

Superior Court Clerk's Office, Foreclosure Processing Services

Attention: Objection to Notice of Intention to Foreclose

PO Box 971

Trenton, New Jersey 08625

Re: Docket # F-015390-13

Leslie D. Corbin

59 Washington Street

East Orange, NJ 07017

**RECEIVED**

**AUG 09 2013**

SUPERIOR COURT  
CLERK'S OFFICE

To all concerned parties:

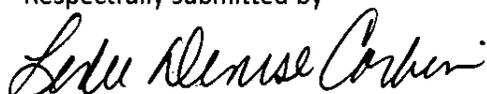
I object to this proceeding and wish to be allowed to voice my opinion regarding the practices of HFC beneficial and HCBS bank. While I have sought relief for over a year in this matter, they did not make it easy and did not affect an equitable solution for me. Albeit, I have tried to resolve this issue and find out whom I really needed to contact to seek relief. I contacted all of the agencies that I was advised to call for help with payment reductions, refinancing or eligibility for other programs and was advised that they could not be of service due to the fact that HSBC bank did not participate in any of the bailout programs; they did not get any bailout money and I would have to deal with the bank directly. The fact that I did not have employment for an extended period of time, also weighed heavily on my financial burdens.

I am not making excuses, however I feel there could have been a solution where I could have gotten relief prior to this point. I am also enclosing, as attachments, the correspondence that I sent requesting an independent review. It continues to speak of my feelings regarding HSBC, HFC Beneficial and all of the other misleading programs that only help to get you deeper into debt after you pay them their fee for services that they fail to render.

I have tried several times to obtain a loan modification without success. The only remedy I can see at this time is what I am doing. I am in negotiations with the bank to try and sell the property and pay off what is owed. Put into foreclosure, I will still owe the money and that will be another financial hardship for me as I will then have to find a place to live and pay the expenses that will incur in that process.

I am just asking for a chance to be heard, retain an attorney, and to try and save some of the dignity that I have left. I do not want this debt to haunt me for the rest of my life if there is an equitable solution that can be reached.

Respectfully submitted by



Leslie Denise Corbin



73329-04-V001 - 0009899

*Docket  
F-015390-13*

FOR OFFICIAL USE ONLY

01

# Independent Foreclosure Review

## Request for Review Form

It is important that you complete the form to the best of your ability; all information you provide may be useful.

If the foreclosure process was active on your primary residence between January 1, 2009 and December 31, 2010, you are eligible to request an Independent Foreclosure Review that may result in compensation or other remedy.

If you think you may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process, you may complete and submit a Request for Review Form.

### Send this completed form to:

Independent Review Administrator  
PO Box 2561  
Faribault, MN 55021-9812

Your form must be postmarked no later than

**April 30, 2012**

To find answers to your questions about the review process as well as information to help you complete the Request for Review Form, visit

**IndependentForeclosureReview.com/hsbc**

or call **1-888-568-7642** Monday through Friday, 8:00 a.m.-10:00 p.m. ET or Saturday, 8:00 a.m.-5:00 p.m. ET

Listed below are examples of situations that may have led to financial injury. This list does not include all situations.

- The mortgage balance amount at the time of the foreclosure action was more than you actually owed
- You were doing everything the modification agreement required, but the foreclosure sale still happened
- The foreclosure action occurred while you were protected by bankruptcy
- You requested assistance/ modification, submitted complete documents on time, and were waiting for a decision when the foreclosure sale occurred
- Fees charged or mortgage payments were inaccurately calculated, processed, or applied
- The foreclosure action occurred on a mortgage that was obtained before active duty military service began and while on active duty, or within 9 months after the active duty ended

### Section 1: Property information

<p>HSBC, HFC or Beneficial</p> <p>Mortgage loan number: <b>0016004459</b></p> <p>Reference number: <b>0800514042</b></p>	<p>Property address:</p> <p>59 Washington St East Orange NJ 07017</p>
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Docket F. 015390-13

**Section 3: continued**

8. Was a deficiency judgment obtained against you for an amount that included money that you should not have been required to pay?  YES  NO

9. Do you believe you were making on-time monthly payments in the required dollar amount on your mortgage or an approved loan modification, trial modification, or payment plan, yet the foreclosure action still occurred?  YES  NO

10. Do you believe that you were denied a modification when you qualified under the applicable program rules?  YES  NO

If possible, provide dates and details if you believe you were wrongly denied assistance:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. Do you believe you paid fees or charges that you should not have been required to pay in addition to your normally scheduled principal, interest, taxes, and insurance payments?  YES  NO

If possible, provide dates, types of fees or charges, and amounts you paid:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Important note: The questions below are specific to military servicemembers. If you or a co-borrower have not been in the military, go to question 13.**

12. Did you or a co-borrower have your mortgage loan before active duty military service began?  YES  NO

If you responded yes to question number 12, complete the following:

Name of servicemember: \_\_\_\_\_

Date active duty began: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date active duty ended: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ OR  Still on active duty as of today



Docket # F-015390-13

REFERENCE # 0800514042  
MTG. LOAN # 001600459

**Section 4: Signature**

I am submitting this "Request for Review" form to request an Independent Foreclosure Review of my foreclosure action by an independent consultant. This review is being required under orders by the Office of the Comptroller of the Currency and the Federal Reserve Board to identify customers who may have been financially injured as a result of errors or other deficiencies made during the foreclosure process on their loan. The Independent Review Administrator receiving this "Request for Review" is acting pursuant to the requirements of this order.

I understand that I have the ability to separately submit a "qualified written request" relating to the servicing of my mortgage loan under the Real Estate Settlement Procedures Act. If I wish to do so, I should write separately to my servicer in accordance with the instructions below. I understand that the Independent Review Administrator is not authorized to act as an agent to receive a "qualified written request" on behalf of my servicer.

By signing this document, I certify that all the information is truthful. I understand that knowingly submitting false information may constitute fraud. I affirm that I am the borrower or co-borrower of the mortgage loan on the property noted within this document, and I am authorized by all borrower(s) to have my signature grant permission to proceed with this request for review.

*Leslie D. Corbin*

Signature

3-07-12

Date

LESLIE D. CORBIN

Print name

**Mail this completed form to: Independent Review Administrator  
PO Box 2561  
Faribault, MN 55021-9812**

"Qualified written request" instructions: To submit a "qualified written request," I must write separately to HSBC Qualified Written Requests, P.O. Box 788 Elmhurst, IL 60126, which is the exclusive address for the receipt and handling of my request.





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HFC  
P.O. Box 3425  
Buffalo, NY 14240-9733

06/15/11

Re: Account # 0016004459

LESLIE DENISE CORBIN  
59 WASHINGTON ST  
EAST ORANGE NJ 07017

Dear Valued Customer:

Thank you for your recent inquiry concerning the above referenced account.

We have received your request to release information concerning the account associated with the above referenced property. Please note that we are unable to comply with your request for the following reason(s):

- Authorization not included
- Third party name not provided
- Homeowner signature is not legible
- Homeowner signature not provided
- Homeowner signature is not comparable with the documents on file
- Authorization time frame of 60 days has expired
- Requestor not on the loan
- Third party requestor differs from the third party being authorized

If we may be of further assistance, please contact Customer Care at (800) 547-8776 Monday through Friday between 8 a.m. and 8 p.m. Eastern time, or visit [www.HFC.com](http://www.HFC.com) to manage your account online.

Sincerely,

HFC  
CS/14249

*Independent Review*

*MTG LOAN # 001600459*

*Ref. # 0800514042*

*LC*

PO Box 3425  
Buffalo, NY 14240

*Docket*  
*F-015390-13*



Member HSBC Group

LESLIE DENISE CORBIN  
59 WASHINGTON ST  
EAST ORANGE, NJ 07017-1026

06/14/2011

Re: 0016004459

Dear LESLIE DENISE CORBIN,

Thank you for the opportunity to respond to your recent correspondence.

Enclosed are the documents that you have requested.

If you have any questions or concerns, please contact our Customer Service Department at 1-877-831-2510.

Sincerely,

Customer Service Department

Enc.

*Independent Review*

*MTG LOAN # 001600459*

*Ref # 0800514042*

*FC*

06/14/2011

4132LE01

**SETTLEMENT STATEMENT (HUD-1A)**  
 Optional Form for Transactions without Sellers  
 U.S. Department of Housing and Urban Development

Settlement Date: 11/25/2006

Name and Address of Lender:  
 HOUSEHOLD FINANCE CORPORATION III  
 235 PROSPECT AVE  
 WEST ORANGE PLAZA  
 WEST ORANGE, NJ 07052

Settlement Agent:  
 I.R.E. Processing

Property Location:  
 59 WASHINGTON ST  
 EAST ORANGE, NJ 07017

Place of Settlement:  
 LENDERS ADDRESS AS STATED ABOVE

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*F-015390-13*

Loan Number: 634501-00-386233 MS. 16004459

L SETTLEMENT CHARGES			
800: ITEMS PAYABLE IN CONNECTION WITH LOAN			
801.	Loan Origination Fee/Points:	4.30%	\$7,728.27
802.	Loan Discount Fee/Points:		
803.	Appraisal Fee To: I.R.E. Processing		\$500.00
804.	Credit Report To:		
805.	Inspection Fee To:		
806.	Mortgage Insurance Application Fee To:		
807.	Mortgage Broker Fee To:		
808.	Document Preparation Fee:		
809.	Tax Service Fee:		
810.	Flood Certification Fee:		
900: ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901.	Interest From: To @ \$ Per Day		
902.	Mortgage Insurance Premium For: Months To		
903.	Hazard Insurance Premium For: Year(s) To		
1000: RESERVES DEPOSITED WITH LENDER			
1001.	Hazard Insurance:	months @ \$ . per month	
1002.	Mortgage Insurance:	months @ \$ per month	
1003.	City Property Tax:	months @ \$ per month	
1004.	County Property Tax:	months @ \$ per month	
1005.	Annual Assessments:	months @ \$ per month	
1100: TITLE CHARGES			
1101.	Settlement or Closing Fee ("Escrow Fee") To: I.R.E. Processing		\$40.00 <POCL>
1102.	Abstract or Title Search To:		
1103.	Title Examination To: I.R.E. Processing		\$105.00
1104.	Title Insurance Binder To:		
1105.	Document Preparation To:		
1106.	Notary Fees To:		
1107.	Attorneys' Fees To: DOUGLAS M. PINE, P.C. (Includes Above Item Numbers)		\$350.00 <POCL>
1108.	Title Insurance To: I.R.E. Processing (Includes Above Item Numbers)		\$845.00
1109.	Lender's Coverage:		
1110.	Owner's Coverage:		
1111.	NJ Upper Court Lien Search Fee:		\$26.00
1200: GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201.	Recording Fees: ESSEX COUNTY REGISTER Mortgage/Deed of Trust	Release N/A	\$80.00
1202.	City/County Tax/Stamps:		
1203.	State Tax/Stamps:		
1204.			
1205.			
1300: ADDITIONAL SETTLEMENT CHARGES			
1301.	Survey To:		
1302.	Post Inspection To:		
1303.	Architectural/Engineering Services To:		
1304.	Building Permit To:		
1400:	<b>TOTAL SETTLEMENT CHARGES</b>		<b>\$8,204.27</b>
M DISBURSEMENT TO OTHERS			
1501.	BARCLAYSBK		\$292.00
1502.	CAP 1 BANK		\$1,658.00
1503.	CAP 1 BANK		\$2,504.00
1504.	NTL CITY		\$157,930.78

*Independent*  
*Review*  
 MTG LOAN #  
 001600459  
 Ref. #  
 080 051 4042  
*LC*



SETTLEMENT STATEMENT (HUD-1A)  
 Optional Form for Transactions without Sellers  
 U.S. Department of Housing and Urban Development

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M DISBURSEMENT TO OTHERS (continued)		
1505	TOTAL DISBURSED:	\$162,384.78
N NET SETTLEMENT:		
1600	LOAN AMOUNT:	\$179,727.21
1601	Plus Cash/Check From Borrower:	\$0.00
1602	Minus Total Settlement Charges: (Line 1400)	\$9,284.27
1603	Minus Total Disbursement To Others: (Line 1505)	\$162,384.78
1604	Equals Disbursement To Borrower: (After Expiration Of Any Applicable Rescission Period Required By Law)	\$8,058.16

Borrower(s) Signature(s):

Borrower: Leslie Denise Corbin Date: 11/25/06  
 LESLIE DENISE CORBIN

Notice Regarding Loan Settlement Statement

The actual disbursement amounts, as stated on this Settlement Statement given at the time of funding, may reflect changes due to updated payoff figures or the subsequent voluntary purchase of ancillary products provided at the time of funding.

Independent  
 Review  
 MTG LOAN# 001600459  
 Ref# 0800514042  
 JL



MTG LOAN# 001600459  
Ref. # 0800514042

Leslie D. Corbin  
59 Washington Street  
East Orange, NJ 07017  
March 7, 2012

Docket F-015 390-13

To the independent reviewers:

When you have to submit, in writing, your financial hardships what do you really say? Over the past years I have looked at several ways I have suffered financial hardships trying to maintain the basic needs like food, clothing, and shelter. I have worked and paid bills for as long as I can remember however, being "money wise" in order to bail out of that hardship is another story. I knew nothing about mortgages, property taxes, insurance obligations, social implications, as well as, the serendipitous issues that come with home ownership. Finance companies and "for profit" lenders rely on the ignorance of the buyer, much to the buyer's expense. I worked and paid. When the economy "went south" employment dried up. Several organizations had to close their doors forever. I fell under the "knife" of one of those organizations. I became unemployed, and stayed that way for quite some time.

While I worked and paid bills, the offers of cash, credit and every other form of good or services were offered. These deals were made attractive and cash was always needed for something. I tried to negotiate when I saw trouble coming and like the "lending mills" that they are, all the little "tricks" and "paperwork modifications" were made available to help you "jump" over those hurdles. When you work, you pay. When you are not working, you always think that a job is right around the corner, so you continue to spend. Only problem, now you can not pay. The economy tanked and that job was not only, not around the corner, it was not even on the horizon.

While I did not want to admit it, I knew I was in trouble. I started to reach out to community resources. I trekked to many little set up organizations where I took all of my information only to be denied or to find that this little "satellite" office has disappeared because the help was only temporary and the number of people needing the help was overwhelming. I was told at several of these locations that my income, (unemployment), was too much. When you are seventy-five or eighty cents over the poverty level, what do you do with that information?

I finally went to NJ Citizens Council where my education began. When I was assigned a counselor, he made me aware that there could be several possibilities of relief. They also made it clear to me that none of them were lawyers; they were just people who had worked for finance companies or insurance companies and had become "acquainted" with ways to help modify financial obligations and try to save homes. I looked around and found an organization called Marak Industries. I looked them up to check their validity. I sent a retainer was assigned a case manager and believed that things were good. That company then "transformed" into Liberty Financial Services. I have not seen any relief from them as of yet. My education is still continuing.

MTG COM # 001 600 459  
Ref # 080 051 4042

Leslie D. Corbin (continued)

Docket F-015390

I have a good job now for which I am extremely thankful. I am still meeting basic needs, (food, gas, lights, car insurance, gas, etc.), I need to be able to put shelter back into that equation. My desire is to stay in my home and maintain a modest lifestyle. Employment, for me, will no longer be an issue. My education also involved obtaining additional skills and training to maintain an income well into my future. Unemployment, and the stress involved, causes you to reinvent yourself.

Household Finance, which mutated into HFC Beneficial the merging of two "lending mills"; did not do me any favors in the money market. Don't get me wrong, I needed the help and I appreciated it. Everything was wonderful as long as I was making money and could pay more and more.

I need help again and am asking for the opportunity to visit honest and straightforward options that will help me stay in my home. I am more than sure that the money that I owe is just a "drop in the bucket" to the banks and finance companies that are in the business of buying and selling. Please take another look at all options available to help me stay in my home and continue to move forward and make progress in this "walk of life". I have taken enough backward steps and am now just merely asking for a chance to take a look back at past problems and renegotiate for a solid future.

Respectfully submitted,

  
Leslie D. Corbin

Processing & Enrolment Center  
6821 South point Dr. North suite 125  
Jacksonville, Florida 32216

MORTGAGE  
RELIEF NOTIFICATION

**2013**

Docket # F-150390-13

Urgent Notification  
Re: Mortgage Payment Assistance  
34 1 \*\*\*\*\*3-DIGIT 070  
Leslie Corbin  
59 Washington St  
East Orange, NJ 07017-1026

**MORTGAGE RELIEF NOTIFICATION  
ECONOMIC STIMULUS 2013**



**ECONOMIC STIMULUS MORTGAGE NOTIFICATION  
PLEASE READ ENTIRE DOCUMENT CAREFULLY**

Dear Leslie,

You are hereby notified that the property located at 59 Washington St may be eligible for a special program by the Government Insured Institutions. In addition, this property may be eligible for an Economic Advantage Payment or Principle Reduction Program, designed to bring your house payments current for less than you owe or your principal balance down. There are no restrictions on equity, credit ratings, or mortgage delinquencies.

You are recommended to contact us to complete the registration process by reviewing your savings options such as: *Reduced Principal Interest Payments, Loan Payment Reduction, Debt Reduction, Budget Counseling, Foreclosure Defense and Delinquent Mortgage Payment Assistance.*

These programs may require the use of Government Insured Funds. Our organization is independent of all government agencies and departments.

This is an attempt to notify you of your eligibility. The representative for your county is available Monday through Friday, 9:00 A.M. to 7:00 P.M. (Eastern Time only). You must contact the housing and debt counseling assistance helpline immediately at (888) 563-4424 to complete the enrollment and registration process before 4/25/2013. This is an urgent attempt to assist you with your financial situation.

Your Eligibility # is NJ9381920958

**Call Toll Free (888) 563-4424**

Information was obtained from public record sources. Product or service has not been approved or endorsed by any government agency and this offer is not being made by any agency of the government. This is not a notice from your Lender. Surety Law Group is a District of Columbia law firm, the attorney member of which is licensed to practice only in the District of Columbia. However, Surety has working arrangements with experienced and competent lawyers and law firms in many other states, so that prospective clients can be referred, at no additional cost to the client, to appropriate lawyers in the state where their claims arose. Those lawyers in the prospective clients' states usually assume primary responsibility for each client's case, and may be assisted by Surety counsel, with the client's consent, all in accordance with District of Columbia and the forum state Bars' rules. Do not delay, this situation requires swift action.