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Appendix XII-B2



SUPERIOR COURT
CLERK'S OFFICE

FORECLOSURE

CASE INFORMATION STATEMENT

(FCIS)

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.

FOR USE BY CLERK'S OFFICE ONLY

PAYMENT TYPE: CK CG CA MO

RECEIPT NO.

AMOUNT:

OVERPAYMENT:

BATCH NUMBER:

BATCH DATE:

SECTION A: TO BE COMPLETED BY ALL PARTIES

CAPTION

IN RE APPLICATION BY
BENEFICIAL FINANCIAL I, INC.,
ET AL.,

COUNTY OF VENUE

Mercer

DOCKET NUMBER (when available)

F-015390-13

NAME(S) OF FILING PARTY(IES) (e.g. John Doe, Plaintiff)

Ermine G. Silas c/o Office of the Public Guardian for Elderly Adults

DOCUMENT TYPE

COMPLAINT ANSWER OTHER

ATTORNEY NAME (IF APPLICABLE)

Suzanne Dykes, Esq.

FIRM NAME (IF APPLICABLE)

Office of the Public Guardian for Elderly Adults

MAILING ADDRESS

P.O. Box 812
Trenton, New Jersey 08625-0812

DAYTIME TELEPHONE NUMBER

(609) 341-5555

SECTION B: TO BE COMPLETED BY PLAINTIFF TO INITIAL COMPLAINT

FORECLOSURE CASE TYPE NUMBER

- 088 IN PERSONAM TAX FORECLOSURE
- 089 IN REM TAX FORECLOSURE
- 0RF RESIDENTIAL MORTGAGE FORECLOSURE
- 0CF COMMERCIAL MORTGAGE FORECLOSURE
- 0CD CONDOMINIUM OR HOMEOWNER'S ASSOCIATION LIEN FORECLOSURE
- 091 STRICT FORECLOSURE
- 0FP OPTIONAL FORECLOSURE PROCEDURE (NO SALE)
- 0TS TIME SHARE FORECLOSURE

IS THIS A HIGH RISK MORTGAGE PURSUANT TO P.L.2009,C.84 AND P.L.2008,C.127 YES NO

PURCHASE MONEY MORTGAGE YES NO

RELATED PENDING CASE YES NO

IF YES, LIST DOCKET NUMBERS:

FULL PHYSICAL STREET ADDRESS OF PROPERTY:

233 Lafayette Avenue
Pemberton, New Jersey

MUNICIPALITY CODE (*) 0328

MUNICIPAL BLOCK:

ZIP CODE 08068

COUNTY: Burlington

(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

Suzanne Dykes, counsel to Public Guardian

DATE

8/5/13

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

guardian
of Ermine
Silas

OFFICE OF THE PUBLIC GUARDIAN FOR ELDERLY ADULTS IN NEW JERSEY
Helen C. Dodick, Esquire
Acting Public Guardian for Elderly Adults of New Jersey
P.O. Box 812
Trenton, New Jersey 08625-0812
609-943-3519
By: Suzanne M. Dykes, Esquire

RECEIVED
AUG 07 2013
SUPERIOR COURT
CLERK'S OFFICE

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

DOCKET NO.: F-015390-13

Civil Action

**ANSWER TO ORDER TO SHOW CAUSE
AND VERIFIED AMENDED
COMPLAINT FOR FORECLOSURE**

Defendant, Ermine S. Silas, was adjudicated an incapacitated person by Judgment (Exhibit 1) signed on August 31, 2012 by the Honorable Karen L. Suter, Docket No. P-2012-1384. Helen C. Dodick, Acting Public Guardian for Elderly Adults of New Jersey, was appointed as Ermine S. Silas' limited guardian over person and more specifically, full guardian of estate. By way of her guardian and by way of Answer to the Amended Complaint, Defendant says:

1. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
2. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
3. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her

representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

4. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
5. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
6. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
7. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
8. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
9. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves

Plaintiff to its proofs.

10. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

11. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

12. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

COUNT ONE -- BENEFICIAL FINANCIAL I, INC.

13. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count One of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

14. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count One of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

COUNT TWO -- BENEFICIAL MORTGAGE CORPORATION

15. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Two of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth

of the allegations and leaves Plaintiff to its proofs.

16. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Two of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

COUNT THREE – HOUSEHOLD FINANCE CORPORATION III

17. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Three of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
18. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Three of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

COUNT FOUR – HSBC MORTGAGE SERVICES, INC.

19. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Four of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.
20. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Four of the Complaint. The defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

COUNT FIVE – PENDING BANKRUPTCY MATTERS

21. Ermine S. Silas is an adjudicated incapacitated person and unable to cooperate with her representatives, counsel, and guardian in answering Count Five of the Complaint. The

defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations and leaves Plaintiff to its proofs.

AFFIRMATIVE RESPONSES

1. The Office of the Public Guardian is presently in the process of getting a listing for the property and desires to sell the property with the consent of the court and pay off the debt that is the subject of this foreclosure.

2. Due to the Defendant's poor physical and mental health and limited finances, she is unable to reside in her home at 233 Lafayette Avenue, Pemberton, New Jersey, the Property is currently vacant and the Defendant is unable to maintain the Property.

3. Defendant is a permanent resident at Burlington Woods, Burlington, New Jersey. The Public Guardian does not believe that the Defendant will ever be able to return to her home to live.

4. Court confirmation is required in order for the Public Guardian to sell the Defendant's Property, R. 4:94-5.

5. *N.J.S.A. 2A:50-31* states, in part, "When, in an action for the foreclosure or satisfaction of a mortgage covering real or personal property, or both, the property mortgaged is of such a character or so situated as to make it liable to deteriorate in value or to make its care or preservation difficult or expensive pending the determination of the action, the superior court may, before judgment, upon the application of any party to the action, order a sale of the mortgaged property to be made at public or private sale through a receiver, sheriff, or otherwise, as the court may direct. The proceeds of any such sale shall be brought into court, there to remain subject to the same liens and equities of the parties in interest as was the mortgaged property and to be disposed of as the court shall, by order or judgment, direct."

6. As indicated in paragraph two above, Ermine G. Silas is not residing in the property, and does not have the means to maintain the property; therefore the property is subject to deterioration in value.

7. The Public Guardian as guardian desires to sell the Property quickly and to satisfy the liens upon the property before there is a chance for devaluation of the Property.

WHEREFORE, Defendant demands judgment:

(a) that the pending foreclosure action be stayed pending the outcome of the sale of the Property.

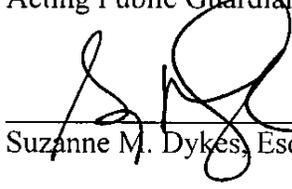
CERTIFICATION

I certify that pursuant to R. 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.

Helen C. Dodick, Esq.
Acting Public Guardian for Elderly Adults

Dated: July 26, 2013

By:



Suzanne M. Dykes, Esq.

OFFICE OF THE PUBLIC GUARDIAN FOR ELDERLY ADULTS OF NEW JERSEY

Helen C. Dodick, Esq.
Acting Public Guardian For Elderly Adults of New Jersey
P.O. Box 812
Trenton, New Jersey 08625
(609) 341-5555
By: Suzanne M. Dykes, Esq.

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

DOCKET NO.: F-015390-13

Civil Action

PROOF OF SERVICE

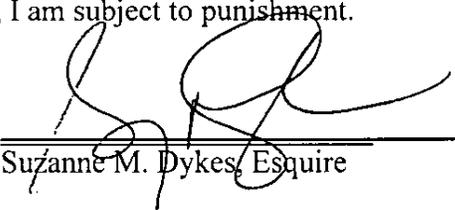
I, SUZANNE DYKES, of full age, certify:

1. I make this Certification based upon my personal knowledge in support of the Public Guardian for Elderly Adults.
2. On August 5, 2013, the answer on behalf of Ermine G. Silas' was filed with the Superior Court Clerk's Office, Foreclosure Processing Services, P.O. Box 971, Trenton, New Jersey 08625.
3. A copy of the answer was also sent via regular mail to Plaintiff's attorney, D. Brian O'Dell and Judge Innes at the Superior Court of New Jersey on or around the same date.

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

Dated:

8/5/13



Suzanne M. Dykes, Esquire

EXHIBIT “1”

08/28/2012 15:27 BCSS Director's Office

(FAX)609 261 0463

P.002/008

THIS RELIEF SET FORTH BELOW
IS ORDERED AND FILED

AUG 31 2012

KAREN L. SUTER, P.J. CL.

RICHARD C. STROBEL, ESQ., CHIEF COUNSEL
BURLINGTON COUNTY BOARD OF SOCIAL SERVICES
795 Woodlane Road, Suite 100
Mount Holly, New Jersey 08060-3335
TEL: 609-265-2380
FAX: 609-702-0683
EMAIL: Richard.Strobel@bcbs.org
Attorney for Plaintiff

THIS PAPER CLOSES FILE

IN THE MATTER OF

ERMIN G. SILAS,

AN ALLEGED INCAPACITATED PERSON.

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PROBATE PART
BURLINGTON COUNTY

Docket No. P-2012-1384

Civil Action

JUDGMENT DETERMINING INCAPACITY
AND APPOINTING LIMITED GUARDIAN OF
PERSON AND GUARDIAN OF ESTATE

This matter being opened to the Court by Richard C. Strobel, Esquire, attorney for the Burlington County Board of Social Services, a public body corporate and politic situated in the State of New Jersey, County of Burlington, with administrative offices located at 795 Woodlane Road, Suite 100, Mount Holly, New Jersey 08060-3335, in accordance with authority granted by N.J.S.A. 52:27D-416, and proper notice of the hearing being given to all parties of interest pursuant to New Jersey Statutes, and no demand having been made for a jury, and Ermine G. Silas having been represented in this action by court-appointed counsel Berge Tumalian, Esquire and private counsel Matthew J. Zentler, Esquire, and Ethan J. Ordog, Esquire having served as temporary guardian of the person estate of Ermine G. Silas, and the Court having reviewed the Verified

08/28/2012 16:27 BCBS Director's Office

(FAX) 609 261 0463

P.003/008

In the Matter of Ermine G. Silas, An Alleged Incapacitated Person.
Judgment Determining Incapacity and Appointing Limited Guardian of Person
and Guardian of Estate

Page 2 of 5

Court having reviewed the Verified Complaint for Guardianship of Person and Estate, the affidavit of the plaintiff as to the assets of Ermine G. Silas, the affidavit of the physicians who have examined Ermine G. Silas, the affidavit of mailing, the report of the counsel for Ermine G. Silas, and the statements of services submitted by the Counsel for Ermine G. Silas, the temporary guardian, and plaintiff's attorney, and

The Court sitting without a jury having found that there is good cause to believe that Ermine G. Silas is an incapacitated person because of unsoundness of mind with respect to financial, legal, health care, and other matters, while retaining the ability to make decisions with respect to certain other matters, and that a Limited Guardian of the Person and Guardian of the Estate should be appointed, and it further appearing that the Public Guardian for Elderly Adults of New Jersey consents to serve as Limited Guardian of the Person and Guardian of the Estate of Ermine G. Silas;

WHEREFORE, IT IS, on this 31 day of August, 2012,

ORDERED and ADJUDGED that:

1. Ermine G. Silas is an incapacitated person and is unfit and unable to govern herself and manage her affairs with respect to financial, legal, health care, and other matters except those retained by Ermine G. Silas pursuant to this Judgment, and as such is in need of a limited guardian of her person and guardian of her estate in order to make decisions with respect to these matters.
2. Ermine G. Silas shall retain the right to vote, the right to decide upon activities of daily living including social engagements and activities, and the right to entertain visitors of her own choosing. In addition, she shall be consulted by her guardian and afforded maximum input when decisions are made on her behalf.
3. The Public Guardian for Elderly Adults of New Jersey, or her successors, be and hereby is appointed Limited Guardian of the Person and Guardian of the Estate of Ermine G. Silas ("Guardian") until further order of this Court and Letters of Limited Guardianship of the Person and Guardianship of the Estate be issued by the Clerk of this Court conditioned upon their: (a) filing a form of acceptance in accordance with R. 4:96-1; and (b) duly qualifying before the Surrogate of Burlington County.
4. The Public Guardian for Elderly Adults of New Jersey shall be permitted to serve without a bond inasmuch as she and all the employees of her office are covered by an insurance policy issued by the Great American Insurance Company.

08/28/2012 16:27 BCBS Director's Office

(FAX)609 251 0463

P.004/006

In the Matter of Ermine G. Silas, An Alleged Incapacitated Person.
Judgment Determining Incapacity and Appointing Limited Guardian of Person
and Guardian of Estate

Page 3 of 5

5. The Public Guardian for Elderly Adults of New Jersey shall be entitled to the reasonable value of services including commissions and fees to be paid solely from the estate of the incapacitated person pursuant to P.L. 1989, Chapter 248 and N.J.S.A. 3B:22-2.

6. Upon satisfaction of the above conditions and issuance of Letters of Limited Guardianship of the Person and Guardianship of the Estate to the Public Guardian of Elderly Adults of New Jersey by the Surrogate of Burlington County, Ethan J. Ordog, Esquire shall be discharged as Temporary Guardian of the Person and Property of Ermine G. Silas with the appreciation of the Court. At the same time, Berge Tumaian, Esquire shall be discharged as counsel for Ermine G. Silas with the appreciation of the Court.

7. Except as limited by this Judgment, the Guardian is authorized to take actions necessary and appropriate regarding the person and estate of Ermine G. Silas.

8. Except as limited by this Judgment, the Guardian shall be authorized to make any and all health care decisions on behalf of Ermine G. Silas including, but not limited to, the need for medical evaluation and treatment, hospitalization, psychiatric placement, the retention of home health care services, relocation to a suitable residential care facility in the State of New Jersey if medically necessary, along with the authority to grant or withhold consent to surgical procedures and such other procedures reasonably attendant thereto, with any decisions concerning withdrawal or denial of life support being exercised in full compliance with existing statutory and case law. Law enforcement agencies in the State of New Jersey shall make themselves available upon request of the Guardian to assist with securing personal access to Ermine G. Silas and transporting her to medical facilities, hospitals, and residential care facilities.

9. The Guardian is considered a personal representative under the Standards for Privacy of Individually Identifiable Health Information ("Privacy Rule") issued pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and shall have full and complete access to all records of Ermine G. Silas.

10. The Guardian may immediately remove from any of the real estate in which Ermine G. Silas has an interest, any persons dwelling therein or trespassing thereon not having lawful and clear title of ownership of such real estate. Law enforcement agencies in the State of New Jersey shall make themselves available upon request of the Guardian to assist in the removal of such person or persons.

11. Any designation by Ermine G. Silas of an attorney-in-fact pursuant to an advance directive, health care proxy appointment, or similar instrument be and is hereby revoked and such instrument be and is hereby declared null and void.

08/28/2012 16:27 BCSS Director's Office

FAX609 261 0463

P.005/006

In the Matter of Ermine G. Silas, An Alleged Incapacitated Person.
Judgment Determining Incapacity and Appointing Limited Guardian of Person
and Guardian of Estate

Page 4 of 5

12. Ermine G. Silas shall not be removed from the United States of America without Court approval.

13. The domicile or residence of Ermine G. Silas shall not be moved out of the State of New Jersey without Court approval.

14. Any person or institution who has assisted Ermine G. Silas with her financial affairs and/or possesses financial information pertaining to Ermine G. Silas's financial affairs shall cooperate fully with the Guardian and shall immediately furnish complete financial records and documents including, but not limited to, bank and brokerage statements, stock certificates, bonds, passbooks, checkbooks, credit cards, tax returns, advance directives, safe deposit box information and keys, insurance policies, advance funeral plans, cemetery plot information, and estate documents including last will and testament, trust instruments, and the like.

15. The Guardian shall have the authority, upon fifteen (15) days written notice, to require an informal accounting of any or all persons who had access to the money, assets or property of Ermine G. Silas.

16. The Guardian shall make diligent efforts to obtain and safeguard Ermine G. Silas' motor vehicle license, registration, title, and keys to prevent her from operating the motor vehicle. The Guardian shall take all steps necessary to make any motor vehicle inaccessible to Ermine G. Silas.

17. The Guardian shall make diligent efforts to obtain, inventory, and safeguard the Ermine G. Silas' firearms, weapons, and ammunition in conjunction with the local police department, if any such items exist.

18. The Guardian shall promptly register the incapacitated person with the free "Persons-At-Risk Registry" sponsored by the Burlington County Sheriff's Department, 49 Ranocas Road, P.O. Box 6000, Mount Holly, New Jersey 08060, telephone: 609-265-3788.

19. The Guardian is directed to advise the Surrogate of Burlington County within ten (10) days of any changes in the address or telephone number of Ermine G. Silas, or within thirty (30) days of Ermine G. Silas's death or any major change in status or health.

20. The Guardian shall pay to: (a) Berge Turnajain, Esquire, court-appointed counsel for Ermine G. Silas, a fee in the amount of \$1,000.00 for professional services rendered and costs in this matter, per the Affidavit of Legal Services submitted to the Court; (b) Ethan J. Ordog, Esquire, Temporary Guardian of the Person and Estate for Ermine G. Silas, a fee in the amount of \$ 3,100.00 for professional services rendered and costs in this matter, per the Affidavit of Legal Services submitted to the Court; (c) Matthew J. Zonies, Esquire, private counsel for Ermine G. Silas, a fee in the amount of \$ TBA for professional

08/28/2012 16:28 HCRSS Director's Office

(FAX)609 261 0463

P.006/006

In the Matter of Ermine G. Silas, An Alleged Incapacitated Person,
Judgment Determining Incapacity and Appointing Limited Guardian of Person
and Guardian of Estate

Page 5 of 5

services rendered and costs in this matter, per the Affidavit of Legal Services submitted to the Court; (d) the Burlington County Board of Social Services, as plaintiff in this matter, a fee in the amount of \$962.50, for professional services rendered by Richard C. Strobel, Esquire and costs, in accordance with N.J.S.A. 52:27D-418, per the Affidavit of Legal Services submitted to the Court; and (e) the Burlington County Board of Social Services, a fee in the amount of \$1,250.00 for reimbursement of medical evaluations performed by Dr. Kenneth V. Giacobbo, D.O. (\$600.00) and Dr. Francis R. Murphy, Ph.D. (\$650.00), as documented in Exhibit "C" of the Verified Complaint filed with the Court on May 14, 2012, all such fees shall be made from the estate of Ermine G. Silas within thirty (30) days of the date of this Judgment if liquid assets exist. If there are no liquid assets presently, payment shall be made within thirty (30) days after liquid assets are available. Income received by Ermine G. Silas shall be applied toward payment of these fee awards. These fee awards shall be entered as Judgments of Record.

21. The requested information concerning Ermine G. Silas as outlined in the Public Guardian's questionnaire shall be completed by Ethan J. Ordog, Esquire, with assistance from the Burlington County Board of Social Services and Berge Tunalian, and be returned to the Public Guardian for Elderly Adults of New Jersey within ten (10) days of the date of their receipt of this Order.

22. Richard C. Strobel, Esquire, attorney for the plaintiff, shall serve a copy of this Judgment upon all interested parties and attorneys of record within seven (7) days from the receipt of this Judgment.

23. This Judgment shall be effective Nunc pro tunc to August 16, 2012, the date of the actual hearing and finding of incapacity.

Karen L. Suter

KAREN L. SUTER, P.J.Ch.

SILAS.ODJ
REVISED 8/20/11

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State of New Jersey

DEPARTMENT OF HUMAN SERVICES

DIVISION OF AGING SERVICES
OFFICE OF THE PUBLIC GUARDIAN FOR ELDERLY ADULTS
PO BOX 812
TRENTON, N.J. 08625-0812

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

www.nj.gov/humanservices

phone: 609-341-5555
fax: 609.588.3464

JENNIFER VELEZ, ESQ.
Commissioner

August 5, 2013

via regular mail

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

**Re: In Re Application by Beneficial Financial I, Inc. et al.
Docket No. F-015390-13
Mercer County**

Dear Sir/Madam:

Kindly note that our office, the Office of the Public Guardian for Elderly Adults, represents one of the answering defendants, Ermine G. Silas, in regard to the above referenced matter. Enclosed please find an Original and Two Copies of a Non-Contesting Answer on Ms. Silas' behalf. Please waive the filing fee since our office is a State agency.

Please forward a return copy in the self-addressed, stamped envelope provided.

Thank you for your time and attention to this matter. Should you have any questions or concerns, please do not hesitate to contact me.

Respectfully submitted,

Helen C. Dodick, Esq.
Acting Public Guardian for Elderly Adults

By:


Suzanne Dykes, Esq.
Associate Counsel

cc: D. Brian O'Dell, Esq. (via regular mail)
The Honorable Paul Innes, P.J. Ch. (via regular mail)

RECEIVED

AUG 07 2013

SUPERIOR COURT
CLERK'S OFFICE