.A.
MEDINA	Morris	F-037853-10	HSBC Bank USA, N.A.
COHEN	Morris	F-039258-10	HSBC Bank USA, N.A.
BARNEST	Salem	F-33157-10	HSBC Bank USA, N.A.
HOLLANDER	Monmouth	F-37895-10	HSBC Bank USA, N.A.
KENNEDY	Essex	F-037905-10	HSBC Bank USA, N.A.
LIN	Atlantic	F-040777-10	HSBC Bank USA, N.A.
HAINES	Sussex	F-37005-10	HSBC Bank USA, N.A.
CARUSO	Burlington	F-38724-10	HSBC Bank USA, N.A.
TESSARO	Ocean	F-035820-10	HSBC Bank USA, N.A.
ILLES	Monterdon	F-33601-10	HSBC Bank USA, N.A.
LEMING JR	Camden	F-040379-10	HSBC Bank USA, N.A.
WEINBERG	Ocean	F-039518-10	HSBC Bank USA, N.A.
EPFS	Essex	F-039283-10	HSBC Bank USA, N.A.
GALIXTO	Ocean	F-039015-10	HSBC Bank USA, N.A.
HALEY	Middlesex	F-36089-10	HSBC Bank USA, N.A.
STANZLAUS	Sussex	F-039630-10	HSBC Bank USA, N.A.
YODICE	Passaic	F-43964-10	HSBC Bank USA, N.A.
YU	Bergen	F-43254-10	HSBC Bank USA, N.A.
THIBAUT	Mercer	F-039265-10	HSBC Bank USA, N.A.

Borrower Last Name	County	Docket	Plaintiff
CIANIS	Camden	F-47528-10	HSBC Bank USA, N.A.
SOUSA	Essex	F-41682-10	HSBC Bank USA, N.A.
EHLERS	Sussex	F-044172-10	HSBC Bank USA, N.A.
RYU	Sussex	F-046709-10	HSBC Bank USA, N.A.
NINE JR	Ocean	F-046963-10	HSBC Bank USA, N.A.
LUNGER	Hudson	F-46629-10	HSBC Bank USA, N.A.
MIKALIC	Camden	F-24318-10	HSBC Bank USA, N.A.
JOHNSON	Monmouth	F-46817-10	HSBC Bank USA, N.A.
BRANTL	Monmouth	F-51578-10	HSBC Bank USA, N.A.
DUNLAP	Atlantic	F-50472-10	HSBC Bank USA, N.A.
ESPOSITO	Ocean	F-047873-10	HSBC Bank USA, N.A.
SHAD	Mercer	F-45610-10	HSBC Bank USA, N.A.
SANCHEZ	Bergen	F-51480-10	HSBC Bank USA, N.A.
POPEWNY	Morris	F-50311-10	HSBC Bank USA, N.A.
BIRKELBACH	Sussex	F-47030-10	HSBC Bank USA, N.A.
ALON	Bergen	F-47586-10	HSBC Bank USA, N.A.
NESTENBAUM	Essex	F-051911-10	HSBC Bank USA, N.A.
LARGIE	Monmouth	F-051286-10	HSBC Bank USA, N.A.
KIM	Bergen	F-53014-10	HSBC Bank USA, N.A.
DAVILA	Sussex	F-47832-10	HSBC Bank USA, N.A.
EVERETTE-WILLIAMS	Union	F-054067-10	HSBC Bank USA, N.A.
HARTMAN	Union	F-59842-10	HSBC Bank USA, N.A.
BIBI	Monmouth	F-051567-10	HSBC Bank USA, N.A.
CHOI	Bergen	F-056477-10	HSBC Bank USA, N.A.
KAVANAKUDIYIL	Bergen	F-59586-10	HSBC Bank USA, N.A.
KHAN	Hudson	F-060363-10	HSBC Bank USA, N.A.
PENA	Essex	F-62270-09	HSBC Bank USA, N.A.
RAFFERTY	Monmouth	F-19458-10	HSBC Bank USA, N.A.
GADSON	Hudson	F-49206-10	HSBC Bank USA, N.A.
COSTAKES	Monmouth	F-049093-10	HSBC Bank USA, N.A.

Exhibit A-8

Borrower Last Name	County	Docket	Plaintiff
KIM	Burlington	F-23048-09	HSBC MORTGAGE SERVICES INC
WARREN	ATLANTIC	F-31970-09	HSBC MORTGAGE SERVICES INC
RANA	Cape May	F-17752-10	HSBC MORTGAGE SERVICES INC

Exhibit A-9

Borrower Last Name	County	Booked	Plaintiff
NUNSE	Essex	F-12371-09	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RAMP 2007-RS1

Exhibit A-10

Borrower Last Name	County	Block	Plaintiff
310	Bergen	F-14601-08	WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR ASSET-BACKED CERTIFICATE, SERIES 2007-AC5

Exhibit A-11

Borrower Last Name	County	Bucket	Plaintiff
HAVAS	BURLINGTON	F-29356-08	Household Finance Corporation III
FERRERAS	Passaic	F-48930-09	BENEFICIAL FINANCIAL I INC.
SHIGLER	Camden	F-036745-10	Household Finance Corporation III
KEOGH	Somerset	F-47092-10	Household Finance Corporation III
BLACKWELL	Atlantic	F-50116-10	BENEFICIAL FINANCIAL I INC.
MORA	Bergen	F-50187-10	Household Finance Corporation III
YOCUM	BURLINGTON	F-12689-06	BENEFICIAL FINANCIAL I INC.
LARATTA	ESSEX	F-368-12-06	Household Finance Corporation III
DAVIS	Mercer	F-6939-07	HSBC Bank USA, N.A.
HANNAH	Camden	F-9799-07	Household Finance Corporation III
GIBBS	Camden	F-1290-08	BENEFICIAL MORTGAGE CORP
STEPHENS	MIDDLESEX	F-3447-08	Household Finance Corporation III
CAMERON	UNION	F-12301-08	Household Finance Corporation III
DAVIS JR	CAMDEN	F-20158-08	Household Finance Corporation III
SLADKY	CUMBERLAND	F-31641-08	Household Finance Corporation III
VANARELLI	Ocean	F-35996-08	HSBC Bank USA, N.A.
CAPONE	HUNTERDON	F-39933-08	BENEFICIAL FINANCIAL I INC.
LUTRARIO	HUDSON	F-46216-08	BENEFICIAL FINANCIAL I INC.
ALVARADO	Essex	F-48055-08	DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006-C53
BRUNO	CUMBERLAND	F-6648-09	BENEFICIAL FINANCIAL I INC.
PROVOST	CAMDEN	F-8735-09	Household Finance Corporation III
MARTINEZ	CAMDEN	F-10568-09	Household Finance Corporation III
GLACKIN	Camden	F-13594-09	BENEFICIAL FINANCIAL I INC.
GROSS	Ocean	F-14739-09	BENEFICIAL FINANCIAL I INC.
RAMDATH	Sussex	F-16283-09	BENEFICIAL FINANCIAL I INC.
BONNER	Burlington	F-17054-09	Household Finance Corporation III
SON	Bergen	F-20222-09	HSBC Bank USA, N.A.
O'BRIEN	ESSEX	F-23045-09	BENEFICIAL FINANCIAL I INC.
KALUGIN	Morris	F-25163-09	HSBC Bank USA, N.A.
CONTRERAS	PASSAIC	F-26065-09	Household Finance Corporation III
DIMELE	Ocean	F-26343-09	BENEFICIAL FINANCIAL I INC.
FURLOW	MONMOUTH	F-27213-09	Household Finance Corporation III
PAREDES	MIDDLESEX	F-28135-09	BENEFICIAL FINANCIAL I INC.
JEFFERSON	CAMDEN	F-30529-09	BENEFICIAL FINANCIAL I INC.
FREEMAN	CAMDEN	F-31072-09	Household Finance Corporation III
AGNOLI	Passaic	F-32191-09	Household Finance Corporation III
FRIBEL	SALEM	F-36338-09	HSBC Bank USA, N.A.
PHILIPPE	CAMDEN	F-38477-09	Household Finance Corporation III
VAZQUEZ	Monmouth	F-41292-09	HSBC Bank USA, N.A.
SUTTON	MONMOUTH	F-42475-09	BENEFICIAL FINANCIAL I INC.
ENGLAND	SOMERSET	F-45022-09	BENEFICIAL FINANCIAL I INC.
MOTLEY	Essex	F-45757-09	Household Finance Corporation III
SANCHEZ	BERGEN	F-46870-09	BENEFICIAL FINANCIAL I INC.
PETERSON	Hudson	F-46929-09	HSBC Bank USA, N.A.
HAINES	ATLANTIC	F-49703-09	BENEFICIAL FINANCIAL I INC.
NOAKES	Burlington	F-50922-09	Household Finance Corporation III
XIQUES JR	Ocean	F-52934-09	Household Finance Corporation III
FRANCHETTA	CUMBERLAND	F-54993-09	BENEFICIAL FINANCIAL I INC.
DESARO	Monmouth	F-56752-09	Household Finance Corporation III
BARLATIER	Burlington	F-057144-09	Household Finance Corporation III
YANNESSA	Burlington	F-57512-09	HSBC Bank USA, N.A.
WOODRUFF	BURLINGTON	F-57928-09	Household Finance Corporation III
ARAUJO	Hudson	F-58026-09	BENEFICIAL FINANCIAL I INC.
HAUSER	UNION	F-59039-09	BENEFICIAL FINANCIAL I INC.
HALTIER	CUMBERLAND	F-59924-09	BENEFICIAL FINANCIAL I INC.
ZOLTANSKI	MERCER	F-60669-09	BENEFICIAL FINANCIAL I INC.
FLOWERS	Gloucester	F-61825-09	BENEFICIAL FINANCIAL I INC.
DOUGLAS JR	BERGEN	F-62117-09	Household Finance Corporation III
GREGORIO	Bergen	F-62113-09	Household Finance Corporation III
MC DOWELL	Cumberland	F-2034-10	BENEFICIAL FINANCIAL I INC.
HEATH	Camden	F-2620-10	Household Finance Corporation III
RUIZ	Union	F-03578-10	BENEFICIAL FINANCIAL I INC.
WILLIAMS	MONMOUTH	F-03931-10	Household Finance Corporation III
BENNETT	Essex	F-5724-10	BENEFICIAL FINANCIAL I INC.

Borrower Last Name	County	Docket	Plaintiff
BRENNER	Mercer	F-007566-10	Household Finance Corporation III
SUTTON	WARREN	F-04884-10	Household Finance Corporation III
MANNING	OCEAN	F-9030-10	BENEFICIAL FINANCIAL I INC.
CUYUGAN	Mercer	F-009251-10	Household Finance Corporation III
MURPHY	MORRIS	F-09195-10	BENEFICIAL FINANCIAL I INC.
FLORES II	Middlesex	F-09286-10	BENEFICIAL FINANCIAL I INC.
BLAKE JR	Salem	F-009234-10	BENEFICIAL FINANCIAL I INC.
MEJIAS	MERCER	F-10085-10	Household Finance Corporation III
AVELLINO JR	GLOUCESTER	F-10371-10	BENEFICIAL FINANCIAL I INC.
REYES	Bergen	F-12913-10	Household Finance Corporation III
LUEBKE	Essex	F-15607-10	Household Finance Corporation III
NELSON	UNION	F-20156-10	BENEFICIAL FINANCIAL I INC.
FRANCIS	ESSEX	F-20860-10	BENEFICIAL FINANCIAL I INC.
EPFS	HUNTERDON	F-21393-10	Household Finance Corporation III
MANGUAL	MIDDLESEX	F-21501-10	BENEFICIAL FINANCIAL I INC.
KORNBLATT	Monmouth	F-21544-10	Household Finance Corporation III
PERRAULT	BURLINGTON	F-28140-10	BENEFICIAL FINANCIAL I INC.
GILL	Essex	F-28897-10	BENEFICIAL FINANCIAL I INC.
WATKINS	CAMDEN	F-034962-10	BENEFICIAL FINANCIAL I INC.
MILLA	BERGEN	F-034740-10	BENEFICIAL FINANCIAL I INC.
CACCIAVILLANO II	Gloucester	F-036061-10	Household Finance Corporation III
REMZULI	CAMDEN	F-036063-10	Household Finance Corporation III
HINDS	Camden	F-036734-10	Household Finance Corporation III
DOWNS	Burlington	F-040591-10	Household Finance Corporation III
GOMEZ	Bergen	F-38081-10	HSBC Bank USA, N.A.
MOZZO	GLOUCESTER	F-038900-10	Household Finance Corporation III
GRIFFIN	GLOUCESTER	F040347-10	Household Finance Corporation III
WALTON	Gloucester	F-40624-10	Household Finance Corporation III
DEROSSIO	Monmouth	F-040652-10	Household Finance Corporation III
BARTOLOTTO	ATLANTIC	F-040934-10	Household Finance Corporation III
HRITZ	Mercer	F-043917-10	Household Finance Corporation III
HALL	Essex	F-044845-10	Household Finance Corporation III
CROSS	MIDDLESEX	F-44909-10	BENEFICIAL FINANCIAL I INC.
ORZECZOWSKI	Bergen	F-45607-10	HSBC Bank USA, N.A.
EDWARDS	PASSAIC	F-046972-10	BENEFICIAL FINANCIAL I INC.
PARTELOW	Hunterdon	F-047577-10	BENEFICIAL FINANCIAL I INC.
HASKINS	OCEAN	F-48845-10	Household Finance Corporation III
REICASNER	Burlington	F-49418-10	BENEFICIAL FINANCIAL I INC.
CAMPOS	Monmouth	F-50547-10	HSBC Bank USA, N.A.
AGRAMONTE	SUSSEX	F-50514-10	Household Finance Corporation III
DUKES SR	CUMBERLAND	F-051400-10	Household Finance Corporation III
ROBBINS	Monmouth	F-054114-10	Household Finance Corporation III
NIEDBALSKI	GLOUCESTER	F-57294-10	BENEFICIAL FINANCIAL I INC.
RILEY	BURLINGTON	F-058791-10	Household Finance Corporation III
MCKENNA	CAMDEN	F-000186-11	BENEFICIAL FINANCIAL I INC.
NUNAMACHER	CAPE MAY	F-087955-10	Household Finance Corporation III
MOORE	Ocean	F-53727-09	WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WACHOVIA BANK, N.A.
CIRLANDO	Monmouth	F-24853-10	HOUSEHOLD FINANCE CORPORATION III
MURRAY	Middlesex	F-047390-10	HOUSEHOLD FINANCE CORPORATION III
RIEL	CAMDEN	F-055101-10	BENEFICIAL FINANCIAL I INC.
Martinsen	Ocean	F-059450-10	HOUSEHOLD FINANCE CORPORATION III

Exhibit B

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

[Date]

[Defendant Name(s)]
[Defendant Address]
[Defendant City, State ZIP]

Re: Order to Show Cause - [Caption and Docket Number of Order to Show Cause]

Dear [Defendant Name(s)]:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 N.J. 449 (2012), that mortgage lenders seeking to foreclose must strictly comply with the New Jersey Fair Foreclosure Act's notice requirements for all Notices of Intention to Foreclose.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated [month] [day], 2012, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, Hon. Paul Innes, P.J.Ch., Mercer Vicinage, gave permission to Beneficial Financial I, Inc., Beneficial Mortgage Corporation, Household Finance Corporation III, HSBC Bank USA, N.A., and HSBC Mortgage Services, Inc. (collectively, "HSBC") 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.

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:

- Count One -- 21st Mortgage Corporation
- Count Two -- Beneficial Financial I, Inc.
- Count Three -- Beneficial Mortgage Corporation
- Count Four -- Citibank, N.A.
- Count Five -- Deutsche Bank National Trust Company
- Count Six -- Household Finance Corporation III
- Count Seven -- HSBC Bank USA, N.A.
- Count Eight -- HSBC Mortgage Services, Inc.
- Count Nine -- U.S. Bank, N.A.
- Count Ten -- Wells Fargo Bank, N.A.
- Count Eleven -- Pending Bankruptcy Matters

Exhibit C

[BORROWER NAME]
[BORROWER NAME]
[BORROWER ADDRESS 1]
[BORROWER ADDRESS 2]
[CITY], [STATE] [ZIP CODE]

Dear [BORROWER NAME(S)]:

Re: Property Address: [PROPERTY ADDRESS 1]
[PROPERTY ADDRESS 2]

Subject: Mortgage Account Number [ACCOUNT NUMBER]

NOTICE OF INTENTION TO FORECLOSE

The Note you executed on [DATE] which is secured by a Security Instrument on the above referenced property is in default because HSBC Bank USA, N.A. (the "Lender") has not received the installments due for the months [DATE] through [DATE].

As of the date of this letter, the amount you owe is \$[TOTAL AMOUNT DUE].

This amount includes the following itemized charges:

Payments	\$[PAYMENTS]
Accrued late fees	\$[LATE FEES]
All other fees accrued to date	\$[OTHER FEES]
Suspense	(\$[SUSPENSE])
Total Due	\$[TOTAL AMOUNT DUE]

RIGHT TO CURE DEFAULT

You may cure your default by paying \$[TOTAL AMOUNT DUE] to the Lender. This amount must be received by the Lender on or prior to [DATE]. You must also pay any other scheduled installment and late charge that will become due to the Lender during this time period. Your payment must be mailed to HSBC Bank USA, N.A. at Suite 0241, Buffalo, New York 14270-0241, Attn: [PRIMARY CONTACT NAME] at 1-888-648-3124, extension [PRIMARY EXTENSION]. Your payment must be in the form of a certified check, cashier check, or money order with your account number included thereon, or, only if paying in person, in the form of cash.

IF YOU FAIL TO CURE THE DEFAULT(S) STATED ABOVE BY [DATE], THEN THE LENDER MAY COMMENCE A FORECLOSURE ACTION AGAINST YOU WHICH MAY RESULT IN A JUDGMENT OF FORECLOSURE BEING ENTERED AGAINST YOU AND THE ABOVE REFERENCED PROPERTY BEING SOLD AT A SHERIFF'S SALE. IN THE EVENT OF A JUDGMENT OF FORECLOSURE AND SALE BY THE SHERIFF, YOU WILL LOSE ALL OWNERSHIP RIGHTS IN THE PROPERTY.

IN THE EVENT THAT THE LENDER COMMENCES A FORECLOSURE ACTION AGAINST YOU, YOU WILL STILL HAVE A RIGHT TO CURE THE DEFAULT PURSUANT TO SECTION 5 OF THE NEW JERSEY FAIR FORECLOSURE ACT, PRIOR TO THE ENTRY OF THE FORECLOSURE JUDGMENT, PROVIDED, HOWEVER, THAT YOU WILL BE REQUIRED TO REIMBURSE THE LENDER FOR ANY AND ALL COURT COSTS AND ATTORNEYS' FEES INCURRED BY THE LENDER IN COMMENCING AND PROSECUTING THE FORECLOSURE ACTION. THE ATTORNEYS' FEES SHALL NOT EXCEED THE AMOUNT PERMITTED BY THE RULES GOVERNING THE COURTS OF THE STATE OF NEW JERSEY.

In the event that you transfer ownership of the property to another person, the transfer is still subject to the Lender's rights in the security instrument covering the property. The new owner of the property may have the right to cure the default pursuant to the provisions of the New Jersey Fair Foreclosure Act and further subject to the provisions of the Security Instrument.

You also have the right to bring a court action, or if applicable to assert in the foreclosure proceeding, the non-existence of a default or any other defense you may have to acceleration, foreclosure, and/or sale of the property.

RIGHT TO SEEK LEGAL ADVICE

You are hereby advised to seek legal advice from an attorney of your own choosing concerning your rights under the security instrument documents and the Fair Foreclosure Act.

If you are unable to pay for an attorney, call a Legal Services Office. An individual not eligible for free legal assistance may obtain a referral to an attorney by calling the New Jersey State Bar Association or the Lawyer Referral Service for the county in which the property is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You may be eligible for financial assistance for curing your default pursuant to programs operated by the state or federal government or nonprofit organizations, as identified by the Commissioner of Banking. These numbers are listed on the attached Schedule.

If you dispute that you are in default and/or the correctness of the amount necessary to cure the default, you should contact me, [PRIMARY CONTACT NAME], at 1-888-648-3124, extension [PRIMARY EXTENSION]. Our hours of operation are Sunday through Thursday 8 am – 9 pm ET and Friday/Saturday 8 am – 6:30 pm ET.

Sincerely,

[PRIMARY CONTACT NAME]
1-888-648-3124, extension [PRIMARY EXTENSION]
HSBC Bank USA, N.A.
Enclosure
DM001

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. *

* PLEASE NOTE THIS STATEMENT AND ANY REFERENCE IN THIS NOTICE TO A PERSONAL OBLIGATION TO MAKE PAYMENT DO NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT. IN EITHER CASE WE MAY NOT AND DO NOT INTEND TO PURSUE COLLECTION OF THE OBLIGATION FROM YOU PERSONALLY AND THIS LETTER IS NOT INTENDED AS A DEMAND FROM YOU PERSONALLY. UNLESS THE BANKRUPTCY COURT HAS ORDERED OTHERWISE, HOWEVER, PLEASE ALSO NOTE THAT DESPITE ANY SUCH BANKRUPTCY, HSBC BANK USA, N.A. RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER, WHICH HSBC BANK USA, N.A. MAY PURSUE AND ENFORCE.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en español con un empleado, sírvase comunicarse con nosotros al 1-888-648-3124. Nuestras horas de operación son de Domingo a Jueves 8 am – 9 pm ET y Viernes/Sábado 8 am – 6:30 pm ET.

Fair Foreclosure Act Notice of Intention to Foreclose - List of Entities Providing Assistance

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure.

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<p>Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 973-267-4324</p>	<p>Fair Housing Council of Northern New Jersey 131 Main St. Hackensack, NJ 07601 201-489-3552</p>	<p>Garden State Consumer Credit Counseling, Inc. 225 Willowbrook Road Freehold, NJ 07728 1-800-992-4557</p>
<p>Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 856-227-3683</p>	<p>Jersey Counseling & Housing Development, Inc. 1840 S. Broadway Camden, NJ 08104 856-541-1000</p>	<p>Mercer County Hispanic Association 200 E. State St., 2nd Floor Trenton, NJ 08607 609-392-2446</p>
<p>Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 732-790-3344</p>	<p>Monmouth County Human Services Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 732-431-7998</p>	<p>NJ Citizen Action (main office/financial education center) 744 Broad St., Suite 2080 Newark, NJ 07102 973-643-8800 1-800-NJ-OWNER (loan counseling) 1-888-TAXES-11 (free tax preparation assistance)</p>
<p>NJ Citizen Action (Central Jersey) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 732-246-4772</p>	<p>NJ Citizen Action (South Jersey) 2 Riverside Drive, Suite 362 Camden, NJ 08103 856-966-3091</p>	<p>Ocean Community Economic Action Now, Inc. 22 Hyers St. Toms River, NJ 08753-0773 732-244-2351, ext. 2</p>
<p>Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 973-684-5998</p>	<p>Paterson Task Force for Community Action, Inc. 155 Ellison St. Paterson, NJ 07505 973-279-2333</p>	<p>Puerto Rican Action Board Housing Coalition Unit 90 Jersey Ave. New Brunswick, NJ 08903 732-249-9700</p>
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<p>Hudson County Bar Association 583 Newark Avenue Jersey City, NJ 07306 201-798-4708 Internet: www.hcbarlaw.com Exec. Dir.: Lisa Burke</p>	<p>Hunterdon County Bar Association PO Box 573 Annandale, NJ 08801 908-236-6109 E-mail: director@huntcolaw.org Internet: www.huntcolaw.org Exec. Dir.: Jeannine A. Gorman</p>
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[BORROWER NAME]
[BORROWER NAME]
[BORROWER ADDRESS 1]
[BORROWER ADDRESS 2]
[CITY], [STATE] [ZIP CODE]

Dear [BORROWER NAME(S)]:

Re: Property Address: [PROPERTY ADDRESS 1]
[PROPERTY ADDRESS 2]

Subject: Mortgage Account Number [ACCOUNT NUMBER]

NOTICE OF INTENTION TO FORECLOSE

The Note you executed on [DATE] which is secured by a Security Instrument on the above referenced property is in default because [ENTITY NAME] (the "Lender") has not received the installments due for the months [DATE] through [DATE]. The Lender's address is [LENDER'S ADDRESS].

As of the date of this letter, the amount you owe is \$[TOTAL AMOUNT DUE].

This amount includes the following itemized charges:

Payments	\$(PAYMENTS)
Accrued late fees	\$(LATE FEES)
All other fees accrued to date	\$(OTHER FEES)
Suspense	\$(SUSPENSE)
Total Due	\$(TOTAL AMOUNT DUE)

RIGHT TO CURE DEFAULT

You may cure your default by paying \$[TOTAL AMOUNT DUE] to the Lender's authorized mortgaged servicing agent, HSBC Bank USA, N.A. (the "Servicer"). This amount must be received by the Servicer on or prior to [DATE]. You must also pay any other scheduled installment and late charge that will become due to the Lender during this time period. Your payment must be mailed to the Servicer at HSBC Bank USA, N.A., Suite 0241, Buffalo, New York 14270-0241, Attn: [PRIMARY CONTACT NAME] at 1-888-648-3124, extension [PRIMARY EXTENSION]. Your payment must be in the form of a certified check, cashier check, or money order with your account number included thereon, or, only if paying in person, in the form of cash.

IF YOU FAIL TO CURE THE DEFAULT(S) STATED ABOVE BY [DATE], THEN THE LENDER MAY COMMENCE A FORECLOSURE ACTION AGAINST YOU WHICH MAY RESULT IN A JUDGMENT OF FORECLOSURE BEING ENTERED AGAINST YOU AND THE ABOVE REFERENCED PROPERTY BEING SOLD AT A SHERIFF'S SALE. IN THE EVENT OF A JUDGMENT OF FORECLOSURE AND SALE BY THE SHERIFF, YOU WILL LOSE ALL OWNERSHIP RIGHTS IN THE PROPERTY.

IN THE EVENT THAT THE LENDER COMMENCES A FORECLOSURE ACTION AGAINST YOU, YOU WILL STILL HAVE A RIGHT TO CURE THE DEFAULT PURSUANT TO SECTION 5 OF THE NEW JERSEY FAIR FORECLOSURE ACT, PRIOR TO THE ENTRY OF THE FORECLOSURE JUDGMENT, PROVIDED, HOWEVER, THAT YOU WILL BE REQUIRED TO REIMBURSE THE LENDER FOR ANY AND ALL COURT COSTS AND ATTORNEYS' FEES INCURRED BY THE LENDER IN COMMENCING AND PROSECUTING THE FORECLOSURE ACTION. THE ATTORNEYS' FEES SHALL NOT EXCEED THE AMOUNT PERMITTED BY THE RULES GOVERNING THE COURTS OF THE STATE OF NEW JERSEY.

In the event that you transfer ownership of the property to another person, the transfer is still subject to the Lender's rights in the security instrument covering the property. The new owner of the property may have the right to cure the default pursuant to the provisions of the New Jersey Fair Foreclosure Act and further subject to the provisions of the Security Instrument.

You also have the right to bring a court action, or if applicable to assert in the foreclosure proceeding, the non-existence of a default or any other defense you may have to acceleration, foreclosure, and/or sale of the property.

RIGHT TO SEEK LEGAL ADVICE

You are hereby advised to seek legal advice from an attorney of your own choosing concerning your rights under the security instrument documents and the Fair Foreclosure Act.

If you are unable to pay for an attorney, call a Legal Services Office. An individual not eligible for free legal assistance may obtain a referral to an attorney by calling the New Jersey State Bar Association or the Lawyer Referral Service for the county in which the property is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You may be eligible for financial assistance for curing your default pursuant to programs operated by the state or federal government or nonprofit organizations, as identified by the Commissioner of Banking. These numbers are listed on the attached Schedule.

If you dispute that you are in default and/or the correctness of the amount necessary to cure the default, you should contact me, [PRIMARY CONTACT NAME], at 1-888-648-3124, extension [PRIMARY EXTENSION]. Our hours of operation are Sunday through Thursday 8 am -- 9 pm ET and Friday/Saturday 8 am -- 6:30 pm ET.

Sincerely,

[PRIMARY CONTACT NAME]
1-888-648-3124, extension [PRIMARY EXTENSION]
HSBC Bank USA, N.A.
Enclosure
DM024

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[HSBC ENTITY LETTERHEAD]

[DATE]

[BORROWER NAME]
[BORROWER NAME]
[BORROWER ADDRESS 1]
[BORROWER ADDRESS 2]
[CITY], [STATE] [ZIP CODE]

Re: [PROPERTY ADDRESS 1]
[PROPERTY ADDRESS 2]

Account #: [ACCOUNT NUMBER]

Dear [BORROWER NAME(S)]:

At [ENTITY NAME] we are committed to working with our borrowers who may be experiencing financial difficulties. As part of this commitment, I, [PRIMARY CONTACT NAME], am pleased to be your designated Mortgage Servicing Specialist. Please contact me with any questions that you may have specific to your account or the important correspondence contained within this letter. My direct contact number is [PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION]. If you cannot reach me and do not wish to leave a message, additional Mortgage Servicing Specialists are available at [SECONDARY CONTACT NUMBER], extension [SECONDARY EXTENSION] who can also provide assistance.

If there is any documentation that you may need to provide as I assist you with your account, please call me directly to get the appropriate fax number. Faxing is preferred as this method ensures a more timely receipt of any needed documents. To communicate electronically, please visit us at [WEBSITE].

PLEASE NOTE THIS IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

I am here to help answer your questions and provide assistance navigating through the best solution for your circumstances. Please do not hesitate to call me at [PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION].

Sincerely,

[PRIMARY CONTACT NAME]
[ENTITY NAME]

[LETTER CODE]

NOTICE OF INTENTION TO FORECLOSE

The Note you executed on [DATE] which is secured by a Security Instrument on the above referenced property is in default because [ENTITY NAME] (the "Lender") has not received the instalments due for the months [DATE] through [DATE].

As of the date of this letter, the amount you owe is \$[TOTAL AMOUNT DUE]*.

The following itemization lists the past due amounts causing the Loan to be in default.

Payments:	\$ [PAYMENTS]
Insurance and Taxes:	\$ [INSURANCE AND TAXES]
Late Charge Fees:	\$ [LATE CHARGES]
All Other Fees Accrued to Date:	\$ [OTHER FEES]
Total Due:	\$ [TOTAL AMOUNT DUE]*

* The sum of the amounts itemized above may not account for funds held in suspense (if any).

Please contact us if you have questions about this information, or if you would like further itemization.

OR

As of the date of this letter, the amount you owe is \$[TOTAL AMOUNT DUE].

This total amount due includes delinquent contractual monthly payments, and lender placed insurance and taxes advanced, if any, as itemized below.

Payments:	\$ [PAYMENTS]
Insurance and Taxes:	\$ [INSURANCE AND TAXES]
Total Due:	\$ [TOTAL AMOUNT DUE]

Please contact us if you have questions about this information, or if you would like further itemization.

RIGHT TO CURE DEFAULT

You may cure your default by paying \$[TOTAL AMOUNT DUE] to the Lender. This amount must be received by the Lender on or prior to [DATE]. You must also pay any other scheduled installment and late charge that will become due to the Lender during this time period. Your payment must be mailed to the Lender at [ADDRESS 1] [CITY], [STATE] [ZIP CODE], Attn: [PRIMARY CONTACT NAME] at [PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION]. Your payment must be in the form of a certified check, cashier check, or money order with your account number included thereon.

IF YOU FAIL TO CURE THE DEFAULT(S) STATED ABOVE BY [DATE], THEN THE LENDER MAY COMMENCE A FORECLOSURE ACTION AGAINST YOU WHICH MAY RESULT IN A JUDGMENT OF FORECLOSURE BEING ENTERED AGAINST YOU AND THE ABOVE REFERENCED PROPERTY BEING SOLD AT A SHERIFF'S SALE. IN THE EVENT OF A JUDGMENT OF FORECLOSURE AND SALE BY THE SHERIFF, YOU WILL LOSE ALL OWNERSHIP RIGHTS IN THE PROPERTY.

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If you dispute that you are in default and/or the correctness of the amount necessary to cure the default, you should contact me at [PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION].

Sincerely,

[PRIMARY CONTACT NAME]
[PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION]
[ENTITY NAME]

[LETTER CODE]

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[HSBC ENTITY LETTERHEAD]

[DATE]

[BORROWER NAME]
[BORROWER NAME]
[BORROWER ADDRESS 1]
[BORROWER ADDRESS 2]
[CITY], [STATE] [ZIP CODE]

Asunto: [PROPERTY ADDRESS 1]
[PROPERTY ADDRESS 2]

Número de Cuenta: [ACCOUNT NUMBER]

Estimado/a: [BORROWER NAME(S)]:

En [ENTITY NAME] mantenemos el compromiso de trabajar con los prestatarios que pueden estar experimentando dificultades financieras. Como parte de este compromiso, yo, [PRIMARY CONTACT NAME], tengo el honor de ser su especialista designado de servicios hipotecarios. Contácteme para realizar cualquier pregunta que pueda tener sobre su cuenta o la correspondencia importante incluida con esta carta. Mi número de contacto directo es [PRIMARY CONTACT NUMBER], extensión [PRIMARY EXTENSION]. Si no puede ubicarme y no desea dejar un mensaje, puede llamar al [SECONDARY CONTACT NUMBER], extensión [SECONDARY EXTENSION] y comunicarse con otros especialistas de servicios hipotecarios que también se encuentran disponibles para brindarle asistencia.

Si hubiera documentación que deba proporcionar mientras lo/a asisto con su cuenta, llámeme directamente para obtener el número de fax correspondiente. Se recomiendan los envíos por fax, ya que este método garantiza la recepción oportuna de cualquier documento necesario. Para comunicarse por medios electrónicos, ingrese en [WEBSITE].

TENGA EN CUENTA ESTE COMUNICADO IMPORTANTE CON RESPECTO A SU CUENTA.

Mi función es contribuir a responder las preguntas y brindar asistencia durante la búsqueda de la mejor solución para su situación. No dude en llamarme al [PRIMARY CONTACT NUMBER], extensión [PRIMARY EXTENSION].

Atentamente,

[PRIMARY CONTACT NAME]
[ENTITY NAME]

[LETTER CODE]

AVISO DE EJECUCIÓN

El aviso que usted firmó el [DATE] y que está respaldado por un Instrumento de Garantía que cubre la propiedad mencionada anteriormente ha incurrido en incumplimiento, ya que [ENTITY NAME] (el "Prestamista") no ha recibido las cuotas adeudadas correspondientes a los meses de [DATE] a [DATE].

A la fecha de la presente, el monto adeudado es de \$[TOTAL AMOUNT DUE]*.

A continuación se detallan los montos adeudados que han provocado el incumplimiento del préstamo.

Pagos:	\$ [PAYMENTS]
Seguro e impuestos:	\$ [INSURANCE AND TAXES]
Cargos por mora:	\$ [LATE CHARGES]
Todos los demás cargos acumulados hasta la fecha:	\$ [OTHER FEES]
Total adeudado:	\$ [TOTAL AMOUNT DUE]*

* Es posible que la suma de los montos detallados anteriormente no correspondan a los fondos retenidos (si hubiera).

Contáctenos si tiene preguntas sobre esta información o si desea un detalle más exhaustivo.

OR

A la fecha de la presente, el monto adeudado es de \$[TOTAL AMOUNT DUE].

Este monto total adeudado incluye los pagos mensuales contractuales en mora, el seguro contratado por el prestamista y los impuestos anticipados, si hubiera, según se detalla a continuación.

Pagos:	\$ [PAYMENTS]
Seguro e impuestos:	\$ [INSURANCE AND TAXES]
Total adeudado:	\$ [TOTAL AMOUNT DUE]

Contáctenos si tiene preguntas sobre esta información o si desea un detalle más exhaustivo.

DERECHO A SUBSANAR EL INCUMPLIMIENTO

Puede subsanar el incumplimiento mediante el pago de \$[TOTAL AMOUNT DUE] al prestamista, [ENTITY NAME]. El prestamista debe recibir este monto el [DATE] o antes de esa fecha. También debe pagar al prestamista cualquier otra cuota programada, más el cargo por mora, que se venza durante este período. El pago debe enviarse al prestamista a [ADDRESS 1] [CITY], [STATE] [ZIP CODE], Atención: [PRIMARY CONTACT NAME] at [PRIMARY CONTACT NUMBER], extensión [PRIMARY EXTENSION]. El pago debe realizarse mediante un cheque certificado, cheque bancario o giro bancario con su número de cuenta incluido en él.

SI NO SUBSANA LOS INCUMPLIMIENTOS MENCIONADOS ANTERIORMENTE ANTES DEL [DATE], EL PRESTAMISTA PUEDE INICIAR LA EJECUCIÓN EN SU CONTRA, LO CUAL PUEDE DERIVAR EN UN AUTO DE EJECUCIÓN DICTADO EN SU CONTRA Y EN LA VENTA DE LA PROPIEDAD MENCIONADA ANTERIORMENTE MEDIANTE SUBASTA PÚBLICA. EN CASO DE DICTARSE UN AUTO DE EJECUCIÓN Y SUBASTA PÚBLICA, USTED PERDERÁ TODOS LOS DERECHOS DE PROPIEDAD SOBRE EL INMUEBLE.

EN CASO DE QUE EL PRESTAMISTA INICIE LA EJECUCIÓN EN SU CONTRA, USTED AÚN TENDRÁ DERECHO A SUBSANAR EL INCUMPLIMIENTO CONFORME A LA SECCIÓN 5 DE LA LEY EQUITATIVA DE EJECUCIÓN HIPOTECARIA DE NUEVA JERSEY, ANTES DE DICTARSE EL AUTO DE EJECUCIÓN, SIEMPRE Y CUANDO USTED REEMBOLSE AL PRESTAMISTA TODAS LAS COSTAS PROCESALES Y HONORARIOS DE LOS ABOGADOS EN QUE HUBIERA INCURRIDO EL PRESTAMISTA AL INICIAR Y LLEVAR ADELANTE LA EJECUCIÓN. LOS HONORARIOS DE LOS ABOGADOS NO DEBEN SUPERAR EL MONTO PERMITIDO POR LOS REGLAMENTOS QUE RIGEN LOS TRIBUNALES DEL ESTADO DE NUEVA JERSEY.

En caso de que usted transfiera la propiedad del inmueble a otra persona, la transferencia seguirá sujeta a los derechos del prestamista establecidos en el Instrumento de Garantía que cubre al inmueble. El nuevo propietario del inmueble puede tener derecho a subsanar el incumplimiento conforme a las disposiciones de la Ley Equitativa de Ejecución Hipotecaria de Nueva Jersey y también sujeto a las disposiciones del Instrumento de Garantía.

Asimismo, usted tiene derecho a iniciar acciones legales o, si corresponde, a declarar en el procedimiento de ejecución hipotecaria la inexistencia de un incumplimiento, o cualquier otra defensa que pueda tener frente a la amortización acelerada, la ejecución hipotecaria o la venta del inmueble.

DERECHO A SOLICITAR ASESORAMIENTO LEGAL

Por la presente se le recomienda solicitar asesoramiento legal a un abogado de su elección con respecto a sus derechos en virtud de los documentos del instrumento de garantía y la Ley Equitativa de Ejecución Hipotecaria.

Si no puede pagar un abogado, llame a una oficina de asistencia legal. Las personas no elegibles para la asistencia legal gratuita serán derivadas a un abogado; para ello deben llamar al Colegio de Abogados del estado de Nueva Jersey o al Servicio de Asesoría Jurídica del condado donde se encuentra el inmueble. Estos números se indican en el cronograma adjunto.

POSIBLE ASISTENCIA FINANCIERA

Usted puede ser elegible para recibir asistencia financiera para subsanar el incumplimiento, conforme a los programas gubernamentales estatales o federales, u organizaciones sin fines de lucro, según lo establece el Comisionado de Servicios Bancarios. Estos números se indican en el cronograma adjunto.

Si usted cuestiona su estado de incumplimiento o la exactitud del monto necesario para subsanar el incumplimiento, contácteme llamando al [PRIMARY CONTACT NUMBER], extensión [PRIMARY EXTENSION].

Atentamente,

[PRIMARY CONTACT NAME]
[PRIMARY CONTACT NUMBER], extensión [PRIMARY EXTENSION]
[ENTITY NAME]

[LETTER CODE]

ESTE ES UN INTENTO DEL GESTOR DE COBROS POR COBRAR UNA DEUDA Y TODA INFORMACIÓN RECOPIADA SE USARÁ PARA TAL FIN. *

*TENGA EN CUENTA QUE ESTA DECLARACIÓN Y CUALQUIER REFERENCIA EN ESTE AVISO A UNA OBLIGACIÓN PERSONAL DE REALIZAR PAGOS NO SE APLICAN SI USTED PRESENTÓ UNA SOLICITUD DE QUIEBRA Y RECIBIÓ UN DESCARGO DE SU RESPONSABILIDAD CIVIL POR LAS OBLIGACIONES IDENTIFICADAS EN ESTA CARTA, O SI HUBIERA UN APLAZAMIENTO AUTOMÁTICO EN VIGENCIA ACTUALMENTE. EN CUALQUIERA DE LOS DOS CASOS NO PODRIAMOS NI INTENTARIAMOS COBRARLE A USTED PERSONALMENTE Y ESTA CARTA NO PRETENDE SER UNA EXIGENCIA HACIA USTED PERSONALMENTE. A MENOS QUE EL TRIBUNAL DE QUIEBRAS HAYA ORDENADO LO CONTRARIO, TENGA TAMBIÉN EN CUENTA QUE A PESAR DE DICHA QUIEBRA, [ENTITY NAME] USTED CONSERVA UN DERECHO DE GARANTÍA SOBRE LA PROPIEDAD IDENTIFICADA EN ESTA CARTA, QUE [ENTITY NAME] PUEDE INTENTAR OBTENER Y APLICAR.

Fair Foreclosure Act Notice of Intention to Foreclose - List of Entities Providing Assistance

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure.

<p>American Credit Alliance, Inc. 26 S. Warren St. Trenton, NJ 08608 609-393-5400</p>	<p>Atlantic Human Resources, Inc. 1 S. New York Ave. Atlantic City, NJ 08401 609-348-4131</p>	<p>Consumer Credit Counseling Service of Central New Jersey 1931 Nottingham Way Hamilton, NJ 08619 609-586-2574</p>
<p>Consumer Credit Counseling Service of New Jersey 185 Ridgedale Ave. Cedar Knolls, NJ 07927-1812 973-267-4324</p>	<p>Fair Housing Council of Northern New Jersey 131 Main St. Hackensack, NJ 07601 201-489-3552</p>	<p>Garden State Consumer Credit Counseling, Inc. 225 Willowbrook Road Freehold, NJ 07728 1-800-992-4557</p>
<p>Jersey Counseling & Housing Development, Inc. 29 S. Blackhorse Pike Blackwood, NJ 08012 856-227-3683</p>	<p>Jersey Counseling & Housing Development, Inc. 1840 S. Broadway Camden, NJ 08104 856-541-1000</p>	<p>Mercer County Hispanic Association 200 E. State St., 2nd Floor Trenton, NJ 08607 609-392-2446</p>
<p>Middlesex County Economic Opportunities Corporation 1215 Livingston Ave. North Brunswick, NJ 08902 732-790-3344</p>	<p>Monmouth County Human Services Housing Services Unit P.O. Box 3000 Freehold, NJ 07728 732-431-7998</p>	<p>NJ Citizen Action (main office/financial education center) 744 Broad St., Suite 2080 Newark, NJ 07102 973-643-8800 1-800-NJ-OWNER (loan counseling) 1-888-TAXES-11 (free tax preparation assistance)</p>
<p>NJ Citizen Action (Central Jersey) 85 Raritan Ave., Suite 100 Highland Park, NJ 08904 732-246-4772</p>	<p>NJ Citizen Action (South Jersey) 2 Riverside Drive, Suite 362 Camden, NJ 08103 856-966-3091</p>	<p>Ocean Community Economic Action Now, Inc. 22 Hyers St. Toms River, NJ 08753-0773 732-244-2351, ext. 2</p>
<p>Paterson Coalition for Housing, Inc. 262 Main St., 5th Floor Paterson, NJ 07505 973-684-5998</p>	<p>Paterson Task Force for Community Action, Inc. 155 Ellison St. Paterson, NJ 07505 973-279-2333</p>	<p>Puerto Rican Action Board Housing Coalition Unit 90 Jersey Ave. New Brunswick, NJ 08903 732-249-9700</p>
<p>Tri-County Community Action Agency, Inc. 110 Cohansey St. Bridgeton, NJ 08302 856-451-6330</p>	<p>Urban League for Bergen County 106 W. Palisade Ave. Englewood, NJ 07631 201-568-4988</p>	<p>Urban League for Essex County 508 Central Ave. Newark, NJ 07101 973-624-9535</p>
<p>Urban League of Union County 288 N. Broad St. Elizabeth, NJ 07208 908-351-7200</p>	<p>Homelessness Prevention Program New Jersey Department of Community Affairs (866) 869-6270*</p>	

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document income sufficient to support the household and repay the loan. There is a fee for the credit check and property search.

New Jersey Bar Association Lawyer Referral Service or Legal Services Contact Information

<p>Atlantic County Bar Association 1201 Bacharach Boulevard Atlantic City, NJ 08401 609-345-3444 E-Mail: Tamara.Lamb@atcobar.org Internet: www.atcobar.org Exec. Dir.: Tamara M. Lamb</p>	<p>Bergen County Bar Association 15 Bergen Street Hackensack, NJ 07601 201-488-0044 Internet: www.bergenbar.org Exec. Dir.: Frank O'Marra Jr.</p>
<p>Burlington County Bar Association 45 Grant Street Mount Holly, NJ 08060 609-261-4862 or 609-261-4863 Email: bcba@burlicobar.org Internet: www.burlicobar.org Director: Kara E. Edens</p>	<p>Camden County Bar Association 1040 North Kings Highway, Suite 201 Cherry Hill, NJ 08034 856-482-0618 Internet: www.camdencountybar.org Exec. Dir.: Laurence B. Pelletier</p>
<p>Cape May County Bar Association 9 North Main Street Cape May Courthouse, NJ 08210 609-463-0313 E-Mail: cmcba@comcast.net Exec. Dir.: Michele Devine-Hartnett</p>	<p>Cumberland County Bar Association PO Box 2374 Vineland, NJ 08362 856-453-7000 E-Mail: info@cumbnjbarassoc.org Internet: www.cumbnjbarassoc.org Exec. Dir.: Lou Ann Ferrari-Brooks</p>
<p>Essex County Bar Association 470 Martin Luther King Jr. Boulevard Newark, NJ 07102 973-533-6775 E-mail: info@essexbar.com Internet: www.essexbar.com Exec. Dir.: Wendy E. Deer</p>	<p>Gloucester County Bar Association PO Box 338 Woodbury, NJ 08096 856-848-4589 Email: baroffice@gcbanj.org Internet: www.gcbanj.org Exec. Dir.: Lynn Silverstein</p>
<p>Hudson County Bar Association 583 Newark Avenue Jersey City, NJ 07306 201-798-4708 Internet: www.hcbalaw.com Exec. Dir.: Lisa Burke</p>	<p>Hunterdon County Bar Association PO Box 573 Annandale, NJ 08801 908-236-6109 E-mail: director@huntcolaw.org Internet: www.huntcolaw.org Exec. Dir.: Jeannine A. Gorman</p>
<p>Mercer County Bar Association 1245 White Horse Mercerville Road, Suite 420 Mercerville, NJ 08619 609-585-6200 E-mail: cbrennan@mercerbar.com Internet: www.mercerbar.com Exec. Dir.: Christine S. Brennan</p>	<p>Middlesex County Bar Association 87 Bayard Street New Brunswick, NJ 08901 732-828-0053 ext. 100 E-mail: admin@mcbalaw.com Internet: www.mcbalaw.com Exec. Dir.: Jonathan P. Cowles</p>

<p>Monmouth Bar Association Monmouth County Court House Freehold, NJ 07728 732-431-5544 Email: tnaciewicz.monmouthbar@verizon.net Internet: www.monmouthbarassociation.com Exec. Dir.: Tracy A. Setipane</p>	<p>Morris County Bar Association 28 Schuyler Place Morristown, NJ 07960 973-267-5882 Email: yperez@morriscountybar.com Internet: www.morriscountybar.com Exec. Dir.: Nancy M. Bangiola</p>
<p>Ocean County Bar Association PO Box 381 Toms River, NJ 08754 732-240-3666 Email: karin@oceancountybar.org Internet: www.oceancountybar.org</p>	<p>Passaic County Bar Association 401 Grand Street, 3rd Floor Paterson, NJ 07505 973-345-4585 Internet: www.passaicbar.org Exec. Dir.: Karen A. Corsi</p>
<p>Salem County Bar Association 856-935-5629 Internet: www.salemcountybar.org</p>	<p>Somerset County Bar Association 20 North Bridge Street HCH 325 Somerville, NJ 08876 908-685-2323 Email: cawinder@somersetbar.com Internet: www.somersetbar.com Exec. Dir.: Carol Ann Winder</p>
<p>Union County Bar Association 2 Broad Street 1st Floor Elizabeth, NJ 07207 908-353-4715 Internet: www.uclaw.com Exec. Dir.: Jeffrey M. Clar</p>	<p>Warren County Bar Association 413 Second Street Belvidere, NJ 07823 908-387-1835 Email: warrencountybar@yahoo.com</p>

[HSBC ENTITY LETTERHEAD]

[DATE]

[BORROWER NAME]
[BORROWER NAME]
[BORROWER ADDRESS 1]
[BORROWER ADDRESS 2]
[CITY], [STATE] [ZIP CODE]

Re: [PROPERTY ADDRESS 1]
[PROPERTY ADDRESS 2]

Account #: [ACCOUNT NUMBER]

Dear [BORROWER NAME(S)],

At [ENTITY NAME] (the "Servicer"), we are committed to working with our borrowers who may be experiencing financial difficulties. As part of this commitment, I, [PRIMARY CONTACT NAME], am pleased to be your designated Mortgage Servicing Specialist. Please contact me with any questions that you may have specific to your account or the important correspondence contained within this letter. My direct contact number is [PRIMARY CONTACT NUMBER], ext. [PRIMARY EXTENSION]. If you cannot reach me and do not wish to leave a message, additional Mortgage Servicing Specialists are available at [SECONDARY CONTACT NUMBER] who can also provide assistance.

If there is any documentation that you may need to provide as I assist you with your account, please call me directly to get the appropriate fax number. Faxing is preferred as this method ensures a more timely receipt of any needed documents. To communicate electronically, please visit us at [WEBSITE].

PLEASE NOTE THIS IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

I am here to help answer your questions and provide assistance navigating through the best solution for your circumstances. Please do not hesitate to call me, [PRIMARY CONTACT NAME], at [PRIMARY CONTACT NUMBER], ext. [PRIMARY EXTENSION]. Our hours of operation are Monday through Friday 8 am - 5 pm ET.

Sincerely,

[PRIMARY CONTACT NAME]
[ENTITY NAME]

NOTICE OF INTENTION TO FORECLOSE

The Note you executed on [DATE] which is secured by a Security Instrument on the above referenced property is in default because [ENTITY NAME] (the "Lender") has not received the installments due for the months [DATE] through [DATE]. The Lender's address is [LENDER'S ADDRESS].

As of the date of this letter, the amount you owe is \$[TOTAL AMOUNT DUE]*.

The following itemization lists the past due amounts causing the Loan to be in default.

Payments:	\$ [PAYMENTS]
Insurance and Taxes:	\$ [INSURANCE AND TAXES]
Late Charge Fees:	\$ [LATE CHARGES]
All Other Fees Accrued to Date:	\$ [OTHER FEES]
Total Due:	\$ [TOTAL AMOUNT DUE]*

* The sum of the amounts itemized above may not account for funds held in suspense (if any).

Please contact us if you have questions about this information, or if you would like further itemization.

RIGHT TO CURE DEFAULT

You may cure your default by paying \$[TOTAL AMOUNT DUE] to the Lender's authorized mortgaged servicing agent, HSBC Mortgage Services, Inc. (the "Servicer"). This amount must be received by the Servicer on or prior to [DATE]. You must also pay any other scheduled installment and late charge that will become due to the Lender during this time period. Your payment must be mailed to the Servicer at [ADDRESS 1] [CITY], [STATE] [ZIP CODE], Attn: [PRIMARY CONTACT NAME] at [PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION]. Your payment must be in the form of a certified check, cashier check, or money order with your account number included thereon.

IF YOU FAIL TO CURE THE DEFAULT(S) STATED ABOVE BY [DATE], THEN THE LENDER MAY COMMENCE A FORECLOSURE ACTION AGAINST YOU WHICH MAY RESULT IN A JUDGMENT OF FORECLOSURE BEING ENTERED AGAINST YOU AND THE ABOVE REFERENCED PROPERTY BEING SOLD AT A SHERIFF'S SALE. IN THE EVENT OF A JUDGMENT OF FORECLOSURE AND SALE BY THE SHERIFF, YOU WILL LOSE ALL OWNERSHIP RIGHTS IN THE PROPERTY.

IN THE EVENT THAT THE LENDER COMMENCES A FORECLOSURE ACTION AGAINST YOU, YOU WILL STILL HAVE A RIGHT TO CURE THE DEFAULT PURSUANT TO SECTION 5 OF THE NEW JERSEY FAIR FORECLOSURE ACT, PRIOR TO THE ENTRY OF THE FORECLOSURE JUDGMENT, PROVIDED, HOWEVER, THAT YOU WILL BE REQUIRED TO REIMBURSE THE LENDER FOR ANY AND ALL COURT COSTS AND ATTORNEYS' FEES INCURRED BY THE LENDER IN COMMENCING AND PROSECUTING THE FORECLOSURE ACTION. THE ATTORNEYS' FEES SHALL NOT EXCEED THE AMOUNT PERMITTED BY THE RULES GOVERNING THE COURTS OF THE STATE OF NEW JERSEY.

In the event that you transfer ownership of the property to another person, the transfer is still subject to the Lender's rights in the security instrument covering the property. The new owner of the property may have the right to cure the default pursuant to the provisions of the New Jersey Fair Foreclosure Act and further subject to the provisions of the Security Instrument.

You also have the right to bring a court action, or if applicable to assert in the foreclosure proceeding, the non-existence of a default or any other defense you may have to acceleration, foreclosure, and/or sale of the property.

RIGHT TO SEEK LEGAL ADVICE

You are hereby advised to seek legal advice from an attorney of your own choosing concerning your rights under the security instrument documents and the Fair Foreclosure Act.

If you are unable to pay for an attorney, call a Legal Services Office. An individual not eligible for free legal assistance may obtain a referral to an attorney by calling the New Jersey State Bar Association or the Lawyer Referral Service for the county in which the property is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You may be eligible for financial assistance for curing your default pursuant to programs operated by the state or federal government or nonprofit organizations, as identified by the Commissioner of Banking. These numbers are listed on the attached Schedule.

If you dispute that you are in default and/or the correctness of the amount necessary to cure the default, you should contact me, [PRIMARY CONTACT NAME], at [PRIMARY CONTACT NUMBER], ext. [PRIMARY EXTENSION]. Our hours of operation are Monday through Friday 8 am – 5 pm ET.

Sincerely,

[PRIMARY CONTACT NAME]
[PRIMARY CONTACT NUMBER], extension [PRIMARY EXTENSION]
[ENTITY NAME]

[LETTER CODE]

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. *

*PLEASE NOTE THIS STATEMENT AND ANY REFERENCE IN THIS NOTICE TO A PERSONAL OBLIGATION TO MAKE PAYMENT DO NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT. IN EITHER CASE, WE MAY NOT AND DO NOT INTEND TO PURSUE COLLECTION OF THE OBLIGATION FROM YOU PERSONALLY AND THIS LETTER IS NOT INTENDED AS A DEMAND FROM YOU PERSONALLY. UNLESS THE BANKRUPTCY COURT HAS ORDERED OTHERWISE, HOWEVER, PLEASE ALSO NOTE THAT DESPITE ANY SUCH BANKRUPTCY, [ENTITY NAME] RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER, WHICH [ENTITY NAME] MAY PURSUE AND ENFORCE.

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<p>Cape May County Bar Association 9 North Main Street Cape May Courthouse, NJ 08210 609-463-0313 E-Mail: cmcba@comcast.net Exec. Dir.: Michele Devine-Hartnett</p>	<p>Cumberland County Bar Association PO Box 2374 Vineland, NJ 08362 856-453-7000 E-Mail: info@cumbnjbarassoc.org Internet: www.cumbnjbarassoc.org Exec. Dir.: Lou Ann Ferrari-Brooks</p>
<p>Essex County Bar Association 470 Martin Luther King Jr. Boulevard Newark, NJ 07102 973-533-6775 E-mail: info@essexbar.com Internet: www.essexbar.com Exec. Dir.: Wendy E. Deer</p>	<p>Gloucester County Bar Association PO Box 338 Woodbury, NJ 08096 856-848-4589 Email: baroffice@gcbanj.org Internet: www.gcbanj.org Exec. Dir.: Lynn Silverstein</p>
<p>Hudson County Bar Association 583 Newark Avenue Jersey City, NJ 07306 201-798-4708 Internet: www.hcbalaw.com Exec. Dir.: Lisa Burke</p>	<p>Hunterdon County Bar Association PO Box 573 Annandale, NJ 08801 908-236-6109 E-mail: director@huntcolaw.org Internet: www.huntcolaw.org Exec. Dir.: Jeannine A. Gorman</p>
<p>Mercer County Bar Association 1245 White Horse Mercerville Road, Suite 420 Mercerville, NJ 08619 609-585-6200 E-mail: cbrennan@mercerbar.com Internet: www.mercerbar.com Exec. Dir.: Christine S. Brennan</p>	<p>Middlesex County Bar Association 87 Bayard Street New Brunswick, NJ 08901 732-828-0053 ext. 100 E-mail: admin@mcbalaw.com Internet: www.mcbalaw.com Exec. Dir.: Jonathan P. Cowies</p>

<p>Monmouth Bar Association Monmouth County Court House Freehold, NJ 07728 732-431-5544 Email: tmaciewicz.monmouthbar@verizon.net Internet: www.monmouthbarassociation.com Exec. Dir.: Tracy A. Settipane</p>	<p>Morris County Bar Association 28 Schuyler Place Morristown, NJ 07960 973-267-5882 Email: yperez@morriscountybar.com Internet: www.morriscountybar.com Exec. Dir.: Nancy M. Bangiola</p>
<p>Ocean County Bar Association PO Box 381 Toms River, NJ 08754 732-240-3666 Email: karin@oceancountybar.org Internet: www.oceancountybar.org</p>	<p>Passaic County Bar Association 401 Grand Street, 3rd Floor Paterson, NJ 07505 973-345-4565 Internet: www.passaicbar.org Exec. Dir.: Karen A. Corsi</p>
<p>Salem County Bar Association 856-935-5629 Internet: www.salemcountybar.org</p>	<p>Somerset County Bar Association 20 North Bridge Street HCH 325 Somerville, NJ 08876 908-685-2323 Email: cawinder@somersetbar.com Internet: www.somersetbar.com Exec. Dir.: Carol Ann Winder</p>
<p>Union County Bar Association 2 Broad Street 1st Floor Elizabeth, NJ 07207 908-353-4715 Internet: www.uclaw.com Exec. Dir.: Jeffrey M. Ciar</p>	<p>Warren County Bar Association 413 Second Street Belvidere, NJ 07823 908-387-1635 Email: warrencountybar@yahoo.com</p>

GREENBERG TRAUIG LLP

Ian S. Marx, Esq.
200 Park Avenue
P.O. Box 677
Florham Park, NJ 07932
973-360-7900 (telephone)
973-301-8410 (facsimile)

Attorneys for Beneficial Financial I, Inc., *et al.*

	)	SUPERIOR COURT OF NEW JERSEY
	)	CHANCERY DIVISION
IN RE APPLICATION BY BENEFICIAL	)	MERCER COUNTY
FINANCIAL I, INC., ET AL., TO ISSUE)	
CORRECTED NOTICES OF INTENT	)	DOCKET NO.: F-015390-13
TO FORECLOSE ON BEHALF OF)	
IDENTIFIED FORECLOSURE	)	<u>CIVIL ACTION</u>
PLAINTIFFS)	
)	
	)	R. 1:4-4(c) CERTIFICATION
)	
)	

I hereby certify that the facsimile signature of Scott A. Whitney on the attached Verified Complaint on behalf of Beneficial Financial I, Inc., *et al.*, is genuine. I further certify that a copy of the document with the original signature shall be provided upon request by the Court or a party to this matter.

I hereby 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.

Greenberg Traurig LLP
Attorneys for Beneficial Financial I, Inc., *et al.*



Ian S. Marx, Esq.

Dated: April ¹²__, 2013

Certification of Due Diligence

Not Applicable

Certification of Title Search

Not Applicable