

DOCKET # F-22389-09

November 21 2013

RECEIVED

NOV 27 2013

**SUPERIOR COURT
CLERK'S OFFICE**

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

To Whom It May Concern:

In Ref: The Corrected Notice of Intention to Foreclose.
County Docket No. F-030403-13

The letter is an objection as to why JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SUCCESSION BY MERGER TO CHASE HOMEFINANCE LLC Is not In-title to FORECLOSURE on the property in mentioned.

1727 So 2nd Street, Piscataway NJ 08854 can not be Foreclose. Superior Court Clerk's Office and Chase and Associate and Chase Lawyer still lack of information on why they are not In-title to foreclose in above mention property.

The above property was taken by CHASE HOME FINANCIAL and because of malpractice on a foreclosure procedure on 2009 Chase Home Financial has to turn back property to owner because of Conflict of interest with Insurance Company. It's not possible to foreclose on a property. Twice.....If that so....please explain..... *or Submit* 
an Investigation 

Please review your records OR .malpractice on foreclosing property with no legal authorization before February 28, 2012 that was not with compliance with the New jersey Fair Foreclosure Act's requirement.


Xiomara E. Blaise
1727 So 2nd St.
Piscataway NJ 08854

Cc: The Superior Court of New Jersey, Passaic County Courthouse
71 Hamilton Street
Chambers 100
Paterson, NJ 07505

Cc: Bruno Mejia / Chase Attention: Collection Department Mail Code: OH4-7356,
Vision Drive, Columbus, OH 43219-6009

*cc: Morgan Lewis & Bockius LLP. 502 Carnegie Center, Princeton
NJ 08540-6241*

Chase (FL5-5110)
P.O. Box 44120
Jacksonville, FL 32231-4120



11/05/2013

CERTIFIED MAIL: Return Receipt Requested and First Class Mail



000028 - 1 of 20 NSPOHDLA-JD J0451135 0000000

XIOMARA E BLAISE
1727 S 2ND ST
PISCATAWAY, NJ 08854-1741



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: XIOMARA E BLAISE

Loan Number: 0018312132

Plaintiff Name in Foreclosure action: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC

Docket Number in Foreclosure action: F-22389-09

Dear XIOMARA E BLAISE:

Please be advised that the New Jersey Supreme Court recently held in *U.S. Bank N.A. v. Guillaume*, 209 N.J. 449 (2012), that mortgage lenders seeking to foreclose must comply with the New Jersey Fair Foreclosure Act's requirement that a Notice of Intention to Foreclose set forth the name and address of the lender.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act and/or JPMorgan Chase Bank, N.A. ("Chase"), the servicer of your loan, may lack sufficient information to adequately confirm mailing of the original Notice of Intention to Foreclose.

By the court's Order to Show Cause dated September 23, 2013, and in compliance with the Supreme Court's opinion in *U.S. Bank N.A. v. Guillaume*, Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage, gave permission to Chase to serve, along with the Order to Show Cause, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

The docket number for your foreclosure action may be found in the subject line of this letter.

Information About the Order to Show Cause and Verified Complaint

Enclosed with this letter is a copy of the Order to Show Cause and a copy of the verified complaint filed with the Order to Show Cause. The verified complaint lists the following lenders in the following counts of the verified complaint:

1. Ahmanson Obligation Company
2. BAC Home Loan Servicing
3. Bank of America
4. Capital Financial Mortgage
5. Citibank
6. Countrywide
7. CTX Mortgage Company
8. Deutsche Bank
9. EMC Mortgage Corporation
10. Federal Home Loan Mortgage Corporation
11. First Horizon Home Loans
12. Federal National Mortgage Association
13. Homesales, Inc.
14. HSBC
15. Investors Savings Bank
16. JPMorgan Chase Bank, N.A.
17. LaSalle Bank
18. Metlife
19. PNC Bank
20. Sterling Home Mortgage Company
21. Sunset Mortgage
22. The Bank of New York
23. US Bank
24. Union Federal Mortgage Corporation
25. Union Mortgage Corp.
26. Wachovia
27. Washington Mutual
28. Wells Fargo

The verified complaint sent to you does not include the attachments. The verified complaint with attachments, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>.

Information About the Corrected Notice of Intention to Foreclose

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 35 days in which to cure the default without having to pay the plaintiff's court costs and attorneys' fees. It also sets forth important information about your loan, including information on how you can cure the default; the consequences of failing to cure the default; contact information for the plaintiff; and information about retaining counsel and borrower assistance. If you fail to cure the default by the date set forth in the corrected Notice of Intention to Foreclose, the foreclosure action against you will proceed.

With the passage of time since the foreclosure action was filed against you, the lender on your loan may have changed from the named plaintiff in the foreclosure action. The corrected Notice of Intention to Foreclose lists the name and address of the current lender on your loan.

Questions about the Notice of Intention to Foreclose

Should you have questions with regard to your loan or the corrected Notice of Intention to

Foreclose, please contact:

Overnight/Regular Mail: Bruno Mejia
Chase
Attention: Collections Department
Mail Code: OH4-7356
3415 Vision Drive
Columbus, OH 43219-6009

Phone: 1-800-848-9380

Additional contact information is provided in the corrected Notice of Intention to Foreclose.

How to File an Objection

You have the right to object to the enclosed Order to Show Cause (the process by which the court gave the plaintiff permission to serve the corrected Notice of Intention to Foreclose). To do so, you must file a written objection under the docket number for the Order to Show Cause.

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To do so, you must file a written objection under the docket number for the foreclosure action in your individual case. The docket number for your foreclosure action may be found in the subject line of this letter.

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office on or before December 20, 2013 at the following address:

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

You must also serve a copy of the objection on the plaintiff's attorney at Morgan, Lewis & Bockius LLP, 502 Carnegie Center, Princeton, NJ 08540-6241 (Attention: JPMorgan Chase Order to Show Cause), and mail a copy of the objection to Judge McVeigh at:

The Superior Court of New Jersey, Passaic County Courthouse
71 Hamilton Street
Chambers 100
Paterson, NJ 07505

Your personal appearance at the Superior Court Clerk's Office or your local courthouse will not qualify as an objection. A telephone call will not protect your rights; you must file your objection and serve it on the plaintiff's attorney if you want the court to hear your objection to the relief the plaintiff is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection..

Questions about Filing an Objection

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/index.htm>. You may also contact the Superior Court Clerk's Office at 1-609-421-6100, or at SCCOForeclosure.Mailbox@judiciary.state.nj.us.



If you are represented by an attorney in your foreclosure case, you should notify him or her that you received these papers. These papers are not being sent directly to your attorney if you have one.

If you cannot afford an attorney, you may apply for free legal assistance online at www.lsnjlaw.org or call the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529) or call the Legal Services office in the county where you live. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A directory with contact information for local Legal Services Offices and Lawyer Referral Services is attached.

Enclosures

- Copy of the Order to Show Cause
- Copy of the Verified Complaint
- Directory for Local Services Offices and Lawyer Referral Services
- Corrected Notice of Intention to Foreclose

We are attempting to collect a debt, and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its Security Instrument, including the right to foreclose its lien.

MORGAN, LEWIS & BOCKIUS LLP

(A Pennsylvania Limited Liability Partnership)

Kristofor T. Henning, Esq.

Douglas J. Gush, Esq.

1701 Market Street

Philadelphia, PA 19103-2921

Tel. (215) 963-5000

Brian A. Herman, Esq. (to be admitted pro hac vice)

101 Park Avenue

New York, NY 10178

Tel. (212) 309-6000

Attorneys for JPMorgan Chase Bank, N.A.

)	SUPERIOR COURT OF NEW JERSEY
)	CHANCERY DIVISION
IN RE APPLICATION BY JPMORGAN)	PASSAIC COUNTY
CHASE BANK, N.A. TO ISSUE)	
CORRECTED NOTICES OF)	DOCKET NO.: F-030403-13
INTENTION TO FORECLOSE ON)	
BEHALF OF IDENTIFIED)	<u>CIVIL ACTION</u>
FORECLOSURE PLAINTIFFS IN)	
CERTAIN UNCONTESTED CASES)	ORDER TO SHOW CAUSE
)	
)	

THIS MATTER being brought before the Court by Morgan Lewis & Bockius LLP, attorneys for JPMorgan Chase Bank, N.A. ("JPMC"), authorized to act on behalf of Foreclosure Plaintiffs in pending foreclosure cases in New Jersey, seeking relief by way of summary action for an Order permitting JPMC to issue corrected Notices of Intention to Foreclose ("NOI") to the defendant mortgagor and/or parties obligated on the debt ("Foreclosure Defendants") in the pending, pre-judgment, uncontested foreclosure cases listed on the Exhibits 1 through 28 to the Verified Complaint ("Corrected NOI List - Group 3"), and based upon the New Jersey Supreme Court's decision in US Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), the implementing Order of the New Jersey Supreme Court dated April 4, 2012, and for good cause shown;



It is on this 23rd day of September 2013 **ORDERED** that the Foreclosure Defendants whose names appear on the Corrected NOI List – Group 3 may appear before the Superior Court at the Passaic County Courthouse, 71 Hamilton Street, Paterson, New Jersey at 10 o'clock in the A.M. ~~noon~~ or as soon thereafter as counsel can be heard, on the 16th day of January, 2014, ~~2013~~ to object to this Court's Order allowing JPMC to issue corrected NOIs pursuant to this Order to Show Cause.

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

1. JPMC will issue a letter ("Explanatory Letter") to each Foreclosure Defendant in the form attached as Exhibit A to the Verified Complaint. The Explanatory Letter will explain:

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

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

3. JPMC will serve the corrected NOI, the Explanatory Letter, the Verified Complaint without exhibits, and a copy of this Order to Show Cause (collectively, the "OSC

Package”), via certified mail, return receipt requested and regular mail at the last known address of the Foreclosure Defendant. The OSC Package shall be mailed within 45 days from the date of this Order. For purposes of this Order to Show Cause, JPMC may serve each marital couple residing at the same address with one OSC Package via certified mail and regular mail.¹

4. A copy of JPMC’s complete application to this Court shall be loaded onto the New Jersey Courts website within 5 days of the date of this Order where it will be available for review by the general public at the website link -- <http://www.judiciary.state.nj.us/>.

5. In addition to providing service of the OSC Package by certified and regular mail, JPMC will, within 2 days prior to November 22 2013, provide publication notice two (2) times in each of the following four (4) daily newspapers in a manner consistent with similar legal notices: the Star-Ledger, Bergen County Record, Press of Atlantic City and the Courier Post. Attached hereto as Exhibit A is a sample legal notice.

6. JPMC shall file with the Court its proof of service of the OSC Package on Foreclosure Defendants on the Corrected NOI List – Group 3 in the manner consistent with this Order no later than nine (9) days before the return date.

7. All underlying foreclosure actions included in the Corrected NOI List – Group 3 will not be subject to dismissal for lack of prosecution pursuant to N.J. Ct. R. 4:64-8 until such time that an Order is issued by this Court regarding the final disposition of the Order to Show Cause.

8. You [Foreclosure Defendants] have the right to object in this proceeding to this Order to Show Cause (the process by which this Court gave JPMC permission to serve the

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



corrected NOI). You must file an original copy of the written objection under the docket number listed on the first page of this Order for this case with Superior Court Clerk's office, Foreclosure Processing Services in Trenton, New Jersey and you must serve copies of the objection to both the Honorable Margaret Mary McVeigh and counsel for JPMC. To do so, you must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office at the following address on or before December 20, 2013:

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

You must also serve a copy of the objection on JPMC's attorney at Morgan, Lewis & Bockius LLP, 502 Carnegie Center, Princeton, NJ 08540-6241 (Attention JPMorgan Chase Order to Show Cause) and mail a copy of your objection to the Honorable Margaret Mary McVeigh, P.J.Ch. at the Superior Court of New Jersey, Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

9. You [Foreclosure Defendants] also have the right to object to the corrected NOI that you will receive. You will also have 35 days from date of the corrected NOI to cure your default. If you object to any of the contents of your corrected NOI, you must file written objection under the docket number for your foreclosure action. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office on or before December 20, 2013:

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

You must also serve a copy of the objection on JPMC's attorney at Morgan, Lewis & Bockius LLP, 502 Carnegie Center, Princeton, NJ 08540-6241 (Attention JPMorgan Chase Order to

Show Cause), and mail a copy of your objection to the Honorable Margaret Mary McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

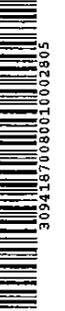
10. JPMC may file and serve any written reply to any opposition papers received by December 30, 2013. The reply papers must be filed with the Clerk of the Superior Court in Mercer County, with a copy to Judge McVeigh and to each Foreclosure Defendant who filed an opposition.

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

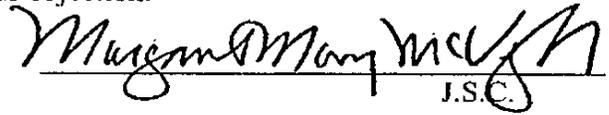
12. A proposed form of order addressing the relief sought on the return date (along with a self-addressed return envelope with return address and postage) must be submitted to the Court by JPMC no later than nine (9) days before the return date.

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

14. In the event a foreclosure action has been suspended or stayed as a result of a bankruptcy filing or loss mitigation activity, the OSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used. JPMC shall mail the OSC Package within 45 days of the lifting of the stay or suspension of the foreclosure action. You [Foreclosure Defendants] will have 35 days from the date of the corrected NOI in which to object to the corrected NOI or cure your default. Any objections to the relief set forth in this Order to Show Cause shall be made in writing to the Court in the County in which your foreclosure action is pending. You must also send a copy of your written papers to JPMC's attorneys at Morgan, Lewis & Bockius LLP, 502 Carnegie Center, Princeton,



NJ 08540-6241 (Attention JPMorgan Chase Order to Show Cause) or the Court handling your foreclosure action will not be able to consider your objection.


J.S.C.

2. JPMC services mortgage loans for residential properties in New Jersey.¹

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

4. The identities of the Foreclosure Plaintiffs in the foreclosure cases for which JPMC is seeking to issue corrected Notices of Intention to Foreclose pursuant to this application are identified alphabetically in the Counts 1 through 28. Attached as Exhibits 1 through 28 to each of those Counts are the current lists of certain pending foreclosure cases that require corrected NOIs (collectively referred to hereafter as the "Corrected NOI List – Group 3"). JPMC will file additional similar applications such as this, concerning additional foreclosure actions.

¹ JPMC is successor by merger to Chase Home Finance LLC. JPMC also acquired servicing rights from EMC Mortgage LLC f/k/A EMC Mortgage Corporation and Washington Mutual Bank. JPMC also appears as a plaintiff in foreclosure proceedings in its capacity as a trustee for the owners of securitized loans. This current application to the Court does not include those cases in which JPMC acts only as a trustee, and not the servicer.



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

6. On February 27, 2012, the Supreme Court decided Guillaume and held that the Fair Foreclosure Act requires strict adherence to the notice requirements set forth in N.J.S.A. 2A:50-56(c) for all NOIs. The Court further held that a court adjudicating a foreclosure action in which the strict requirements of N.J.S.A. 2A:50-56 were not followed has the discretion to choose the appropriate remedy, permitting a cure of the deficient NOI, or imposing such other remedy as may be appropriate to the specific case.

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

8. The April 4th Order further states that any corrected NOI must be accompanied by a letter to the Foreclosure Defendants setting forth the reasons why the corrected NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI,

the name of a person to contact with any questions, and that the receipt of the corrected NOI allows Foreclosure Defendants 30 days² in which to object or to cure the default.

9. JPMC has identified a population of foreclosure cases in which the previously served NOIs failed to include the name and address of the lender, as required by N.J.S.A. 2A:50-56(c)(11). JPMC has also determined that it may lack sufficient information to verify the facts surrounding the mailing of the original NOI (e.g., JPMC may lack proof of mailing for an NOI mailed by a vendor; or JPMC may lack a certified mail receipt for an NOI). Certain of these foreclosure matters are listed on the Corrected NOI List – Group 3.³ The Corrected NOI List – Group 3 was reviewed for accuracy to verify the status of the foreclosures, the effect of loss mitigation on pending foreclosures, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of Foreclosure Defendants.

10. The Corrected NOI List – Group 3 attached as Exhibits 1 through 28 contain certain loans that are pre-judgment, uncontested foreclosures that JPMC is servicing and in which deficient NOIs were served by JPMC and/or JPMC may lack sufficient information to verify mailing. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Corrected NOI List – Group 3 includes a listing of certain uncontested foreclosures that were filed on or before February 27, 2012 and which JPMC is servicing the loans in which final judgment has not been entered, and in which JPMC is seeking leave to file a corrected NOI.

² JPMC will provide borrowers 35 days from the date of the corrected NOI, as reflected in the correspondence that will be sent to the borrowers.

³ As set forth in ¶ 4, JPMC has divided its portfolio and may be submitting additional similar applications. Each application will contain its own list of covered foreclosures, which will be referred to as “Corrected NOI List – Group [#]”. Please note that the same plaintiff group name may be included in multiple applications. For example, Corrected NOI List – Group 1 and Corrected NOI List – Group 2 may each contain foreclosures in the name of Bank of America as trustee for various trusts.

11. The Corrected NOI List – Group 3 identifies (1) the name of the Plaintiff in the foreclosure action, (2) the name of the Foreclosure Defendant, (3) the foreclosure docket number, (4) the vicinage, (5) whether the foreclosure was contested; and (6) the name of the foreclosure attorney.⁴ While JPMC is not the Plaintiff in each of the foreclosure actions, it is the servicer of each such loan, maintains the records for each such loan, and is responsible for mailing the corrected NOI pursuant to the relevant contracts with the Foreclosure Plaintiffs.

12. JPMC believes that some foreclosure actions included in the Corrected NOI List – Group 3 may be at risk of dismissal due to lack of prosecution pursuant to N.J. Ct. R. 4:64-8 because of the required reissuance of the corrected NOI. JPMC seeks an Order stating that these actions be excluded from dismissal consideration until such time that an Order is issued by this Court regarding the final disposition of the Order to Show Cause.

13. To comply with the April 4th Order, attached as Exhibit "A" to the Verified Complaint is the proposed form of letter ("Explanatory Letter") that JPMC intends to send to each Foreclosure Defendant on the corrected NOI List submitted with this application. In accordance with the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

- a. explains the reason why the corrected NOI is being served,
- b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI,
- c. borrower name, loan number, plaintiff and a docket number for the underlying foreclosure action,
- d. identifies the individual(s) a Foreclosure Defendant should contact with any

⁴ Because considerable time has passed since NOIs were originally sent in the foreclosure actions, the Foreclosure Plaintiff initially identified in the caption may not be the current correct entity that will be listed in the corrected NOI. For sake of clarity, the corrected NOI will list the current lender and lender's address and JPMC will require that foreclosure counsel take appropriate steps to change the plaintiff in affected foreclosure actions where required.



questions, and

- e. advises the Foreclosure Defendant of the right to object to the corrected NOI as well as the right to cure the default within 35 days of the date of the corrected NOI.

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

14. Attached as Exhibit "B" to the Verified Complaint is the proposed form of corrected NOI which JPMC will send to each of the Foreclosure Defendants identified on the Corrected NOI List – Group 3 submitted with this application. Each Foreclosure Defendant will be served with a corrected NOI that includes, *inter alia*, the information specific to their mortgage loan, their default, the lender/holder's name and address and the amount to reinstate⁵, as provided for in the Order to Show Cause.

COUNT 1 - AHMANSON OBLIGATION COMPANY

15. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Ahmanson Obligation Company and/or certain of its affiliated entities pursuant to an agreement between the parties.

16. Attached as Exhibit 1 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Ahmanson Obligation Company (or its affiliated entities) and in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

⁵ A portion of the Foreclosure Defendant population has defaulted on loans which have subsequently reached maturity. For these loans the corrected NOI will reflect the amount to pay off the loan rather than reinstate the loan.

COUNT 2 - BAC HOME LOAN SERVICING

17. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of BAC Home Loan Servicing and/or certain of its affiliated entities pursuant to an agreement between the parties.

18. Attached as Exhibit 2 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of BAC Home Loan Servicing (or its affiliated entities) and in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 3 - BANK OF AMERICA

19. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Bank of America and/or certain of its affiliated entities pursuant to an agreement between the parties.

20. Attached as Exhibit 3 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Bank of America (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 4 - CAPITAL FINANCIAL MORTGAGE

21. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Capital Financial Mortgage and/or certain of its affiliated entities pursuant to an agreement between the parties.

22. Attached as Exhibit 4 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name



of Capital Financial Mortgage (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 5 - CITIBANK

23. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Citibank and/or certain of its affiliated entities pursuant to an agreement between the parties.

24. Attached as Exhibit 5 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Citibank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 6 - COUNTRYWIDE

25. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Countrywide and/or certain of its affiliated entities pursuant to an agreement between the parties.

26. Attached as Exhibit 6 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Countrywide (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 7 - CTX MORTGAGE COMPANY

27. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of CTX Mortgage Company and/or certain of its affiliated entities pursuant to an agreement between the parties.

28. Attached as Exhibit 7 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of CTX Mortgage Company (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 8 - DEUTSCHE BANK

29. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Deutsche Bank and/or certain of its affiliated entities pursuant to an agreement between the parties.

30. Attached as Exhibit 8 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Deutsche Bank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 9 - EMC MORTGAGE CORPORATION

31. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of EMC Mortgage Corporation and/or certain of its affiliated entities pursuant to an agreement between the parties.

32. Attached as Exhibit 9 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of EMC Mortgage Corporation (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.



COUNT 10 - FEDERAL HOME LOAN MORTGAGE CORPORATION

33. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Federal Home Loan Mortgage Corporation and/or certain of its affiliated entities pursuant to an agreement between the parties.

34. Attached as Exhibit 10 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Federal Home Loan Mortgage Corporation (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 11 - FIRST HORIZON HOME LOANS

35. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of First Horizon Home Loans and/or certain of its affiliated entities pursuant to an agreement between the parties.

36. Attached as Exhibit 11 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of First Horizon Home Loans (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 12 - FEDERAL NATIONAL MORTGAGE ASSOCIATION

37. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Federal National Mortgage Association and/or certain of its affiliated entities pursuant to an agreement between the parties.

38. Attached as Exhibit 12 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name

of Federal National Mortgage Association (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 13 - HOMESALES, INC.

39. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Homesales, Inc. and/or certain of its affiliated entities pursuant to an agreement between the parties.

40. Attached as Exhibit 13 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Homesales, Inc. (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 14 - HSBC

41. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of HSBC and/or certain of its affiliated entities pursuant to an agreement between the parties.

42. Attached as Exhibit 14 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of HSBC (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 15 - INVESTORS SAVINGS BANK

43. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Investors Savings Bank and/or certain of its affiliated entities pursuant to an agreement between the parties.



44. Attached as Exhibit 15 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Investors Savings Bank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 16 - JPMORGAN CHASE BANK, N.A.

45. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of JPMorgan Chase Bank, N.A. and/or certain of its affiliated entities pursuant to an agreement between the parties.

46. Attached as Exhibit 16 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of JPMorgan Chase Bank, N.A. (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 17 - LASALLE BANK

47. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of LaSalle Bank and/or certain of its affiliated entities pursuant to an agreement between the parties.

48. Attached as Exhibit 17 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of LaSalle Bank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 18 - METLIFE

49. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Metlife and/or certain of its affiliated entities pursuant to an agreement between the parties.

50. Attached as Exhibit 18 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Metlife (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 19 - PNC BANK

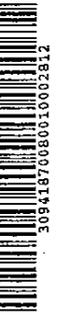
51. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of PNC Bank and/or certain of its affiliated entities pursuant to an agreement between the parties.

52. Attached as Exhibit 19 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of PNC Bank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 20 - STERLING HOME MORTGAGE COMPANY

53. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Sterling Home Mortgage Company and/or certain of its affiliated entities pursuant to an agreement between the parties.

54. Attached as Exhibit 20 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Sterling Home Mortgage Company (or its affiliates) in which JPMC previously served a NOI



that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 21 - SUNSET MORTGAGE

55. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Sunset Mortgage and/or certain of its affiliated entities pursuant to an agreement between the parties.

56. Attached as Exhibit 21 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Sunset Mortgage (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 22 - THE BANK OF NEW YORK

57. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of The Bank of New York and/or certain of its affiliated entities pursuant to an agreement between the parties.

58. Attached as Exhibit 22 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of The Bank of New York (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 23 - US BANK

59. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of US Bank and/or certain of its affiliated entities pursuant to an agreement between the parties.

60. Attached as Exhibit 23 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of US Bank (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 24 - UNION FEDERAL MORTGAGE CORPORATION

61. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Union Federal Mortgage Corporation and/or certain of its affiliated entities pursuant to an agreement between the parties.

62. Attached as Exhibit 24 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Union Federal Mortgage Corporation (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 25 - UNION MORTGAGE CORPORATION

63. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Union Mortgage Corporation and/or certain of its affiliated entities pursuant to an agreement between the parties.

64. Attached as Exhibit 25 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Union Mortgage Corporation (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.



COUNT 26 - WACHOVIA

65. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Wachovia and/or certain of its affiliated entities pursuant to an agreement between the parties.

66. Attached as Exhibit 26 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Wachovia (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 27 - WASHINGTON MUTUAL

67. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Washington Mutual and/or certain of its affiliated entities pursuant to an agreement between the parties.

68. Attached as Exhibit 27 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name of Washington Mutual (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

COUNT 28 - WELLS FARGO

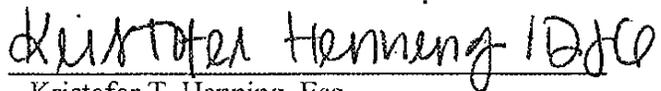
69. JPMC services residential mortgage loans in New Jersey where the foreclosure action was brought in the name of Wells Fargo and/or certain of its affiliated entities pursuant to an agreement between the parties.

70. Attached as Exhibit 28 is a list of certain of the pending, uncontested foreclosures in New Jersey that are being serviced by JPMC where the foreclosure was brought in the name

of Wells Fargo (or its affiliates) in which JPMC previously served a NOI that did not include the name and address of the lender and/or for which JPMC may lack sufficient evidence of mailing.

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting JPMC to issue corrected NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the name and address of the lender in certain pending, uncontested foreclosure cases listed on the Corrected NOI List – Group 3 and for such other and further relief as this Court deems just and equitable.

MORGAN, LEWIS & BOCKIUS LLP



Kristofer T. Henning, Esq.

Brian A. Herman, Esq. (to be admitted pro hac vice)

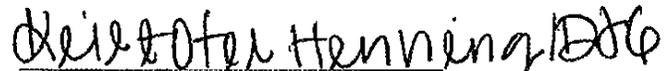
Douglas J. Gush, Esq.

Dated: August 26, 2013



CERTIFICATION

I certify pursuant to Rule 4:5-1 that, to the best of my knowledge, this matter is not the subject of any other action pending in any court or of a pending arbitration proceeding, nor is any other action or arbitration proceeding contemplated, other than the pending foreclosure actions on the Corrected NOI List – Group 3 attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which Foreclosure Defendants may have raised claims concerning, *inter alia*, their NOIs but which are not at issue in this application. I further certify that I am unaware of any non-party who should be joined in this action pursuant to Rule 4:28 or who is subject to joinder pursuant to Rule 4:29-1(b) because of potential liability to any party based on the same transactional facts.

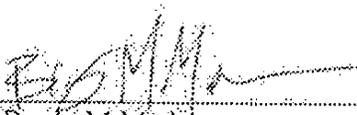

Kristofer T. Henning, Esq.

Dated: August 26, 2013

VERIFICATION

I, Brady M Mathews, being duly sworn states:

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

Name:  Date: 0/23/13
Brady M Mathews



CONTACT FOR LEGAL SERVICES ORGANIZATIONS

LEGAL SERVICES OF NEW JERSEY - Statewide program serving all counties

You may apply for free legal services on line at: WWW.LSNJLAW.ORG
or call the toll free hotline number at: 1-888-LSNJ-LAW or 1-888-576-5529
or you may contact the regional Legal Services program in the county where you live.

REGIONAL LEGAL SERVICES PROGRAMS - Programs serving particular counties

1. LEGAL SERVICES OF NORTHWEST JERSEY - Serving Morris, Somerset, Hunterdon,

Sussex and Warren counties

Hunterdon County
82 Park Avenue
Flemington, NJ 08822
908-782-7979

Morris County
30 Schuyler Place, 2nd Floor
Morristown, NJ 07963
973-285-6911

Somerset County
34 West Main Street, Suite 301
Somerville, NJ 08876
908-231-0840

Sussex County
18 Church Street, Suite 120
Newton, NJ 07860
973-383-7400

Warren County
91 Front Street
Belvidere, NJ 07823
908-475-2010

2. NORTHEAST LEGAL SERVICES - Serving Bergen, Hudson and Passaic counties

Bergen County Office
190 Moore Street
Hackensack, NJ 07601
201-487-2166

Hudson County Office
574 Summit Avenue
Jersey City, NJ 07306
201-792-6363

Passaic County Office
152 Market Street
Paterson, NJ 07505
973-523-2900

3. ESSEX-NEWARK LEGAL SERVICES - Serving Essex County

5 Commerce Street
Newark, NJ 07102
973- 624- 4500

4. CENTRAL JERSEY LEGAL SERVICES - Serving Union, Middlesex and Mercer counties

Trenton
198 West State Street
Trenton, NJ 08608
609-695-6249

New Brunswick
317 George Street, Suite 201
New Brunswick, NJ 08901
732-249-7600

Perth Amboy
313 State Street, Suite 308
Perth Amboy, NJ 08861
732-324-1613

Elizabeth
60 Prince Street
Elizabeth, NJ 07208
908-354-4340
Telephone for the Hearing Impaired:
908-558-1642

5. OCEAN MONMOUTH LEGAL SERVICES - Serving Ocean and Monmouth counties

Monmouth County: 732-866-0020

Ocean County: 732-341-2727

6. SOUTH JERSEY LEGAL SERVICES - Serving Burlington, Camden, Gloucester, Atlantic, Cape May, Cumberland, and Salem counties

800-496-4570 between 9:00 a.m. and 1:00 p.m.

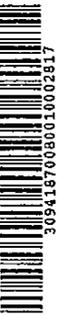


Chase (FL5-5110)
P.O. Box 44120
Jacksonville, FL 32231-4120



11/05/2013

XIOMARA E BLAISE
1727 S 2ND ST
PISCATAWAY, NJ 08854-1741



Notice of Intent to Foreclose

Account: 0018312132 (the "Loan")
Property Address: 1727 S 2ND ST
PISCATAWAY, NJ 08854 (the "Property")

Dear XIOMARA E BLAISE:

Our records show that your Loan is in default and you have breached the terms of the Mortgage or Deed of Trust ("Security Instrument") securing your Loan.

Under the terms of the Security Instrument, JPMorgan Chase Bank, N.A. ("Chase") hereby notifies you of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 02/01/2009.
2. As of 11/05/2013, the total amount (including principal, interest, and escrow, if applicable) under the terms of your loan documents of \$77,288.18 is past due.

Principal and Interest Due: \$57,556.30
Escrow Advanced Balance: \$20,993.19

Amount Held in Suspense \$1,261.31

Please note: The past-due amount is what is required to bring your loan current and does not include any payment changes that may occur. After you send in that amount, Chase will review your taxes owed, insurance and any other escrow amounts, and send you a payment change notification, if applicable. This may result in an increase in your monthly payment. If you have any questions about the total amount due, please call us as soon as possible at 1-800-848-9380.

3. You have the right to cure the default on or before 12/10/2013 to prevent Chase from resuming the foreclosure proceedings.
4. Action required to cure the default: You must pay the total amount due listed in Paragraph 2 on or before 12/10/2013, in order to cure this default. If you have any questions about the total

amount due, please call us as soon as possible at 800-848-9380.

5. If you fail to cure the default on or before 12/10/2013, Chase may take steps to terminate your ownership in the Property by resuming the foreclosure suit concerning the loan, in a court of competent jurisdiction, all without further notice to you. If this happens, Chase will be entitled to collect its expenses incurred in pursuing the remedies provided in the Security Instrument, which may include, but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by applicable law, in an amount not to exceed that amount permitted by the Rules Governing the Courts of the State of New Jersey.
6. If permitted by your loan documents or applicable law, you have the right to reinstate after acceleration of the Loan and the right to assert in the foreclosure proceeding the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale. In the event we resume the foreclosure proceeding against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the Fair Foreclosure Act; however, you will be responsible for our court costs and attorney fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.
7. In the event that you transfer the Property to another person, the transfer is subject to our rights under the Security Instrument. The new owner of the Property may have the right to cure the default as provided in the Fair Foreclosure Act.
8. You are advised to seek counsel from an attorney of your own choosing concerning this mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral Service in the county in which the Property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county in which the Property is located.
9. You are advised of the possible availability of financial assistance for curing a default from programs operated by the State or Federal government or nonprofit organizations, if any, as identified by the Commissioner of Banking and Insurance. A list of such programs issued by the Commissioner is attached.
10. Please note that JPMorgan Chase Bank, N.A. is both the mortgage servicer and lender for your Loan. The address for your servicer and lender is listed below. If you disagree with our assertion that a default has occurred or the correctness of our calculation of the amount required to cure the default, or you have any questions regarding the remittance instructions below, you can contact Bruno Mejia at:

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

Phone: 1-800-848-9380

11. Kindly remit the total amount due, shown in Paragraph 2 above, to the remittance address listed

below. Please note that Chase policy requires certified funds if two insufficient funds (NSF) payments have been received in the last six months. In this event, Chase will not accept a Direct Check, FastPay or SpeedPay. Payments cannot be made at Chase retail bank branches. Please refer to the address below for payment information or call us if you have any questions.

Regular Mail: Attention: Mortgage Cash Operations Department
P.O. Box 182626
Columbus, OH 43219

Overnight Mail: Attention: Mortgage Cash Operations Department
3415 Vision Drive
Columbus, OH 43219

Except as required by law, we are under no obligation to accept less than the full amount owed. If you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 5 above.

12. If you are unable to pay the amount past due, Chase has a variety of homeowner assistance programs that might help you resolve your default and keep your home; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at 1-800-848-9380.
13. While the Loan remains in default, we will perform certain tasks to protect our interest in the Property, including visits to your Property at regular intervals during the default. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this Loan on time. You should anticipate that any costs incurred by Chase will be added to the amount you now owe if permitted by your loan documents or applicable law.

Sincerely,

Chase
1-800-848-9380
1-800-582-0542 TYY
www.chase.com

Enclosures

- Federal Trade Commission Pamphlet
- List of Entities Providing Assistance: New Jersey

CERTIFIED MAIL: Return Receipt Requested and First Class Mail

We are attempting to collect a debt, and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its Security Instrument, including the right to foreclose its lien.



IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call Chase Military Services at 1-877-469-0110.

AN IMPORTANT REMINDER FOR ALL OUR CUSTOMERS

As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt. Never make a mortgage payment to anyone other than your mortgage company without their approval. Loan modification scams should be reported to PreventLoanScams.org or by calling 1-888-995-HOPE; 1-888-995-4673. We offer loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at 1-866-550-5705 to discuss your options. The longer you delay, the fewer options you may have.

BR377

List of Entities Providing Assistance - New Jersey

AGENCY NAME	PHONE	ADDRESS	CITY	ZIP
American Credit Alliance, Inc	609-393-5400	26 S. Warren Street	Trenton	08608
Atlantic Human Resources, Inc	609-348-4131	1 S. New York Avenue	Atlantic City	08401
CCCS of Central New Jersey	609-586-2574	1931 Nottingham Way	Hamilton	08619
CCCS of New Jersey	973-267-4324	185 Ridgedale Avenue	Cedar Knolls	07927
Fair Housing Council of Northern New Jersey	201-489-3552	131 Main Street	Hackensack	07601
Garden State Consumer Credit Counseling, Inc	800-992-4557	225 Willowbrook Road	Freehold	07728
Jersey Counseling & Housing Development, Inc	856-227-3683	29 S Black Horse Pike	Blackwood	08012
Jersey Counseling & Housing Development, Inc	856-541-1000	1840 S Broadway	Camden	08104
Mercer County Hispanic Association	609-392-2446	200 E. State Street, 2 nd Floor	Trenton	08607
Middlesex County Economic Opportunities Corp	732-790-3344	1215 Livingston Avenue	North Brunswick	08902
Monmouth County Human Services	732-431-7998	Housing Services Unit P.O. Box 3000	Freehold	07728
New Jersey Citizen Action (Main Office)	973-643-8800	744 Broad Street, Suite 2080	Newark	07102
New Jersey Citizen Action (Central Jersey)	732-246-4772	85 Raritan Avenue, Suite 100	Highland Park	08904
New Jersey Citizen Action (South Jersey)	856-966-3091	2 Riverside Drive, Suite 362	Camden	08103
Ocean Community Economic Action Now, Inc	732-244-2351 Ext. 2	22 Hyers Street	Toms River	08753
Paterson Coalition for Housing, Inc	973-684-5998	262 Main Street, 5 th Floor	Paterson	07505
Paterson Task Force for Community Action, Inc	973-279-2333	155 Ellison Street	Paterson	07505
Puerto Rican Action Board (Housing Coalition Unit)	732-249-9700	90 Jersey Avenue	New Brunswick	08903
Tri-County Community Action Agency	856-451-6330	110 Cohansey Street	Bridgeton	08302
Urban League for Bergen County	201-568-4988	106 W. Palisade Avenue	Englewood	07631
Urban League for Essex County	973-624-9535	508 Central Avenue	Newark	07101
Urban League of Union County	908-351-7200	288 N Broad Street	Elizabeth	07208
Homelessness Prevention Program New Jersey Department of Community Affairs	866-889-6270*			

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



An important message from the Federal Trade Commission.

A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to “rescue” homeowners from foreclosures, while others promise loan modifications – for a fee. The **Federal Trade Commission**, the nation’s consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

Don't Get Hit by a Pitch.

"We can stop your foreclosure!"

"97% success rate!"

"Guaranteed to save your home!"

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

Don't Pay for a Promise.

Don't pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they're out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments **ONLY** to your mortgage servicer.

Don't Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a “second opinion.”

Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they're part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.

Talk to a HUD-Certified Counseling Agency - For Free.

If you're having trouble paying your mortgage or you've already gotten a delinquency notice, free help is a phone call away. Call **1-888-995-HOPE** for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit www.hopenow.com. For free information on the President's plan to help homeowners, visit www.makinghomeaffordable.gov.



Federal Trade Commission
ftc.gov/MoneyMatters

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