

Morgan, Lewis & Bockius LLP
502 Carnegie Center
Princeton, NJ 08540

J P Morgan Chase Bank, N.A.,
Plaintiff,

v.

Claudine A. Scozzari,
Defendant,

Superior Court of New Jersey
Chancery Division Passaic County
General Equity Park

Docket No. F-030403-13

CIVIL ACTION

OBJECTION TO
ORDER TO SHOW CAUSE

I, Claudine A. Scozzari, the defendant in the foreclosure matter Superior Court of New Jersey, Chancery Division – General Equity, Monmouth County, Docket No.: F-8043-10 hereby object to the Plaintiff's filing of the Order to Show Cause for the following reasons.

I. Objection 1 - Banking operations at Washington Mutual Bank, FA were halted on September 25, 2008.

1. U.S. Bank N.A. v. Guillaume, 209 N.J. 449 (2012) is irrelevant to banks servicing loans following the closure of a bank. Mortgage loans were not included in the portfolio of Washington Mutual Bank, FA assets. The loan servicer has no financial information about the mortgage loan.
2. The Office of Thrift Supervision closed Washington Mutual Bank, FA on September 25, 2008, and the Federal Deposit Insurance Corporation (FDIC) was named the receiver as per the press release issued by the FDIC shown in Exhibit 1. The Washington Mutual Bank, FA holding company filed for bankruptcy protection on September 26, 2008; one day after the Office of Thrift Supervision halted the banking operations of Washington Mutual Bank, FA.

3. Exhibit 2 is a letter dated October 10, 2008 to Claudine A. Scozzari from Chase, PO Box 100511, Florence, SC 29502-0511 stating JPMorgan Chase Bank as of September 25, 2008 acquired certain assets of Washington Mutual Bank, FA. The following key points are contained in the letter:
 - a. The loan will be serviced under "Washington Mutual"
 - b. Checks were to be made payable to "Washington Mutual".
 - c. Third-party collections of payments would not change.
 - d. Do not send payments to JPMorgan Chase or any of its affiliated companies or to the FDIC.
 - e. The FDIC does not have specific information regarding your mortgage loan account.
 - f. Loan accounts will only be accessible at www.wamu.com; loan accounts were not accessible through www.chase.com.

4. Chase Manhattan Bank is getting financial information for the loan from Claudine A. Scozzari's credit report. Washington Mutual Bank, FA and Chase Manhattan Bank were separate business entities on September 24, 2008. According to the letter from Chase dated October 10, 2008, the FDIC did not have specific information regarding Claudine A. Scozzari's mortgage loan account. According to the press release issued by the FDIC, the FDIC was named the receiver of the Washington Mutual Bank, FA assets. Washington Mutual Bank, FA assets were transferred to Chase Manhattan Bank by the FDIC. If the FDIC did not have specific information regarding the mortgage loan, then Chase Manhattan Bank, as the loan servicer acting on "Washington Mutual's" behalf does not have specific information about the mortgage loan.

II. Objection 2 – Chase did not have the right to claim the mortgage loan as an asset.

5. Washington Mutual Bank, FA never filed legal documents for the purchase of the mortgage loan from PNC Mortgage Corporation of America in the Monmouth County Clerk's Office after February 1, 2001 for the property commonly known as 54 Pagoda Lane in the Township of Freehold, Monmouth County, in the State of New Jersey; thereby, transferring ownership of the mortgage loan.

6. After banking operations were halted on September 25, 2008 at Washington Mutual Bank, Washington Mutual Bank, FA had no legal documents on file at the Monmouth County Clerk's Office stating the mortgage loan for the property commonly known as 54

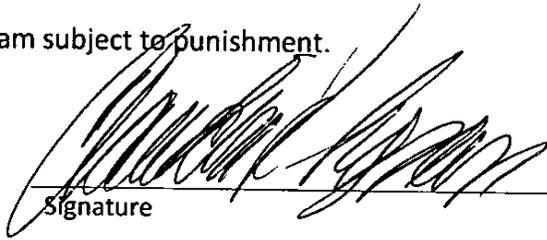
Pagoda Lane in the Township of Freehold, Monmouth County, in the State of New Jersey was a Washington Mutual Bank, FA asset.

7. Since the mortgage loan for the property commonly known as 54 Pagoda Lane in the Township of Freehold, Monmouth County, in the State of New Jersey is not a Washington Mutual Bank, FA asset, the mortgage loan was not received by the FDIC on September 25, 2008. The mortgage loan should not have been transferred to Chase Manhattan Bank as a Washington Mutual Bank, FA asset.

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

November 15, 2013

Date



Signature

Claudine A. Scozzari

Print or Type Name

Certificate of Service

I hereby certify that on November 15, 2013 I sent my objections to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both.

Regular mail Certified mail Other _____

List each party to the lawsuit; send your opposition to the attorney if the party is represented by counsel; if the party is pro se you may send the papers to that individual.

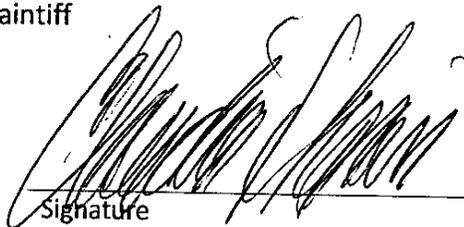
Superior Court Clerk's Office, Foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclose
P.O.Box 971
Trenton, NJ 08625

Hon. Margaret Mary McVeigh, P.J.Ch.
The Superior Court of New Jersey, Passaic County Courthouse
71 Hamilton Street
Chambers 100
Paterson, NJ 07505

Attn: JPMorgan Chase Order to Show Cause
Morgan, Lewis Bockius LLP
502 Carnegie Center
Princeton, NJ 08540-6241
Attorneys for J P Morgan Chase Bank, N.A., Plaintiff

November 15, 2013

Date



Signature

Claudine A. Scozzari

Print or Type Name

EXHIBIT 1



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Su

Each depositor insured to at least \$250,000 per insured bank

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Press Releases

JPMorgan Chase Acquires Banking Operations of Washington Mutual FDIC Facilitates Transaction that Protects All Depositors and Comes at No Cost to the Deposit Insurance Fund

FOR IMMEDIATE RELEASE
September 25, 2008

Media Contact:
Andrew Gray (202) 898-7192
angray@fdic.gov

JPMorgan Chase acquired the banking operations of Washington Mutual Bank in a transaction facilitated by the Federal Deposit Insurance Corporation. All depositors are fully protected and there will be no cost to the Deposit Insurance Fund.

"For all depositors and other customers of Washington Mutual Bank, this is simply a combination of two banks," said FDIC Chairman Sheila C. Bair. "For bank customers, it will be a seamless transition. There will be no interruption in services and bank customers should expect business as usual come Friday morning."

JPMorgan Chase acquired the assets, assumed the qualified financial contracts and made a payment of \$1.9 billion. Claims by equity, subordinated and senior debt holders were not acquired.

"WaMu's balance sheet and the payment paid by JPMorgan Chase allowed a transaction in which neither the uninsured depositors nor the insurance fund absorbed any losses," Bair said.

Washington Mutual Bank also has a subsidiary, Washington Mutual FSB, Park City, Utah. They have combined assets of \$307 billion and total deposits of \$188 billion.

Thursday evening, Washington Mutual was closed by the Office of Thrift Supervision and the FDIC named receiver. WaMu customers with questions should call their normal banking representative, service center, 1-800-788-7000 or visit www.WaMU.com. The FDIC's consumer hotline is 1-877-ASK-FDIC (1-877-275-3342) or visit www.fdic.gov.

Additional Notices

- [JP Morgan Acquires All Qualified Financial Contracts as Part of Washington Mutual Acquisition](#)
- [Washington Mutual Bank Investors -- Additional Information](#)
- [Continuation of Contracts Transferred From Washington Mutual Bank](#)

###

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's 8,451 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars – insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). **PR-85-2008**

Last Updated 9/23/2008

communications@fdic.gov

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Each depositor insured to at least \$250,000 per insured bank

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Home > News & Events > Information for Claimants in Washington Mutual Bank

Information for Claimants in Washington Mutual Bank

On September 25, 2008, Washington Mutual Bank was closed by the Office of Thrift Supervision and the Federal Deposit Insurance Corporation was named receiver. Subsequent to the closure, JPMorgan Chase acquired the assets and most of the liabilities, including covered bonds and other secured debt, of Washington Mutual Bank from the FDIC as Receiver for Washington Mutual Bank. Any claims by equity, subordinated and senior unsecured debt holders were not acquired.

There was no publicly-owned stock in Washington Mutual Bank. If you are an equity shareholder, your shares are in Washington Mutual, Inc., the holding company for Washington Mutual Bank, and not the Bank. Washington Mutual, Inc., and the interests of equity, debt holders or other creditors of Washington Mutual, Inc., are not included in the closure or receivership of the Bank. Washington Mutual, Inc. filed for bankruptcy protection on Friday, September 26th. Please contact Washington Mutual, Inc. directly for information about this bankruptcy proceeding.

If you hold senior unsecured debt, subordinated debt, or other claims in Washington Mutual Bank then you should file a claim in the receivership for recovery of any amounts that may be due to you. Please note that under federal law, 12 U.S.C. § 1821(d)(11), claims by subordinated debt holders are paid only after all claims by general creditors of the institution. At this time, the FDIC as Receiver for Washington Mutual Bank does not anticipate that subordinated debt holders of the bank will receive any recovery on their claims.

All claims against Washington Mutual Bank, together with proof of the claims, must be submitted in writing to the Receiver at the following address:

FDIC as Receiver of Washington
Mutual Bank
1601 Bryan Street
Dallas, TX 75201
Attention: Claims Agent

Last Updated 9/28/2008

communications@fdic.gov

EXHIBIT 2



P.O. Box 100511
Florence, SC 29502-0511

October 10, 2008

+ 0207528 000006952 09WCRL

Claudine A Scozzari
54 Pagoda Ln
Freehold NJ 07728-4158



Re: Washington Mutual Bank Loan No: 5924793739

Dear Claudine A Scozzari:

Welcome to JPMorgan Chase Bank. As you may know, on September 25, 2008, Washington Mutual Bank, the servicer of your loan, was closed by the Office of Thrift Supervision and the Federal Deposit Insurance Corporation was named Receiver. Upon the closure, JPMorgan Chase Bank, National Association ("JPMorgan Chase") acquired certain assets of Washington Mutual Bank from the FDIC, including the right to service your loan.

As a result, this letter is to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, was assigned, sold or transferred from Washington Mutual Bank to JPMorgan Chase, effective September 25, 2008. Although JPMorgan Chase is the servicer of your loan, your loan will be serviced by JPMorgan Chase under the name "Washington Mutual" for now. For convenience, the new servicer is referred to in this letter as "Washington Mutual." This transfer does not require any changes on your part at this time. For now, all contact numbers and mailing addresses for Washington Mutual as the new servicer are unchanged. We will advise you of any future changes to the name of the servicer, telephone numbers, addresses or other contact information.

This assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage documents, other than terms directly related to the servicing of your loan.

Under the circumstances described above, the law requires JPMorgan Chase to send you a notice of transfer of the servicing within 30 days after September 25, 2008. In this case, all necessary information regarding the prior servicer and the new servicer is combined in this one notice.

Your former servicer was Washington Mutual Bank and due to the nature of this transfer of servicing rights your new servicer is JP Morgan Chase Bank, National Association, under the name Washington Mutual. If you have any questions relating to the transfer of servicing from your former servicer or for your current servicer, please call Washington Mutual's Enterprise Customer Care Department at the following toll free telephone number:

Washington Mutual
Enterprise Customer Care Department
1-866-926-8937
Monday through Friday, 8:00 a.m. to 11:00 p.m., Eastern Time



The business address for your new servicer is:

**Washington Mutual
P.O. Box 100576
Mailstop: FSC0170
Florence, SC 29502-0576**

Your former servicer, Washington Mutual Bank, stopped accepting payments from you on September 25, 2008. Your current servicer, JPMorgan Chase, started accepting payments from you under the name Washington Mutual on September 26, 2008. Please send all payments due on or after that date to your new servicer. Your checks should be made payable to "Washington Mutual," unless otherwise notified. For your convenience, the address for sending payments and correspondence are listed below. If you receive a billing statement, the payment address shown below is the same as the one appearing on the coupon portion of your billing statement; please use the pre-printed statement coupon for remitting your loan payments.

Payment Address

**Washington Mutual
P.O. Box 78148
Phoenix, AZ 85062-8148**

Correspondence Address

**Washington Mutual
P.O. Box 100576
Mailstop: FSC0170
Florence, SC 29502-0576**

Other Important information

If your payment currently is automatically drafted from one of your accounts, you will not need to make any changes as these services will be continued as part of the transfer. Similarly, if you use a third-party service to make your payment (e.g., by telephone or an online bill pay service), including a military allotment payment, you will not need to make any changes as these services will be continued as a part of the transfer.

The transfer of the servicing of your loan will not have any effect on the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance you maintained while your loan was serviced by Washington Mutual Bank.

Although JPMorgan Chase is the servicer of your mortgage loan, please send your payments to "Washington Mutual" as provided in this letter. Do not send payments to JPMorgan Chase or any of its affiliated companies, or to the FDIC. Also, please note that the FDIC does not have specific information regarding your mortgage loan account.

Please note that in January 2009, you will be sent only one annual statement --- JPMorgan Chase will combine the mortgage interest and real estate tax payment information for the periods during which it serviced your loan in 2008 and during which Washington Mutual Bank serviced your loan in 2008 into one statement.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due-date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request:

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

For your convenience, we provided some answers to questions you may have about this transfer. If you have any additional questions, please contact the Enterprise Customer Care Department toll free at 1-866-926-8937.

We appreciate the opportunity to serve you.

Sincerely,

Enterprise Customer Care Department



Answers to Some Questions You May Have:

- Q. What do I need to do differently at this time?**
A. At this time, you do not need to do anything differently.
- Q. I currently use a bill payment service or auto debit (ACH). Will this service continue?**
A. You do not need to make any changes at this time. ACH and bill payment services will continue.
- Q. Now that JP Morgan Chase services my account, can I make my payments at Chase branches or Chase ATMs?**
A. At this time, you can't make payments at Chase branches or Chase ATMs. We'll let you know when this changes. You can, however, continue to visit your local Washington Mutual branches to make your monthly loan payments.
- Q. Now that JP Morgan Chase services my account, will I be able to view my account at Chase.com?**
A. At this time, you should continue to access your account at www.wamu.com as you have before. We'll let you know when you can access it via Chase.com.
- Q. Since I don't have to do anything at this time, why did you send me this notification?**
A. This notification was sent to make you aware of your rights under the Real Estate Settlement Procedures Act (RESPA) and to meet our regulatory requirements to make you aware of the transfer of the servicing of your loan.

Morgan, Lewis & Bockius LLP
502 Carnegie Center
Princeton, NJ 08540

J P Morgan Chase Bank, N.A.,
Plaintiff,

v.

Claudine A. Scozzari,
Defendant,

**Superior Court of New Jersey
Chancery Division Passaic County
General Equity Park**

Docket No. F-030403-13

CIVIL ACTION

**OBJECTION TO
CORRECTED NOTICE OF INTENTION
TO FORECLOSE**

I, Claudine A. Scozzari, the defendant in the foreclosure matter Superior Court of New Jersey, Chancery Division – General Equity, Monmouth County, Docket No.: F-8043-10 hereby object to the Plaintiff's filing of the Corrected Notice of Intention to Foreclose for the following reasons.

I. Objection 1 – Chase was not loan originator.

1. Exhibit 1 is the Contract of Sale for the initial purchase of Block 86.07 Lot 5.54 by Claudine Scozzari recorded in the Monmouth County Clerk's Office on January 29, 1998. Exhibit 2 is the property deed for Building 5, Unit 54 in Briarglen II Condominium Association located in the Township of Freehold in Monmouth County, New Jersey. The property deed for the property commonly known as 54 Pagoda Lane, Freehold, NJ 07728 is Deed Book 5689 Page 228, et seq. recorded in the Monmouth County Clerk's Office on February 10, 1998.
2. Chase Manhattan Bank was not the loan originator. PNC Mortgage Corporation of America is the loan originator as recorded in the Monmouth County Clerk's Office on February 10, 1998 in Mortgage Book 6386 Page 197, et seq. shown in Exhibit 3.

3. PNC Mortgage Corporation of America was purchased by Washington Mutual Bank, FA. Customers were notified on the Washington Mutual Bank Billing statement for the March 1, 2001 payment shown in Exhibit 4. Washington Mutual Bank, FA's name for the PNC Mortgage Corporation of American customers was Washington Mutual Home Loans, Inc. Mortgage payments were only to be mailed to Washington Mutual Home Loans, Inc. Mortgage payments due on March 1, 2001 and all subsequent payments were no longer accepted at PNC Bank branches. The successor to PNC Mortgage Corporation of America never recorded the mortgage purchase in the Monmouth County Clerk's Office.
4. Exhibit 5 is the letter dated July 16, 2001 notifying customer Washington Mutual Home Loans, Inc. was being integrated into Washington Mutual Bank, FA on August 6, 2001. The effective date of transfer of the mortgage loan from PNC Mortgage Corporation of American to Washington Mutual Bank, FA was August 6, 2001.

II. Objection 2 – Good faith effort had been made to pay mortgage loan prior to long-term unemployment in 2009.

5. Exhibit 6 is the letter to Claudine A. Scozzari dated June 10, 2002 for the Equity Accelerator® Program offered by Washington Mutual Bank, FA. The Equity Accelerator® Program, located at PO Box 6506 in Englewood, CO 80155-6506 collected \$625.23 in principal and interest each month plus an additional \$73.53 each month for the additional principal payments beginning with the December 4, 2002 mortgage payment according to the letter dated May 6, 2002 shown in Exhibit 7.
6. Exhibit 8 is a letter dated October 15, 2008 from the Washington Mutual Bank, FA for the Accelerator® Program for the upcoming year showing a monthly principal and interest payment of \$625.23.

III. Objection 3 – Banking operations halted at Washington Mutual Bank, FA after September 25, 2008.

7. The Office of Thrift Supervision closed Washington Mutual Bank, FA on September 25, 2008, and the Federal Deposit Insurance Corporation (FDIC) was named the receiver as per the press release issued by the FDIC shown in Exhibit 9. The Washington Mutual Bank holding company filed for bankruptcy protection on September 26, 2008; one day after the Office of Thrift Supervision halted the banking operations of Washington Mutual Bank, FA.

8. Exhibit 10 is a letter dated October 10, 2008 to Claudine A. Scozzari from Chase, PO Box 100511, Florence, SC 29502-0511 stating JPMorgan Chase Bank as of September 25, 2008 acquired certain assets of Washington Mutual Bank. The following key points are contained in the letter:
 - A. The loan will be serviced under “Washington Mutual”
 - B. Checks were to be made payable to “Washington Mutual”.
 - C. Third-party collections of payments would not change.
 - D. Do not send payments to JPMorgan Chase or any of its affiliated companies or to the FDIC.
 - E. The FDIC does not have specific information regarding your mortgage loan account.
 - F. Loan accounts will only be accessible at www.wamu.com; loan accounts were not accessible through www.chase.com.

IV. Objection 4 – Chase did not have details about the mortgage loan after transfer of Washington Mutual Bank, FA assets from the FDIC on September 25, 2008.

9. Chase Manhattan Bank is getting financial information for the loan from Claudine A. Scozzari's credit report. Washington Mutual Bank and Chase Manhattan Bank were separate business entities on September 24, 2008. According to the letter from Chase dated October 10, 2008, the FDIC did not have specific information regarding Claudine A. Scozzari's mortgage loan account. According to the press release issued by the FDIC, the FDIC was named the receiver of the Washington Mutual Bank assets. Washington Mutual Bank assets were transferred to Chase Manhattan Bank by the FDIC. If the FDIC did not have specific information regarding the mortgage loan, Chase Manhattan Bank, as the loan servicer acting on "Washington Mutual's" behalf, does not have specific information about the mortgage loan.

10. Subsequently following the closure of Washington Mutual Bank, FA, Claudine A. Scozzari paid Washington Mutual Bank, FA on October 1, 2008 and the months following the bank closure until August, 2009. Exhibit 11 is the August 2009 Home Loan Statement stating the principal balance on the loan was \$75,942.29. Because of the Equity Accelerator® Program, Claudine A. Scozzari paid an additional \$5882.40 towards the principal amount of the loan. According to the 30-year payment schedule, Claudine A. Scozzari was ahead of the obligation aforesaid contained in the agreement.

11. By August of 2009, Claudine A. Scozzari had made a total of \$85,656.51 towards monthly principal and interest payments for the mortgage loan. An additional \$5882.40 was made towards additional principal payments for the loan. The loan servicers for the mortgage loan had collected a total of \$91,538.91 in principal and interest payments.

V. Objection 5 – Loan servicer, "Washington Mutual", no longer had banking operations.

12. The loan servicer, "Washington Mutual", according to the letter from Chase dated October 10, 2008, was no longer an operating business entity in August 2009. The loan servicer was a call center asking for missed payments. I had made at least \$5,882.40 in

additional principal payments to the loan; and according to the original terms of the loan, the loan servicer, "Washington Mutual", should have been able to perform a loan modification to lower my monthly payments. Chase Manhattan Bank was unable to perform the loan modification, and Chase Manhattan Bank was unable to provide a loan officer to discuss the loan modification.

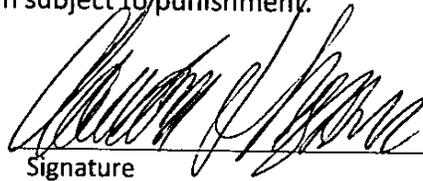
13. Exhibit 12 is the Washington Mutual Annual Escrow Account Statement for the review period of December 2007 thru November 2008 having a statement date of October 10, 2008. Chase Manhattan Bank was unable to provide a loan officer to Claudine A. Scozzari to separate the escrow account payments from the mortgage loan payments which only include the principal and interest payment of \$625.23 per month.
14. Claudine A. Scozzari is requesting a dismissal of the foreclosure proceeding due to lack banking functions that were available at the initial time of foreclosure. The loan servicer, "Washington Mutual", for Washington Mutual Bank, FA in October, 2009 was not functioning with normal banking operations. The loan servicer, "Washington Mutual", for Washington Mutual Bank called continually on cell and landline telephone numbers in the loan servicer's possession stating payment was required. The loan servicer, "Washington Mutual", never at any time through the course of any telephone communications or through written correspondence ever provided a loan officer with business contact information such as a contact name, contact title and position, contact address, and contact business telephone number where a normal business conversation could occur.
15. The property is owner-occupied. Claudine A. Scozzari's primary residence is 54 Pagoda Lane in the Township of Freehold in the State of New Jersey.
16. On August 1, 2009 when payments on the mortgage had stopped, Claudine A. Scozzari had equity in the property. The market value of the property is \$300,000 and the

principal amount of the loan is \$75,942.29, meaning Claudine A. Scozzari has a 75 percent interest in the value of the home. The property taxes on the property have been paid and are current. The maintenance fees to Briarglen II Condominium Association have been paid and are current.

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

November 15, 2013

Date



Signature

Claudine A. Scozzari

Print or Type Name

Certificate of Service

I hereby certify that on November 15, 2013 I sent my objections to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both.

Regular mail Certified mail Other _____

List each party to the lawsuit; send your opposition to the attorney if the party is represented by counsel; if the party is pro se you may send the papers to that individual.

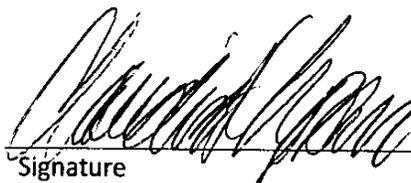
Superior Court Clerk's Office, Foreclosure Processing Services
Attention: Objection to Notice of Intention to Foreclose
P.O.Box 971
Trenton, NJ 08625

Hon. Margaret Mary McVeigh, P.J.Ch.
The Superior Court of New Jersey, Passaic County Courthouse
71 Hamilton Street
Chambers 100
Paterson, NJ 07505

Attn: JPMorgan Chase Order to Show Cause
Morgan, Lewis Bockius LLP
502 Carnegie Center
Princeton, NJ 08540-6241
Attorneys for J P Morgan Chase Bank, N.A., Plaintiff

November 15, 2013

Date



Signature

Claudine A. Scozzari

Print or Type Name

EXHIBIT 1



120

dmd

CHARGE, RECORD & RETURN TO:
CERRATO, DAWES
P.O. BOX 6009, FREEHOLD, NJ 07726

NOTICE OF SETTLEMENT

Name(s) and Address(es):

Richard Michael Katz

Seller(s)

54 Pagoda Lane, Freehold, New Jersey

- and -

Name(s) and Address(es):

Claudine A. Scozzari, unmarried

Purchaser(s)

about to reside at:

54 Pagoda Lane, Freehold, New Jersey

NOTICE is hereby given of a Contract of Sale between the parties hereto.

THE land to be affected are commonly known as 54 Pagoda Lane, Tax Lot 5.54502, Tax Block 86.07 in the Township of Freehold, County of Monmouth, State of New Jersey.

CLERK'S OFFICE
MONMOUTH COUNTY
NEW JERSEY

INSTRUMENT NUMBER
1998013582

FILED ON
Jan 29, 1998
12:56:30 PM

COUNTY FILING FEES \$6.00
DEDICATED TRUST \$2.00
FUND COMMISSION
TOTAL \$8.00

Not Certified Copy

John Dawes
John Dawes, Esq.

An Attorney at Law of New Jersey
Address: Cerrato, Dawes, Collins, Saker & Brown
509 Stillwells Corner Road
Freehold, N.J. 07728

Attorney for:
Purchaser and/or Mortgagor

*This form must be executed by a party or legal representative. If the notice is executed by anyone other than an Attorney at Law of New Jersey, it must be executed and acknowledged or proved in the same manner as a deed.

EXHIBIT 2



DEED

Prepared by: (Print signer's name below signature)
Neil G. Savasta
Neil G. Savasta, Esq.

This Deed is made on February 4, 1998

BETWEEN

Richard Michael Katz, Unmarried

COUNTY OF MONMOUTH
CONSIDERATION 130,000
RTF 455.00 add'l RTF
DATE 2/10/98 BY NJ

whose address is 54 Pagoda Lane, Freehold, NJ 07728

referred to as the Grantor.

AND

Claudine A. Scozzari, Unmarried

whose post office address is about to be 54 Pagoda Lane, Freehold, NJ 07728

referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of One Hundred Thirty Thousand Dollars (\$130,000.00)

The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of Freehold

Block No. 88.07 Lot No. 5.54802 Account No.

No property tax identification number is available on the date of this Deed. (Check box if applicable).

Property. The property consists of the land and all the buildings and structures on the land in the Township of Freehold County of Monmouth and State of New Jersey. The legal description is:

See Schedule A-4 (Legal Description) annexed hereto and made a part hereof.

Being the same premises conveyed to Grantor by K-Freehold Corp., a New Jersey Corporation, by Deed dated March 6, 1996 and recorded March 28, 1996 at Deed Book 5489 Page 538 in the office of the Monmouth County Clerk's Office.

CLERK'S OFFICE
MONMOUTH COUNTY
NEW JERSEY

INSTRUMENT NUMBER
1998019073
RECORDED ON
Feb 10, 1998
3:15:34 PM
BOOK: DB-5689
PAGE: 228
Total Pages: 3

COUNTY RECORDING FEES \$20.00
DEDICATED TRUST FUND COMMISSION \$2.00
COUNTY REALTY TRANSFER FEES \$130.13
STATE REALTY TRANSFER FEES \$324.87
TOTAL \$477.00

#120 [R+R]
CHARGE, RECORD & RETURN TO: dmd
CERRATO, DAWES
P.O. BOX 6009, FREEHOLD, NJ 07728

COMMONWEALTH LAND TITLE INSURANCE COMPANY

TITLE INSURANCE COMMITMENT

File Number: CT-22508

**SCHEDULE A-4
DESCRIPTION**

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of Freehold, County of Monmouth State of New Jersey:

BEING all that certain real property, subject to the provisions of the State of New Jersey Condominium Act, N.J.S.A. 46:8B-1, et seq., its amendments and supplements and situate, lying and being in the Township of Freehold, County of Monmouth, State of New Jersey, more particularly described as Unit #54 in Building 5, in Briarglen II Condominium A New Jersey Condominium, together with an aggregate 1.12 percent undivided interest in the Common Elements of said Condominium appurtenant to the aforesaid Unit, in accordance with and subject to the terms, limitations, conditions, covenants, restrictions, easements, agreements, and other provisions set forth in the Master Deed for Briarglen II Condominium, dated January 12, 1995, recorded January 13, 1995, in the Monmouth County Clerk's Office in Deed Book 5380, page 178, and any amendments thereto.

NOTE: Being Lot(s) 5.54S02, Block 86.07, Tax Map of the Township of Freehold, County of Monmouth.

Issued by:

Coastal Title Agency, Inc.

21 West Main Street P.O. Box 740 Freehold, NJ 07728

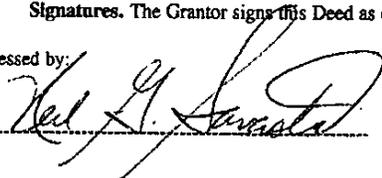
Telephone: 732-308-1660 Fax: 732-308-1881

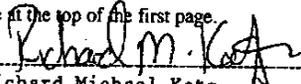
NOT CERTIFIED COPY

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. The Grantor signs this Deed as of the date at the top of the first page.

Witnessed by:




Richard Michael Katz (Seal)

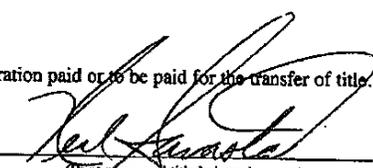
_____ (Seal)

STATE OF NEW JERSEY, COUNTY OF MONMOUTH SS.:
I CERTIFY that on February 4, 1998,

Richard Michael Katz personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of the attached deed;
- (b) executed this deed as his or her own act; and,

(c) made this Deed for \$ 130,000.00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5.)



Neil G. Savasta, Esq.
Attorney At Law
State of New Jersey

EXHIBIT 3

Record and Return to:

PNC Mortgage Corp. of America
Attn: Document Operations
75 North Fairway Drive
Vernon Hills, IL 60061

QUINCY RECORDING FEES \$33.00
DEDICATED TRUST FUND COMMISSION \$2.00
TOTAL \$35.00

INSTRUMENT NUMBER 1998019074
RECORDED ON Feb. 10, 1998
3:15:35 PM
BOOK:NB-6386
PAGE:197
Total Pages: 11

CLERK'S OFFICE
MONMOUTH COUNTY
NEW JERSEY

CHARGE, RECORD & RETURN TO:
CERRATO, DAWES
P.O. BOX 6009, FREEHOLD, NJ 07726

[Space Above This Line For Recording Data]

This instrument was prepared by:
GLENN MCINTYRE
BETHEL PARK, PA 15102

MORTGAGE

LENDER # 09-24-79373

THIS MORTGAGE ("Security Instrument") is given on
CLAUDINE A. SCOZZARI, UNMARRIED

FEBRUARY 4, 1998 . The mortgagor is

("Borrower"). This Security Instrument is given to PNC MORTGAGE CORP. OF AMERICA

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose
principal office and mailing address is 75 NORTH FAIRWAY DRIVE, VERNON HILLS, ILLINOIS 60061

("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED TWO THOUSAND NINE HUNDRED DOLLARS AND ZERO CENTS-----

Dollars (U.S. \$102,900.00-----). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, Section 1 *et seq.*, and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security Instrument is \$ 102,900.00----- . For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in MONMOUTH County, New Jersey:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING THE SAME PREMISES CONVEYED TO THE SAID MORTGAGORS BY DEED TO BE RECORDED SIMULTANEOUSLY HERewith.
THIS BEING A FIRST PURCHASE MONEY MORTGAGE GIVEN TO SECURE ALL OR PART OF THE PURCHASE PRICE PAID FOR THE PREMISES ABOVE DESCRIBED.

which has the address of 54 PAGODA DRIVE, FREEHOLD TOWNSHIP
New Jersey 07728 (Zip Code) ("Property Address") (Street, City).

NEW JERSEY-Single Family-FRMA/FHLMC
UNIFORM INSTRUMENT Form 3031 9/90
Amended 5/91
-GR(NJ) (9909)
VMP MORTGAGE FORMS - (800)521-7291
Page 1 of 8 XC1805DAAA (NJ) 07 10/98 Initials:



213057



COMMONWEALTH LAND TITLE INSURANCE COMPANY

TITLE INSURANCE COMMITMENT

File Number: CT-22508

**SCHEDULE A-4
DESCRIPTION**

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Township of Freehold, County of Monmouth State of New Jersey:

BEING all that certain real property, subject to the provisions of the State of New Jersey Condominium Act, N.J.S.A. 46:8B-1, et seq., its amendments and supplements and situate, lying and being in the Township of Freehold, County of Monmouth, State of New Jersey, more particularly described as Unit #54 in Building 5, in Briarglen II Condominium A New Jersey Condominium, together with an aggregate 1.12 percent undivided interest in the Common Elements of said Condominium appurtenant to the aforesaid Unit, in accordance with and subject to the terms, limitations, conditions, covenants, restrictions, easements, agreements, and other provisions set forth in the Master Deed for Briarglen II Condominium, dated January 12, 1995, recorded January 13, 1995, in the Monmouth County Clerk's Office in Deed Book 5380, page 178, and any amendments thereto.

NOTE: Being Lot(s) 5.54S02, Block 86.07, Tax Map of the Township of Freehold, County of Monmouth.

Not Certified Copy

Issued by:

Coastal Title Agency, Inc.

21 West Main Street P.O. Box 740 Freehold, NJ 07728

Telephone: 732-308-1660 Fax: 732-308-1881

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 4TH day of FEBRUARY, 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to PNC MORTGAGE CORP. OF AMERICA, AN OHIO CORPORATION

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
54 PAGODA DRIVE, FREEHOLD TOWNSHIP, NEW JERSEY 07728

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

BRIARGLEN II CONDO

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

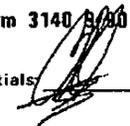
Form 3140 8/00

XC2001DAAA (M) .02 9/96

Page 1 of 4

VMP - 8U (8000)

VMP MORTGAGE FORMS - (800)621-7291

Initials: 

LENDER'S #: 09-24-79373



CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

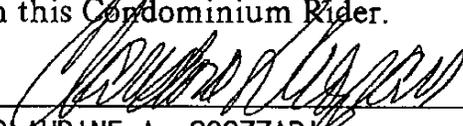
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.



CLAUDINE A. SCOZZARI (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Not Certified Copy

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required,

at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. **No Claim of Credit for Taxes.** Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> VA Rider | <input checked="" type="checkbox"/> Other(s) [specify] | |

LEGAL DESCRIPTION

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:

[Handwritten Signature]

JOHN I. DAWES AN ATTORNEY AT LAW OF THE
STATE OF NEW JERSEY

[Handwritten Signature]

CLAUDINE A. SCOZZARI (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF NEW JERSEY, MONMOUTH County ss:

On this 4TH day of FEBRUARY, 1998, before me, the subscriber, personally appeared CLAUDINE A. SCOZZARI, UNMARRIED

who, I am satisfied, IS the person(s) named in and who executed the within instrument, and thereupon acknowledged that SHE signed, sealed and delivered the same as HER act and deed, for the purposes therein expressed.

[Handwritten Signature]

JOHN I. DAWES AN ATTORNEY AT LAW
OF THE STATE OF NEW JERSEY

EXHIBIT 4

Billing Statement



PAGE 1 OF 1

Property Address: 54 PAGODA DRIVE
FREEHOLD NJ 07728

Loan Number 0092479373

For information call 1-800-736-9090

#BWNDHTH
#15500924793732# 030514

Business hours: Weekdays 7:00 a.m. to 10:00 p.m. CT
Saturdays 8:00 a.m. to 1:00 p.m. CT
Automated information 24 hours a day

CLAUDINE A SCOZZARI
54 PAGODA DRIVE
FREEHOLD NJ 07728-4158

Send WASHINGTON MUTUAL HOME LOANS, INC.
Pmt PO BOX 13911
To: PHILADELPHIA, PA 19101-3911
* See reverse side for written correspondence address.

Mortgagor SSN XXXXXXXXXX



Total Amount Due
Regular Payment Due: 03/01/01 \$876.70
Total Payment Due: \$876.70

Mortgage Account Summary

Principal and Interest	\$625.23
Escrow/Impound	\$245.47
Optional Premium	\$8.00
Total Regular Payment Due	\$876.70

+ Late Charges/Fees	_____
+ Additional Principal	_____
+ Additional Escrow/Impound	_____
+ Future Total Payment(s)	_____
= Amount Enclosed	_____

Late Charge of \$31.28 if paid after 03/16/01

Check Number Date Paid

Balance Summary

Current Interest Rate	Current Principal Balance	Current Escrow/Impound Balance	Principal Paid This Year	Interest Paid This Year	Taxes Paid This Year	Insurance Paid This Year
6.125%	\$99,078.12	\$388.89	\$118.81	\$506.32	\$709.14	\$.00

Principal balance shown is not a payoff amount. Please call for payoff information.

Account Activity Through 02/02/01

Date Paid	Transaction	Amount	Principal	Interest	Escrow/Impound	Late Chg/Fees	Miscellaneous
01/29	FEB PAYMENT OPTL PREM	\$876.70	\$118.81	\$506.32	\$245.47		\$8.00

Important Information

Washington Mutual Home Loans, Inc.
Proud to be your mortgage company!

Please note that on February 1, 2001, PNC Mortgage Corp. of America* was purchased by Washington Mutual Bank, FA. Our name has been changed to Washington Mutual Home Loans, Inc. This name change does not change the terms and conditions of your home loan. Beginning with this billing statement, your mortgage payments should be mailed only to Washington Mutual Home Loans, Inc.; we've enclosed a self-addressed payment coupon and a return envelope for your convenience to ensure your payment arrives at its proper destination.

Special note: This and future mortgage payments will no longer be accepted at PNC Bank branches or ATMs.

If you have any questions, simply call us at 1-888-350-9395.
From our family to yours, welcome to Washington Mutual Home Loans, Inc.

*The former PNC Mortgage Corp. of America is no longer owned by or affiliated with The PNC Financial Services Group, Inc.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR LOAN

EXHIBIT 5



July 16, 2001

Important Information Regarding Your Home Loan - Please review it carefully and save for future reference

520411

Claudine A. Scozzari
54 Pagoda Drive
Freehold NJ 07728-4158



RE: ~~Old Loan Number # 0092479373~~
New Loan Number # 5924793739

Dear Valued Washington Mutual Customer:

As you may know, earlier this year Washington Mutual Bank, FA acquired PNC Mortgage Corp. of America from PNC Bank and changed its name to Washington Mutual Home Loans, Inc. ("WMHLI") to align it with the Washington Mutual family. As part of our integration of WMHLI into Washington Mutual Bank, FA, the servicing of your loan will be transferred from WMHLI to Washington Mutual Bank, FA, effective August 6, 2001. This change does not affect any term or condition of your loan documents other than terms directly related to the servicing of your home loan. Please take a few minutes to review the important information below.

New Loan Number Effective August 6, 2001 (the effective date of transfer), you will be assigned a new loan number as a result of the system conversion. Your new loan number is 5924793739. If you have multiple loans with us, you will receive a separate letter for each loan.

New Statements Soon you will be seeing new monthly statements and notices. To assist you in interpreting the information, a brochure will be included with your first statement explaining its various features.

Loan Payments Washington Mutual Home Loans, Inc. will continue to accept your payments through August 5, 2001. Washington Mutual Bank, FA will begin accepting your payments on August 6, 2001. Please make your checks payable to Washington Mutual and send it to the address provided on your statement.

Please note that payments cannot be made at any Washington Mutual Automatic Teller Machines (ATMs).

The most convenient way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. If you already use an automatic loan payment service, it will continue without interruption.

Optional Insurance Any optional insurance products, such as mortgage or credit life or disability insurance, will continue without interruption.

Customer Service For questions regarding this notice or the transfer of servicing, please contact WMHLI's customer service department at our special toll-free number: 1-866-766-4759, Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 6:00 p.m.; and Saturday, 10:00 a.m. to 3:00 p.m., Central Time.

Otherwise, you may contact Washington Mutual's customer service department toll-free at 1-800-736-9090, Monday through Friday, 6:00 a.m. to 8:00 p.m.; and Saturday, 8:00 a.m. to 1:00 p.m. Central Time. Beginning August 6, 2001, you may contact our customer service department at the same toll-free number, during the

Comments

RE: Old Loan Number # 0092479373
New Loan Number # 5924793739

Dear Valued Washington Mutual Customer:

As you may know, earlier this year Washington Mutual Bank, FA acquired PNC Mortgage Corp. of America from PNC Bank and changed its name to Washington Mutual Home Loans, Inc. ("WMHLI") to align it with the Washington Mutual family. As part of our integration of WMHLI into Washington Mutual Bank, FA, the servicing of your loan will be transferred from WMHLI to Washington Mutual Bank, FA, effective August 6, 2001. This change does not affect any term or condition of your loan documents other than terms directly related to the servicing of your home loan. Please take a few minutes to review the important information below.

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Optional Insurance Any optional insurance products, such as mortgage or credit life or disability insurance, will continue without interruption.

Customer Service For questions regarding this notice or the transfer of servicing, please contact WMHLI's customer service department at our special toll-free number: 1-866-766-4759, Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 6:00 p.m.; and Saturday, 10:00 a.m. to 3:00 p.m., Central Time.

Otherwise, you may contact Washington Mutual's customer service department toll-free at 1-800-736-9090, Monday through Friday, 6:00 a.m. to 8:00 p.m.; and Saturday, 8:00 a.m. to 1:00 p.m. Central Time. Beginning August 6, 2001, you may contact our customer service department at the same toll-free number, during the same office hours, in any time zone.

You also may write to Washington Mutual at:

Washington Mutual Bank, FA
Attn: Customer Service / N010202
P.O. Box 1093
Northridge, CA 91328

You also may visit Washington Mutual at our website at wamumortgage.com. Please note that on August 3, Washington Mutual is changing its website to WaMuHomeLoans.com.

We look forward to serving you!

Sincerely,
Washington Mutual Bank, FA

Washington Mutual Home Loans, Inc.

Refer to the reverse side for important information on your rights regarding this transaction.

FDIC Insured/Equal Housing Lender

new payments to

*WASHINGTON MUTUAL BANK
P.O. Box 1093
NORTH RIDGE, CA 91328*

EXHIBIT 6

WASHINGTON MUTUAL
EA - Equity Accelerator Processing Center
P.O. Box 191090
San Francisco, CA 94119

Loan #: 5924793739
Subscriber #: 44723208

06/10/2002

Claudine A Scozzari
54 Pagoda Ln
Freehold, NJ 07728-4158

Any Questions? Call
Customer Service at
800-267-3301

Dear Claudine A Scozzari:

We want to help you get off to a good start with your new EA - Equity Accelerator program. Here is the exact schedule we will use for your withdrawals and payments.

You must make your next mortgage payment, due on June 04.
We will make the following mortgage payment on July 04.

Our first withdrawal from your bank account is scheduled for June 17.
(This will enable us to accumulate enough money to make your payment July 04).

But I am writing to ask for your help—we want to be absolutely sure our withdrawals from your bank account are timed so that they happen on the day after your regularly scheduled payday. Now, while you are thinking about it, please compare our scheduled withdrawal date, June 17, to your next payday (we want it to happen on the day after you are paid).

If our schedule does not line up with your payday cycle, please call us right away. We can easily adjust your withdrawal dates, right over the telephone. EA - Equity Accelerator will run very smoothly if we have your correct payroll cycle exactly right. Our Customer Service telephone number is 800-267-3301, and we are open Monday through Friday from 9 a.m.-11 p.m. and Saturday 8 a.m. to 3 p.m., Eastern Standard Time.

Sincerely,

Customer Service
Payment Processing Department

P.S. Remember—you must pay your June 04 mortgage payment. We will make your July 04 payment.

WELCREMIND

EXHIBIT 7

Washington Mutual
Equity Accelerator Processing Center
P.O. Box 191090
San Francisco, CA 94119

Any Questions? Call
Customer Service at
(800) 267-3301

May 6, 2002

Loan Number: 5924793739
Subscriber #: 44723208

Claudine A Scozzari
54 Pagoda Ln
Freehold, NJ 07728-4158

908207

Dear Claudine Scozzari:

Welcome to Washington Mutual's Equity Accelerator Program! The following breakdown indicates the initial amounts and dates of semi-monthly withdrawals and the monthly payments to which the funds will be applied.

We will withdraw... to pay your...

\$480.60 on 6/15 and 7/1.....7/4 payment in the amount of \$882.25, \$73.53 towards the \$295.00 enrollment fee, and \$5.42 for the monthly participation fee

\$480.60 on 7/15 and 8/1.....8/4 payment in the amount of \$882.25, \$73.53 towards the \$295.00 enrollment fee, and \$5.42 for the monthly participation fee

After enrollment fee is paid..

\$480.60 on 11/15 and 12/1.....12/4 payment in the amount of \$882.25, \$73.53 additional to principal, and \$5.42 for the monthly participation fee

from your account with:

for loan number 5924793739 with:

SOVEREIGN BANK

Acct. #: [REDACTED]

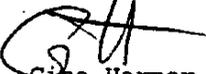
WASHINGTON MUTUAL BANK

PO BOX 1093

NORTHRIDGE, CA 91328-1093

If you find it necessary to make changes to the above information, please call us at (800) 267-3301.

Sincerely,


Gina Harper

Equity Accelerator Program

P.S. YOU MUST MAKE YOUR JUNE 4 MORTGAGE PAYMENT. The first mortgage payment that we will make for you is July 4. Funds withdrawn from your account in June will be paid to your July mortgage payment (less any fees). If your payment is currently being withdrawn electronically, your final monthly ACH withdrawal will occur on June 4.

EXHIBIT 8

Equity Accelerator.

A better way to save on your mortgage

PO Box 6506, Englewood, CO 80155-6506

Washington Mutual Bank, FA
Equity Accelerator® Customer Service

Loan #: 5924793739
Subscriber #: 44723208

October 15, 2008

About your WaMu loan

Claudine A Scozzari
54 Pagoda Ln
Freehold, NJ 07728-4158

1422

Questions about your loan?
Call Loan Servicing at
866-926-8937



RE: YOUR MONTHLY MORTGAGE PAYMENT HAS CHANGED

Dear Claudine A. Scozzari:

As part of the Washington Mutual Bank, FA Equity Accelerator® program, your scheduled transfers are adjusted automatically when your loan payment changes. Here are the old and new payment amounts for your loan with WaMu. Your payment is being applied as follows:

	Old	New	Difference
Principal & Interest	\$625.23	\$625.23	\$0.00
Escrow/Optional Products	\$375.53	\$398.57	\$23.04
Additional Principal	\$0.00	\$0.00	\$0.00
Total Monthly Payment	\$1,000.76	\$1,023.80	\$23.04

Your electronic debits that occur twice a month will be adjusted to \$551.40, which includes your \$2.71 transaction fee, effective with your debit on November 17th, 2008.

There is no need to call. If you have any questions about your Equity Accelerator program transfers or additional principal amounts, please call Customer Service at 800-267-3301 Monday through Friday, 9am to 9pm ET.

If you have questions about your principal and interest payment, escrow or optional products, please call Loan Servicing at 866-926-8937, or call the number on your mortgage statement or payment coupon.

Yours truly,

Jack Wentworth
Equity Accelerator Customer Service

Calls may be randomly monitored or recorded for quality assurance.

EXHIBIT 9



Each depositor insured to at least \$250,000 per insured bank

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Su

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Press Releases

JPMorgan Chase Acquires Banking Operations of Washington Mutual FDIC Facilitates Transaction that Protects All Depositors and Comes at No Cost to the Deposit Insurance Fund

FOR IMMEDIATE RELEASE
September 25, 2008

Media Contact:
Andrew Gray (202) 898-7192
angray@fdic.gov

JPMorgan Chase acquired the banking operations of Washington Mutual Bank in a transaction facilitated by the Federal Deposit Insurance Corporation. All depositors are fully protected and there will be no cost to the Deposit Insurance Fund.

"For all depositors and other customers of Washington Mutual Bank, this is simply a combination of two banks," said FDIC Chairman Sheila C. Bair. "For bank customers, it will be a seamless transition. There will be no interruption in services and bank customers should expect business as usual come Friday morning."

JPMorgan Chase acquired the assets, assumed the qualified financial contracts and made a payment of \$1.9 billion. Claims by equity, subordinated and senior debt holders were not acquired.

"WaMu's balance sheet and the payment paid by JPMorgan Chase allowed a transaction in which neither the uninsured depositors nor the insurance fund absorbed any losses," Bair said.

Washington Mutual Bank also has a subsidiary, Washington Mutual FSB, Park City, Utah. They have combined assets of \$307 billion and total deposits of \$188 billion.

Thursday evening, Washington Mutual was closed by the Office of Thrift Supervision and the FDIC named receiver. WaMu customers with questions should call their normal banking representative, service center, 1-800-788-7000 or visit www.WaMU.com. The FDIC's consumer hotline is 1-877-ASK-FDIC (1-877-275-3342) or visit www.fdic.gov.

Additional Notices

- [JP Morgan Acquires All Qualified Financial Contracts as Part of Washington Mutual Acquisition](#)
- [Washington Mutual Bank Investors – Additional Information](#)
- [Continuation of Contracts Transferred From Washington Mutual Bank](#)

###

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's 8,451 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars – insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). **PR-85-2008**

Last Updated 9/28/2008

communications@fdic.gov

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Each depositor insured to at least \$250,000 per insured bank

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Home > News & Events > Information for Claimants in Washington Mutual Bank

Information for Claimants in Washington Mutual Bank

On September 25, 2008, Washington Mutual Bank was closed by the Office of Thrift Supervision and the Federal Deposit Insurance Corporation was named receiver. Subsequent to the closure, JPMorgan Chase acquired the assets and most of the liabilities, including covered bonds and other secured debt, of Washington Mutual Bank from the FDIC as Receiver for Washington Mutual Bank. Any claims by equity, subordinated and senior unsecured debt holders were not acquired.

There was no publicly-owned stock in Washington Mutual Bank. If you are an equity shareholder, your shares are in Washington Mutual, Inc., the holding company for Washington Mutual Bank, and not the Bank. Washington Mutual, Inc., and the interests of equity, debt holders or other creditors of Washington Mutual, Inc., are not included in the closure or receivership of the Bank. Washington Mutual, Inc. filed for bankruptcy protection on Friday, September 26th. Please contact Washington Mutual, Inc. directly for information about this bankruptcy proceeding.

If you hold senior unsecured debt, subordinated debt, or other claims in Washington Mutual Bank then you should file a claim in the receivership for recovery of any amounts that may be due to you. Please note that under federal law, 12 U.S.C. § 1821(d)(11), claims by subordinated debt holders are paid only after all claims by general creditors of the institution. At this time, the FDIC as Receiver for Washington Mutual Bank does not anticipate that subordinated debt holders of the bank will receive any recovery on their claims.

All claims against Washington Mutual Bank, together with proof of the claims, must be submitted in writing to the Receiver at the following address:

FDIC as Receiver of Washington
Mutual Bank
1601 Bryan Street
Dallas, TX 75201
Attention: Claims Agent

Last Updated 9/29/2008

communications@fdic.gov

EXHIBIT 10



P.O. Box 100511
Florence, SC 29502-0511

October 10, 2008

+ 0207528 000006952 09WCRL

Claudine A Scozzari
54 Pagoda Ln
Freehold NJ 07728-4158



Re: Washington Mutual Bank Loan No: 5924793739

Dear Claudine A Scozzari:

Welcome to JPMorgan Chase Bank. As you may know, on September 25, 2008, Washington Mutual Bank, the servicer of your loan, was closed by the Office of Thrift Supervision and the Federal Deposit Insurance Corporation was named Receiver. Upon the closure, JPMorgan Chase Bank, National Association ("JPMorgan Chase") acquired certain assets of Washington Mutual Bank from the FDIC, including the right to service your loan.

As a result, this letter is to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, was assigned, sold or transferred from Washington Mutual Bank to JPMorgan Chase, effective September 25, 2008. Although JPMorgan Chase is the servicer of your loan, your loan will be serviced by JPMorgan Chase under the name "Washington Mutual" for now. For convenience, the new servicer is referred to in this letter as "Washington Mutual." This transfer does not require any changes on your part at this time. For now, all contact numbers and mailing addresses for Washington Mutual as the new servicer are unchanged. We will advise you of any future changes to the name of the servicer, telephone numbers, addresses or other contact information.

This assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage documents, other than terms directly related to the servicing of your loan.

Under the circumstances described above, the law requires JPMorgan Chase to send you a notice of transfer of the servicing within 30 days after September 25, 2008. In this case, all necessary information regarding the prior servicer and the new servicer is combined in this one notice.

Your former servicer was Washington Mutual Bank and due to the nature of this transfer of servicing rights your new servicer is JP Morgan Chase Bank, National Association, under the name Washington Mutual. If you have any questions relating to the transfer of servicing from your former servicer or for your current servicer, please call Washington Mutual's Enterprise Customer Care Department at the following toll free telephone number:

Washington Mutual
Enterprise Customer Care Department
1-866-926-8937
Monday through Friday, 8:00 a.m. to 11:00 p.m., Eastern Time



The business address for your new servicer is:

**Washington Mutual
P.O. Box 100576
Mailstop: FSC0170
Florence, SC 29502-0576**

Your former servicer, Washington Mutual Bank, stopped accepting payments from you on September 25, 2008. Your current servicer, JPMorgan Chase, started accepting payments from you under the name Washington Mutual on September 26, 2008. Please send all payments due on or after that date to your new servicer. Your checks should be made payable to "Washington Mutual," unless otherwise notified. For your convenience, the address for sending payments and correspondence are listed below. If you receive a billing statement, the payment address shown below is the same as the one appearing on the coupon portion of your billing statement; please use the pre-printed statement coupon for remitting your loan payments.

Payment Address

**Washington Mutual
P.O. Box 78148
Phoenix, AZ 85062-8148**

Correspondence Address

**Washington Mutual
P.O. Box 100576
Mailstop: FSC0170
Florence, SC 29502-0576**

Other Important Information

If your payment currently is automatically drafted from one of your accounts, you will not need to make any changes as these services will be continued as part of the transfer. Similarly, if you use a third-party service to make your payment (e.g., by telephone or an online bill pay service), including a military allotment payment, you will not need to make any changes as these services will be continued as a part of the transfer.

The transfer of the servicing of your loan will not have any effect on the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance you maintained while your loan was serviced by Washington Mutual Bank.

Although JPMorgan Chase is the servicer of your mortgage loan, please send your payments to "Washington Mutual" as provided in this letter. Do not send payments to JPMorgan Chase or any of its affiliated companies, or to the FDIC. Also, please note that the FDIC does not have specific information regarding your mortgage loan account.

Please note that in January 2009, you will be sent only one annual statement --- JPMorgan Chase will combine the mortgage interest and real estate tax payment information for the periods during which it serviced your loan in 2008 and during which Washington Mutual Bank serviced your loan in 2008 into one statement.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due-date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

For your convenience, we provided some answers to questions you may have about this transfer. If you have any additional questions, please contact the Enterprise Customer Care Department toll free at 1-866-926-8937.

We appreciate the opportunity to serve you.

Sincerely,

Enterprise Customer Care Department



Answers to Some Questions You May Have:

Q. What do I need to do differently at this time?

A. At this time, you do not need to do anything differently.

Q. I currently use a bill payment service or auto debit (ACH). Will this service continue?

A. You do not need to make any changes at this time. ACH and bill payment services will continue.

Q. Now that JP Morgan Chase services my account, can I make my payments at Chase branches or Chase ATMs?

A. At this time, you can't make payments at Chase branches or Chase ATMs. We'll let you know when this changes. You can, however, continue to visit your local Washington Mutual branches to make your monthly loan payments.

Q. Now that JP Morgan Chase services my account, will I be able to view my account at Chase.com?

A. At this time, you should continue to access your account at www.wamu.com as you have before. We'll let you know when you can access it via Chase.com.

Q. Since I don't have to do anything at this time, why did you send me this notification?

A. This notification was sent to make you aware of your rights under the Real Estate Settlement Procedures Act (RESPA) and to meet our regulatory requirements to make you aware of the transfer of the servicing of your loan.

EXHIBIT 11

Home Loan Statement August 2009

Statement Date: August 18, 2009
Activity Since: July 07, 2009
Your Loan Number: 5924793739

Your Property and Loan Information

Property Address: 54 PAGODA DRIVE
FREEHOLD NJ 07728
Principal Balance: \$ 75,942.29
Interest Rate: 6.12500%
Escrow Balance: \$ 67.53-

Did You Know?

Right now, you meet preliminary criteria for a special mortgage refinance offer to lower your rate and payment. As a valued customer, you may be able to refinance faster and we'll waive your origination and appraisal fees. Call 816.412.9002 today. All loans are subject to credit and property approval. Certain restrictions and limitations may apply.

It is not necessary to send us your regular current real estate tax bill unless we request it. In most cases, the current real estate tax bill is a copy of the bill the taxing authority has already supplied to the mortgage company for loans with an escrow account. It is generally the customer's responsibility to pay supplemental, occupancy and special assessment bills.

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply click on "My Home Loan" and follow the prompts to register by selecting a User ID and Password.

Year to Date Account Activity

Principal Paid: \$ 2,134.96
Interest Paid: \$ 2,757.18
Property Taxes Paid: \$ 3,582.86
Insurance Paid: \$ 0.00

Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
For a refinance or purchase loan, call 1.866.888.5935
www.wamu.com

#BWNCLNN
#395924979373999#
20091908 8 0-3 1-2
CLAUDINE A SCOZZARI 20049207
54 PAGODA LN
FREEHOLD NJ 07728-4158



Your Next Payment

Next Payment Due: September 01, 2009
Principal and Interest: \$ 625.23
Escrow: \$ 398.57
Current Payment: \$ 1,023.80
Plus
Past Due Payment(s): \$ 1,023.80
Unpaid Late Charges: \$ 31.26
Other Fees: \$ 7.60
Total Amount Due :* \$ 2,086.46

Important Messages

* To avoid a late charge of \$31.26, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 09/16/09 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

NOTICE: A late charge has been assessed to your account because your payment was not received prior to the late charge assessment date. Please contact us immediately if your payment records reflect differently.

Please see the reverse side for Recent Account Activity.

DO NOT rely on the account balance as a payoff quote. Additional amounts may be due for interest, late charges, escrow advances, or other related costs. You may request a payoff quote by calling us at 866.926.8937.

7760 8413 J66 001 07 0 190908 PAGE 1 of 4

Washington Mutual Bank 908-B
COLD056C 20049207



908-B

CLAUDINE A SCOZZARI

Loan Number: 5924793739
Statement Date: August 18, 2009



Please write your loan number on your check.
Make check payable to Washington Mutual.



Please check here if change of address or telephone number is indicated on the reverse side of this form.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Please allow 7-10 days for postal delivery.

Payment Due Date: September 01, 2009
Current Payment: \$ 1,023.80
Total Amount Due: \$ 2,086.46
If Received After: September 16, 2009
Total Amount Plus Late Charges: \$ 2,117.72

Making Your Payment

Please write in any additional funds that you may be including with your payment. If you include additional funds and do not indicate how to apply them, we will apply them first to applicable advances, then to any fees due and then to principal.

Late Charges + _____
Additional Principal + _____
Additional Escrow + _____
Future Payments + _____
Total Amount Enclosed = _____

000000 000000 000000 5924793739 0208646 0003126 0102380 6

HOME LOAN STATEMENT AUGUST 2009

1-3

JRG

Making Your Monthly Payments

- **By mail:** Mail your check, along with the bottom portion of this statement, in the enclosed envelope.
- **In person:** Drop off your payment at any Washington Mutual financial center.
- **Automatic payments:** Make payments automatically from your checking or savings account with our easy and convenient Auto Pay service - just call us toll free at 1.866.926.8937 to set up a payment schedule.
- **Payment by phone:** Set up a one-time withdrawal from a checking or savings account on a date specified by you. A fee will be assessed for this type of transfer. Call us toll free at 1.866.926.8937 to make a payment by phone.
- **Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Have Questions? Need Mailing Addresses?

At Washington Mutual, customer service is our top priority. If you have general questions about your loan, please call our Customer Service Department toll free at 1.866.926.8937; se habla español or write to us at the "Customer Service Inquiries" address noted below. TDD: Dial 7-1-1 for assistance. (Calls received by our Customer Service Department may be monitored for training purposes.)

Please use the addresses below for other payment or correspondence needs.

Customer Service Inquiries:
Washington Mutual Bank
PO Box 100576
Florence, SC 29502-0576
Fax: (866) 272-0400

Collections (Letters Only):
Washington Mutual Bank
PO Box 44118
Jacksonville, FL 32231-4118
Fax: (800) 246-4601

Payment without a Coupon:
Washington Mutual
PO Box 78148
Phoenix, AZ 85062-8148

Overnight Payoffs:
Washington Mutual Bank
Attn: Payoff Unit
7255 Baymeadows Way Suite 908
Jacksonville, FL 32256

Real Estate Tax Bills:
Washington Mutual
c/o First American RE Tax Service
6053 S Fashion Sqr Dr Suite 200
Murray, UT 84107

Property Insurance:
Washington Mutual Bank
PO Box 100590
Florence, SC 29502-0590
Fax: (843) 413-2048

Overnight Payment:
Washington Mutual Bank
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Loss Draft:
Washington Mutual Bank
PO Box 100565
Florence, SC 29502
Fax: (843) 673-3923

Washington Mutual has loan offices and accepts loan applications in: Washington Mutual Bank - many states; Washington Mutual Bank, doing business as Washington Mutual Bank, FA - many states; and Washington Mutual Bank fsb - ID, MT, UT.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Recent Account Activity

Date	Description	Total Amount	Principal	Interest	Escrow	Optional Products	Unapplied Funds/Subsidies	Other Fees/Late Charges
08/07	Tax Disbursement	\$1,398.31-						
08/17	Late Charge Assessed				\$1,398.31-			\$31.26-

Has your mailing address or phone number changed?

If so, please update your information online at www.wamu.com, where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

Street Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Name (please print): _____ Borrower Signature: _____

Name (please print): _____ Borrower Signature: _____

EXHIBIT 12



866-550-5705

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

Annual Escrow Account Statement

Statement Date: October 10, 2008
Review Period: December 2007 to November 2008
Your Loan Number: 5924793739

#BWNCLNN
#3959249793973999#
20081310 E 0-1
CLAUDINE A SCOZZARI
54 PAGODA LN
FREEHOLD NJ 07728-4158
20044454

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment - (effective 12/01/08) if you select Option A below	New Payment (effective 12/01/08) if you select Option B below
Principal & Interest	\$ 625.23	\$ 625.23	\$ 625.23
Escrow Account Deposit	\$ 375.53	\$ 379.15*	\$ 379.15*
Plus: Account Balancer/Shortage	\$ 0.00	\$ 0.00	\$ 19.42**
Total Payment Amount	\$ 1,000.76	\$ 1,004.38	\$ 1,023.80

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of \$379.15* and, if applicable, an amount needed to repay the escrow shortage of \$19.42**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire \$233.01 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of \$1,004.38. See chart above.
* Pay a portion of your shortage - every \$12 paid reduces your total payment by \$1.
* NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 12 Months

Pay the \$233.01 escrow account shortage in 12 Account Balancer payments of \$19.42 each. To choose this option, no action is required. The 12 payments will be automatically added to your home loan payment for December 2008 through November 2009.

If you select this option, your new monthly home loan payment (effective 12/01/08) will be \$1,023.80. See chart above.



908-E

Escrow Account Balancer/Shortage Payment Coupon

CLAUDINE A SCOZZARI

Statement Date: October 10, 2008
Total Escrow Shortage Amount: \$233.01

Loan Number: 5924793739

Please write your loan number on your check.
Make check payable to Washington Mutual.

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for \$233.01 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount
Enclosed

Loan Number 5924793739

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of \$233.01. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

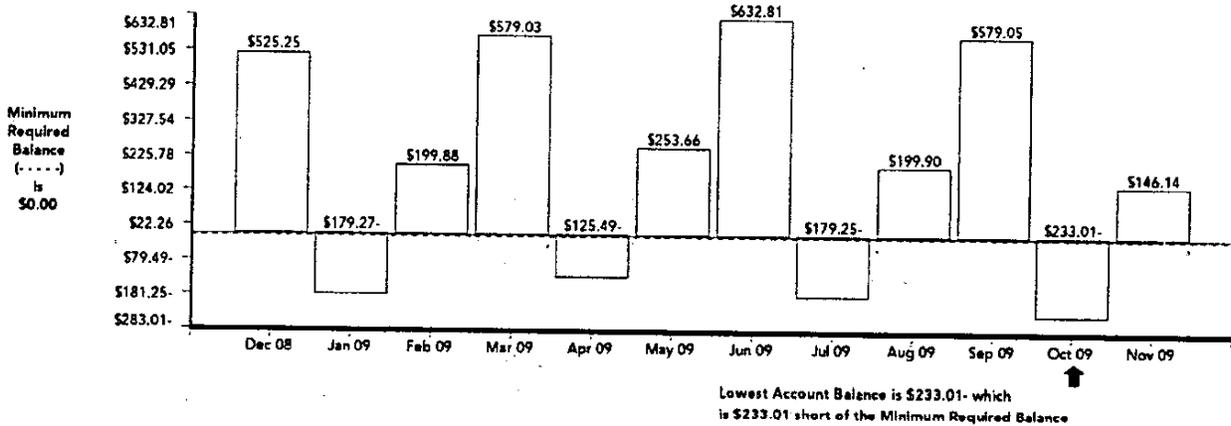
As shown in the information in the box and graph below, you will reach your lowest account balance of \$233.01- in October 09. This is subtracted from your minimum required balance of \$0.00 resulting in an Escrow Account Shortage of \$233.01.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the \$233.01 shortage in full (Option A on front) or pay the shortage over 12 months (Option B on front). It's your choice.

Escrow Account Balancer	
Minimum Required Balance	\$ 0.00
Less: Lowest Account Balance (Oct 09)	\$ 233.01-
Annual Account Balancer/Shortage	\$ 233.01
Monthly Account Balancer/Shortage	\$ 19.42

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$379.15 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$146.10 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at 1.866.926.8937 or visit www.wamu.com.

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

Loan Number 5924793739
Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
CIT/TWN/VIL/	\$ 1,083.67	January 09			
CIT/TWN/VIL/	\$ 1,083.67	April 09			
CIT/TWN/VIL/	\$ 1,191.21	July 09			
CIT/TWN/VIL/	\$ 1,191.21	October 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = \$ 379.15					

1-9

RC

Loan Number 5924793739

Escrow Account History for the Prior Payment Period
--

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$1,000.76, of which \$625.23 was for principal and interest and \$375.53 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$0.00. In reviewing your account activity, your actual low escrow balance was \$-229.43.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

Month	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance		
	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual	
						Starting Balance	361.26	189.50
Dec 07	361.22	375.53 *				722.48	565.03	
Jan 08	361.22	375.53 *	1,044.04	1,083.67 *	CIT/TWN/VIL	39.66	143.11-	
Feb 08	361.22	375.53 *				400.88	232.42	
Mar 08	361.22	375.53 *				762.10	607.95	
Apr 08	361.22	375.53 *	1,044.04	1,083.67 *	CIT/TWN/VIL	79.28	100.19-	
May 08	361.22	375.53 *				440.50	275.34	
Jun 08	361.22	375.53 *				801.72	650.87	
Jul 08	361.22	375.53 *	1,123.30	1,191.21 *	CIT/TWN/VIL	39.64	164.81-	
Aug 08	361.22	375.53 *				400.86	210.72	
Sep 08	361.22	375.53 *				762.08	586.25	
Oct 08	361.22	375.53 E	1,123.30	1,191.21 E	CIT/TWN/VIL	0.00	229.43-	
Nov 08	361.22	375.53 E				361.22	146.10	
Total	4,334.64	4,506.36	4,334.68	4,549.76				



Claudine A. Scozzari
54 Pagoda Lane
Freehold, NJ 07728
November 15, 2013

RECEIVED

NOV 18 2013

SUPERIOR COURT
CLERK'S OFFICE

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

RE: Order to Show Cause: In re Application by JPMorgan Chase Bank, N.A., to Issue Corrected Notices of Intent to Foreclose on Behalf of Identified Foreclosure Plaintiffs in Certain Uncontested Cases (Superior Court of New Jersey, Chancery Division, Passaic County, Docket No.: F-030403-13)

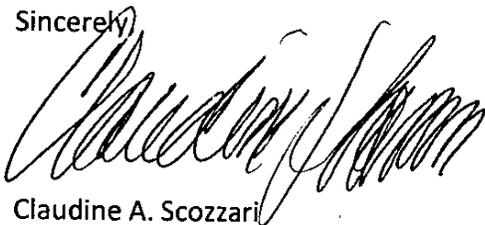
Borrower Name: Claudine A. Scozzari
Loan Number: 5924793739
Plaintiff Name in Foreclosure action: J P Morgan Chase Bank, N.A.
Docket Number in Foreclosure action: F-8043-10

To Whom It May Concern:

Please find the following enclosed for the above referenced legal matter.

- Transmittal letter to Hon. McVeigh, Superior Court of New Jersey, Passaic County
- Objection to Order to Show Cause with Certificate of Service
- Objection to Corrected Notice of Intention to Foreclose with Certificate of Service

Sincerely,



Claudine A. Scozzari

Encl.

Cc: Hon. Margaret McVeigh, Superior Court of New Jersey, Passaic County
Morgan, Lewis Bockius LLP, Princeton, NJ (Attorneys for JP Morgan Chase Bank, N.A.,
Plaintiff)