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IN RE APPLICATION BY BANK OF
AMERICA, N.A., TO ISSUE
CORRECTED NOTICES OF INTENT
TO FORECLOSE ON BEHALF OF
IDENTIFIED FORECLOSURE
PLAINTIFFS IN UNCONTESTED
CASES

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION: PASSAIC COUNTY
DOCKET NO.: F-
F-041084-13
-13

Civil Action

VERIFIED COMPLAINT IN SUPPORT
OF SUMMARY ACTION

Bank of America, N.A., ("Bank of America"), on behalf of itself and authorized to act on behalf of the Foreclosure Plaintiffs in certain pending pre-judgment uncontested foreclosure actions, brings this action pursuant to the April 4, 2012, Order of the New Jersey Supreme Court (the "April 4th Order"), that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), ("Guillaume"). Bank of America respectfully states as follows:

1. Bank of America is a national banking association and an indirect wholly-owned subsidiary of Bank of America Corporation, a bank and financial holding company.
2. Bank of America services mortgage loans for residential properties in New Jersey.

3. When Bank of America 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, Bank of America 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, Bank of America 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 Bank of America's systems of record. In cases in which Bank of America 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. Bank of America makes this application to the Court on its behalf and pursuant to the authority granted to Bank of America as the servicing agent of Foreclosure Plaintiffs in pending foreclosure cases.

4. The identities of the Foreclosure Plaintiffs in the foreclosure cases for which Bank of America is seeking to issue corrected Notices of Intent pursuant to this application are identified alphabetically in Counts 1 through 15. Attached as Exhibits 1 through 15 to this Complaint are the current lists of pending, uncontested foreclosure cases where Bank of America intends to issue corrected Notices of Intent to Foreclose ("NOI") (collectively referred to hereafter as the "Corrected NOI List – Group 2"). Bank of America will file additional similar applications such as this, concerning additional foreclosure actions.

5. One of the duties of a servicer on a defaulted mortgage loan in New Jersey is to prepare and serve the NOI in accordance with 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 Bank of America 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, including 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 each Foreclosure Defendant setting forth the reasons why the corrected NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI, the name of a person to contact with any questions, and that the receipt of the corrected NOI allows a Foreclosure Defendant 30¹ days in which to object or to cure the default.

¹ Bank of America will provide borrowers with 40 days from the date of the Corrected NOI, as reflected in the Explanatory Letter that will be sent to borrowers.

9. Bank of America has identified those foreclosure cases in which the NOIs previously served did not comply with the requirements of the Fair Foreclosure Act because they did not provide the address of the lender as required by N.J.S.A. 2A:50-56(c)(11) and the name of a specific individual at Bank of America to contact for asking questions, and possibly some may not have included a list of organizations providing borrower assistance. These foreclosure cases are listed on the Corrected NOI List – Group 2². The Corrected NOI List 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 2 attached as Exhibits 1 through 15 includes certain loans for the subject Foreclosure Plaintiffs that are pre-judgment uncontested³ foreclosures that Bank of America is servicing and in which the previously served NOIs may be deemed not to comply with the Fair Foreclosure Act. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Corrected NOI List – Group 2 includes a listing of:

- a. uncontested foreclosures that were filed on or before February 27, 2012 and which Bank of America is servicing the loans and acting as agent for a Foreclosure Plaintiff,
- b. in which final judgment has not been entered, and
- c. in which Bank of America is seeking leave to file a corrected NOI.

11. The Corrected NOI List – Group 2 also identifies (1) the name of the lender on

² As set forth in Paragraph 4, Bank of America has divided its portfolio and will 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 [#]".

³ The foreclosure cases that are included on the Corrected NOI List – Group 2 are currently uncontested. Certain cases included on the Corrected NOI List – Group 2 may have been contested at an earlier point in time, but subsequently became, and are currently, uncontested.

each loan which is listed as the plaintiff in the foreclosure action, (2) the name of the first named Foreclosure Defendant, (3) the foreclosure docket number, and (4) the vicinage.⁴ While Bank of America 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. To comply with the April 4th Order, attached as Exhibit "A" to the Verified Complaint is the proposed form of letter ("Explanatory Letter") that Bank of America intends to send to each Foreclosure Defendant on the Corrected NOI List – Group 2 submitted with this application. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

- a. explains the reason why the corrected NOI is being served;
- b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;
- c. includes the 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 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 40 days of the date of the corrected NOI.

In accordance with the procedure ratified by the Court in previous summary actions filed pursuant to Guillaume, the corrected NOIs will exclude attorneys' fees and costs incurred in the

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 Bank of America will require that foreclosure counsel take appropriate steps to change the plaintiff in affected foreclosure actions where required, if they have not already done so.

pending foreclosure cases.

13. Attached as Exhibit "B" to the Verified Complaint is the proposed form of corrected NOI which Bank of America will send to each of the Foreclosure Defendants identified on the Corrected NOI List – Group 2. 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 reinstate, as provided for in the Order to Show Cause.

COUNT 1 – BANK OF AMERICA, N.A.

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

15. Attached as Exhibit 1 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Bank of America, N.A. and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 2 – BANK OF AMERICA, N.A. (FANNIE MAE)

16. Bank of America services residential mortgage loans in New Jersey for the Federal Home Loan Mortgage Corporation ("Fannie Mae"). The servicer agreement between Freddie Mac and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Freddie Mac.

17. Attached as Exhibit 2 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Freddie Mac, which is the investor, that are being serviced by Bank of America, and in which Bank of

America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 3 - BANK OF AMERICA (FREDDIE MAC)

18. Bank of America services residential mortgage loans in New Jersey for the Federal National Mortgage Association ("Freddie Mac"). The servicer agreement between Fannie Mae and Bank of America requires that Bank of America foreclose in its name, instead of in the name of Fannie Mae.

19. Attached as Exhibit 3 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Fannie Mae, which is the investor, that are being serviced by Bank of America, and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 4 – BAYVIEW LOAN SERVICING, LLC

20. Bank of America services residential mortgage loans in New Jersey for Bayview Loan Servicing, LLC and some of its affiliated entities pursuant to an agreement between the parties.

21. Attached as Exhibit 4 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Bayview Loan Servicing, LLC and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 5 – COLUMBIA BANK

22. Bank of America services residential mortgage loans in New Jersey for the Columbia Bank and some of its affiliated entities pursuant to an agreement between the parties.

23. Attached as Exhibit 5 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Columbia Bank and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 6 – DEUTSCHE BANK NATIONAL TRUST COMPANY

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

25. Attached as Exhibit 6 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Deutsche Bank National Trust Company and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 7 – EVERBANK

26. Bank of America services residential mortgage loans in New Jersey for Everbank and some of its affiliated entities pursuant to an agreement between the parties.

27. Attached as Exhibit 7 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Everbank and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America

for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 8 – HSBC BANK USA, NATIONAL ASSOCIATION

28. Bank of America services residential mortgage loans in New Jersey for HSBC Bank USA, National Association and some of its affiliated entities pursuant to an agreement between the parties.

29. Attached as Exhibit 8 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for HSBC Bank USA, National Association and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 9 – KEARNY FEDERAL SAVINGS BANK

30. Bank of America services residential mortgage loans in New Jersey for Kearny Federal Savings Bank and some of its affiliated entities pursuant to an agreement between the parties.

31. Attached as Exhibit 9 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Kearny Federal Savings Bank and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 10 – MERRILL LYNCH MORTGAGE LENDING, INC.

32. Bank of America services residential mortgage loans in New Jersey for Merrill Lynch Mortgage Lending, Inc. and some of its affiliated entities pursuant to an agreement

between the parties.

33. Attached as Exhibit 10 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Merrill Lynch Mortgage Lending, Inc. and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 11 – RBS CITIZENS, NATIONAL ASSOCIATION

34. Bank of America services residential mortgage loans in New Jersey for RBS Citizens, National Association and some of its affiliated entities pursuant to an agreement between the parties.

35. Attached as Exhibit 11 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for RBS Citizens, National Association and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 12 – THE BANK OF NEW YORK MELLON

36. Bank of America services residential mortgage loans in New Jersey for The Bank of New York Mellon and some of its affiliated entities pursuant to an agreement between the parties.

37. Attached as Exhibit 12 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for The Bank of New York Mellon in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender,

and may not have included a list of organizations providing borrower assistance.

COUNT 13 – U.S. BANK NATIONAL ASSOCIATION

38. Bank of America services residential mortgage loans in New Jersey for U.S. Bank National Association and some of its affiliated entities pursuant to an agreement between the parties.

39. Attached as Exhibit 13 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for U.S. Bank National Association in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 14 – WASHINGTON FEDERAL

40. Bank of America services residential mortgage loans in New Jersey for Washington Federal and some of its affiliated entities pursuant to an agreement between the parties.

41. Attached as Exhibit 14 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Washington Federal in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 15 – WELLS FARGO BANK, N.A.

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

43. Attached as Exhibit 15 is a list of certain pending, uncontested foreclosures in

New Jersey that are being serviced by Bank of America for Wells Fargo Bank, N.A. in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Bank of America to issue corrected NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the address of the lender, the name of a specific individual at Bank of America to contact for asking questions, and a list of organizations providing borrower assistance in the pending, uncontested foreclosure cases listed on the Corrected NOI List – Group 2, and for such other and further relief as this Court deems just and equitable.

GRAHAM CURTIN
A Professional Association
Attorneys for Plaintiff, Bank of America,
N.A.

Dated: *November 7, 2013*

By:

Kathleen N. Fennelly

Kathleen N. Fennelly

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 2 attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which the 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.

Dated: *November 7, 2013*

Kathleen N. Fennelly
Kathleen N. Fennelly

VERIFICATION

STATE OF NORTH CAROLINA :
:
COUNTY OF MECKLENBURG

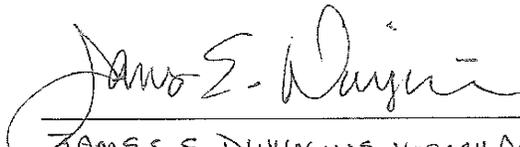
I, Carrie A. Ehinger, being duly sworn states:

1. I am a Senior Vice President and Mortgage Servicing Executive at Bank of America, N.A., the Plaintiff in the foregoing Verified Complaint.
2. The 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.



CARRIE A. EHINGER

Sworn and subscribed before me
this 5th day of NOVEMBER, 2013



JAMES E. DWIGGINS, NOTARY PUBLIC
MY COMMISSION EXPIRES: MAY 02, 2015.

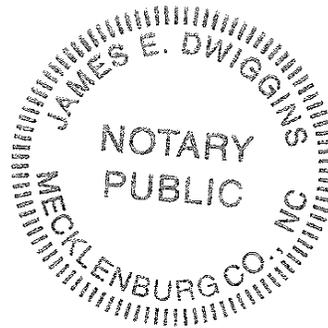


EXHIBIT A

BANK OF AMERICA LETTERHEAD/DATED

**Please read this letter and the enclosed documents carefully,
as they contain important information concerning your rights.**

Borrower Name
Address

Re: Order to Show Cause – [Caption]
Borrower Name:
Loan Number:
Plaintiff Name in Foreclosure Action:
Docket Number in Foreclosure Action:

Dear Borrower:

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.

You are not named as a direct party in this lawsuit but this case will affect your separate, pending foreclosure case. If you are in bankruptcy and your foreclosure case has been stayed, we apologize as this package is not intended for you and this Order to Show Cause will not affect the foreclosure action pending against you.

Why You Are Receiving This Letter

You are receiving this letter because you are the defendant in a separate pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the filing of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act because it did not provide the address of your lender and the name of a specific individual in our organization to contact for asking questions, and possibly did not include a list of organizations providing borrower assistance.

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

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

Please note that you are not being sued in the enclosed complaint. The sole purpose of this procedure is to obtain judicial permission to provide you with a Corrected Notice of Intention to Foreclose. We encourage you to obtain legal counsel and provide them with the entire set of materials you have received from us.

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:

1. Bank of America, N.A.
2. Bank of America, N.A. (Fannie Mae)
3. Bank of America, N.A. (Freddie Mac)
4. Bayview Loan Servicing, LLC
5. Columbia Bank
6. Deutsche National Bank Trust Company
7. Everbank
8. HSBC Bank USA, National Association
9. Kearny Federal Savings Bank
10. Merrill Lynch Mortgage Lending, Inc.
11. RBS Citizens, National Association
12. The Bank of New York Mellon
13. U.S. Bank National Association
14. Washington Federal
15. Wells Fargo Bank, N.A.

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 Court's web site at <http://www.judiciary.state.nj.us/>. If you are unsure of the docket number of your foreclosure action, you can access that information on the Court's website on the exhibits attached to the Verified Complaint by entering your name into the automatic search field on the website. If you do not have access to a computer or are having trouble locating the information on the Court's website, you can contact Ryan Helton at Bank of America, telephone number 1-866-467-8090, who can assist you with locating the information about your foreclosure action.

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 40 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 Intent to Foreclose, the foreclosure action pending against you will resume and proceed toward judgment.

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 lists the name and address of the current lender on your loan. Additionally, the corrected Notice of Intention states that if the default is not cured within 40 days of receipt of the corrected Notice of Intention, the mortgage payments will be accelerated and foreclosure proceedings will be initiated. Please note that in the foreclosure proceedings that are subject to this Order to Show Cause, including your foreclosure proceeding, the foreclosure action now pending against you will resume. A new foreclosure action will not be initiated.

Questions about the Notice of Intention to Foreclose

If you have questions about your loan or the corrected Notice of Intention to Foreclose, please contact:

Ryan Helton
Bank of America, N.A.
150 Allegheny Center Mall
Mail Code PA9-150-01-20
Pittsburgh, PA 15212
1-866-467-8090

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 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, ***which is separate from this case filed by Bank of America.*** 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 at the following address before _____, 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 the plaintiff's attorney, Kathleen N. Fennelly, Esq., Graham Curtin, A Professional Association, 4 Headquarters Plaza, P.O. Box 1991, Morristown, New Jersey 07962-1991, and mail a copy of the objection to Judge McVeigh, whose address is Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 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 that 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 609-421-6100, or at **SCCOForeclosure.Mailbox@judiciary.state.nj.us**.

If you are represented by an attorney, you should notify him or her that you received these papers, and ask him or her to contact us right away. These papers are not being sent 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.

If you are in the process of attempting to get a loan modification, continue your efforts. This procedure does not affect one way or another any loan modification process. If you have not taken advantage of the New Jersey Superior Court's Foreclosure Mediation Program, we encourage you to do so. You may obtain information about this program by calling 1-888-989-5277, or by visiting the New Jersey Superior Court website, http://www.judiciary.state.nj.us/civil/foreclosure/11290_foreclosure_med_info.pdf.

Sincerely,

Bank of America

Enclosures

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

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.

GRAHAM CURTIN
A Professional Association

Kathleen N. Fennelly
Direct Dial 973-401-7106
kfennelly@GrahamCurtin.com

November 7, 2013

Via JEFIS

Clerk of the Superior Court
Superior Court of New Jersey
25 West Market Street
6th Floor, North Wing
Trenton, New Jersey 08625

Re: *In Re Application by Bank of America, N.A., to Issue Corrected Notices of intent
to Foreclose on behalf of Identified Foreclosure Plaintiffs in Uncontested Cases*
Docket No. F- -13

Dear Sir/Madam:

Together with the firm of O'Melveny & Myers, LLC, we represent Bank of America, N.A. Enclosed for filing please find the following documents:

1. Verified Complaint;
2. Proposed Order to Show Cause; and
3. Letter Brief.

Please charge our Superior Court Filing Account No. 83200 for any filing fees.

Due to the number of foreclosure files included in this OSC filing, Bank of America is respectfully requesting that the Court permit sixty (60) days to complete service of the OSC Package on the borrowers. Additionally, please be advised that Bank of America anticipates making additional, similar filings in the future.

Respectfully submitted,



KATHLEEN N. FENNELLY

KNF:jtt

Enclosures

cc: Honorable Margaret Mary McVeigh, P.J.Ch. (w/c encs., via JEFIS)
Legal Services of New Jersey (w/c encs., via Federal Express)

GRAHAM CURTIN
A Professional Association

Kathleen N. Fennelly
Direct Dial 973-401-7106
kfennelly@GrahamCurtin.com

November 7, 2013

VIA JEFIS

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

Re: *In Re: Application by Bank of America, N.A.
To Issue Corrected Notices of Intent to Foreclose
On Behalf of Identified Foreclosure Defendants
Docket No. F-*

Dear Judge McVeigh:

This firm represents Bank of America, N.A. ("Bank of America"). Bank of America submits these papers in support of its application to proceed in a Summary Action. As is set forth in its Verified Complaint, Bank of America makes this application on behalf of itself and Foreclosure Plaintiffs for loans for which Bank of America acts as servicer, pursuant to the authority granted to Bank of America by those Foreclosure Plaintiffs. Bank of America seeks an Order from this Court permitting Bank of America to issue corrected Notices of Intent to Foreclose ("NOI") as set forth in the New Jersey Supreme Court Order dated April 4, 2012 (the "April 4th Order"), that was entered following the Court's decision in U.S. Bank, N.A. v. Guillaume, 209 N.J. 449 (2012), ("Guillaume"). At the request of the Court, Bank of America has divided its portfolio of pending matters. This is the first of three contemplated OSC filings.

Bank of America services mortgage loans for residential properties in New Jersey. *Ver. Comp.*, ¶ 2. As a servicer of mortgage loans, Bank of America undertakes payment collection, loss mitigation and collection efforts, including foreclosure. *Id.*, ¶ 3. Bank of America undertakes those tasks 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. *Id.* As the entity collecting and processing payments, Bank of America has the information relevant to the payments made, escrows, payments that are due and whether a loan is in default and by how

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much. *Id.* This information is maintained on Bank of America's systems of record. *Id.* The Foreclosure Plaintiff is not likely to have possession of the relevant servicing information in cases in which the servicing of the loan is being handled by Bank of America. *Id.*

One of Bank of America's duties as a servicer on a defaulted mortgage is to issue the NOI, in accordance with the Fair Foreclosure Act ("FFA"), N.J.S.A. 2A:50-56. The NOI is prepared based upon current loan information held by Bank of America. *Id.*, ¶ 5.

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

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

- the reasons why the corrected NOI is being served;
- the procedure to follow in the event a Foreclosure Defendant wishes to object to the corrected NOI;
- the name of a person to contact with any questions; and
- that the receipt of the corrected NOI allows the Foreclosure Defendant 30¹ days in which to object to or cure the default.

In accordance with the decision in Guillaume, Bank of America has identified a population of foreclosure cases in which previously served NOIs did not comply with Guillaume

¹ Bank of America will provide borrowers with 40 days from the date of the Corrected NOI as reflected in the Explanatory Letter that will be sent to borrowers.

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and the FFA because the NOIs did not provide the lender's address and the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions. Bank of America has also determined that some of the NOIs may not have included a list of organizations providing borrower assistance. Bank of America seeks an Order from this Court allowing it to serve corrected NOIs that will include the lender's address, the name of an individual at Bank of America, and the list of organizations providing borrower assistance so that Certifications of Diligent Inquiry can be signed and the foreclosures can proceed to final judgment.

Bank of America has worked with foreclosure counsel to compile a list of all pending uncontested foreclosures in New Jersey in which final judgment has not been entered and in which Bank of America served technically deficient NOIs prior to February 27, 2012 that did not provide the lender's address and the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions, and may not have included a list of organizations providing borrower assistance (the "Corrected NOI List – Group 2")². For each pending case at issue, the Corrected NOI List – Group 2 includes the Named Plaintiff, the Docket Number, the first named Foreclosure Defendant and the County. The Corrected NOI List – Group 2 is attached as Exhibits 1 through 15 to the Verified Complaint.

In accordance with the April 4th Order, and in conjunction with this Court's guidance, Bank of America will also send a form of letter ("Explanatory Letter") to each Foreclosure Defendant on the Corrected NOI List – Group 2. Attached as Exhibit A to the Verified Complaint is a form of Explanatory Letter that:

- explains the reason why the corrected NOI is being served;
- explains the procedure to follow in the event that a Foreclosure Defendant wishes to object to this procedure or to the corrected NOI;
- identifies the borrower name, loan number, plaintiff name and docket number for the underlying foreclosure action;
- identifies a contact person for any questions; and

² As set forth above, Bank of America has divided its portfolio and will 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 [#]".

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- advises the Foreclosure Defendant of his or her right to object to the corrected NOI as well as the right to cure the default within 40 days of the date of the corrected NOI.

In further support of this application, Bank of America has also attached the proposed form of corrected NOI as Exhibit B to the Verified Complaint which Bank of America will serve on each Foreclosure Defendant on the Corrected NOI List – Group 2. The corrected NOI will include, *inter alia*, information specific to each Foreclosure Defendant's loan, default, the lender name and address, and the list of organizations providing borrower assistance. In addition, the corrected NOI will exclude attorneys' fees and costs incurred in the pending foreclosure actions. Permitting Bank of America to issue corrected NOIs will provide the Foreclosure Defendants with yet another opportunity to cure their default and reinstate their loans, without the incursion of attorneys' fees and costs that are permitted to be charged after a foreclosure case has been filed. Provision of another opportunity to cure provides a benefit to the Foreclosure Defendants.

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

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

As in Guillaume, in this application, Bank of America seeks an Order allowing it to issue corrected NOIs in *uncontested* foreclosure actions to include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and a list of organizations providing borrower assistance. The trial court in Guillaume determined that the nature of that deficiency would allow a cure of the NOI, as opposed to some other remedy, even in the context of a contested foreclosure. In the application before this Court, Bank of America

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seeks to correct the same deficiency, as well as the analogous failures to provide the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions, or include a list of organizations providing borrower assistance, but in uncontested foreclosures. The Foreclosure Defendants have already received numerous forms of notice concerning their foreclosure cases, and with the issuance of a corrected NOI, will receive yet another opportunity to cure their defaults and reinstate their loans. Further, there is no indication of prejudice nor could there be because Bank of America will waive the attorneys' fees and costs that have been incurred in the foreclosure for the purposes of the corrected NOI and possible reinstatement pursuant to this application. Furthermore, as the proposed Explanatory Letter makes clear, to the extent that a Foreclosure Defendant wants to object to the information contained in the corrected NOI, the Foreclosure Defendant will have the opportunity to raise and voice those objections in their individual foreclosure cases. Moreover, the Order to Show Cause provides a mechanism and process whereby the Foreclosure Defendants can raise directly with this Court any concern, objection or potential prejudice that they believe results from allowing Bank of America to correct the deficient NOIs.

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

- (a) Approve the form of Explanatory Letter at Exhibit A to the Verified Complaint;
- (b) Approve the form of corrected NOI at Exhibit B to the Verified Complaint, and
- (c) Allow Bank of America to serve corrected NOIs to the Foreclosure Defendants on the Corrected NOI List – Group 2.

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Due to the number of Foreclosure Defendants included on the Corrected NOI List – Group 2, Bank of America is respectfully requesting that the Court allow sixty (60) days to complete service of the OSC Package.

Respectfully submitted,



KATHLEEN N. FENNELLY

KNF:jtt

cc: Michelle M. Smith, Esq. Superior Court Clerk (via JEFIS)
Legal Services of New Jersey (via Federal Express)

EXHIBIT 9 - KEARNY FEDERAL SAVINGS BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26273-09	NEJMEH	MARK	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22846-09	HA	MYEONGHEE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-11457-10	ESPINOZA	ANGEL	MORRIS

EXHIBIT 8 - HSBC BANK USA, NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA	F-13961-10	FLASK	KEVIN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-33414-10	KOERNER	ROLAND	CAMDEN

EXHIBIT 7 - EVERBANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-55218-09	BOGNAR	ROBERT	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	EVERBANK	F-31891-10	CRANDLE	RANDY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-03244-10	DRAIN	DORIS	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	COUNTRYWIDE HOME LOANS, INC.	F-43797-08	FONSECA	ORLANDO	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01869-10	TINEO	YOSELIN	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	F-44000-09	WILCOX	LORI	CAMDEN

EXHIBIT 6 - DEUTSCHE BANK NATIONAL TRUST COMPANY

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP. COLLATERALIZED ASSET-BACKED BONDS SERIES 2004-5	F-54922-09	BADRAN	ARMO	SOMERSET

EXHIBIT 5 - COLUMBIA BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-50615-08	CAMACHO	STEVEN	ESSEX

EXHIBIT 4 - BAYVIEW LOAN SERVICING, LLC

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03785-10	SHIELDS	ALAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52313-09	FEHRING	ROBIN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42007-09	JIMENEZ	JOSE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-02286-10	BARAN	JUDITH	CAMDEN

EXHIBIT 3 - BANK OF AMERICA, N.A. (FREDDIE MAC)

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-33084-09	GERALDEZ	MARIA	BERGEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-34554-08	HELLER	JOHN	UNION
POWERS KIRN, LLC	BAC HOME LOANS SERVICING, L.P.	F-048672-10	HENGEVELD	ROBERT	MORRIS
POWERS KIRN, LLC	BANK OF AMERICA, N.A.	F-040440-10	LABAYEN	JOSE	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-41495-08	PARRA	JIMMY	ESSEX
POWERS KIRN, LLC	BANK OF AMERICA, N.A.	F-00070-10	SCOTT	CLIVE	MORRIS

EXHIBIT 15 - WELLS FARGO BANK, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2004-11	F-13181-10	ARMSTRONG	GREGORY	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2004-11	F-24999-10	COLOMY	HEIDI	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2004-11	F-040966-10	DRAKE	DENNIS	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N. A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FF11,ASSET-BACKED CERTIFICATES, SERIES 2004-FF11	F-19265-10	ESPINOSA	ELIAS	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N.A, AS TRUSTEE FOR PARK PLACE SECURITIES,INC.,ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2004-MCW1	F-045266-10	HARPER	DEBORA	CAMDEN

EXHIBIT 14 - WASHINGTON FEDERAL

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	F-28761-10	ALSAMMAN	OMAR	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	F-65409-09	AHMED	KOBIR	PASSAIC

EXHIBIT 13 - US BANK NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
KML LAW GROUP, PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1	F-42361-09	GRAY	BARRY	MERCER
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1	F-035460-10	KENNY	JONATHAN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1	F-24481-10	LEONE	ELLEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. AS SET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC1	F-21389-10	PINTO	OMAR	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. AS SET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC1	F-20620-10	RIVERA	ANGEL	MERCER
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC1	F-49392-09	SANCHEZ	ERIKA	UNION
KML LAW GROUP, PC	U.S. BANK NATIONAL ASSOCIATION, INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS OF CSAB 2006-2 TRUST FUND	F-27543-09	WALDRON	CHARLES	OCEAN

EXHIBIT 12 - THE BANK OF NEW YORK MELLON

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-45 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-45	F-760-08	AGOSTO	DENISE	ATLANTIC
STERN, LAVINTHAL	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-26	F-07938-10	AHMED	IDREES	HUDSON
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE CERTIFICATEHOLDERS CWABS INC., ALTERNATIVE LOAN TRUST 2004-15, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-15	F-65068-09	ALLEN	KIMBERLY	MERCER
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS 2005-17	F-13099-10	ALLEN	RANDALL	MERCER
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS ASSET-BACKED CERTIFICATES, SERIES 2007-3 SERIES 2007-3	F-38902-08	ALVES	DANILO	UNION
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2004-14	F-52130-09	ASHTON	RUDO	MERCER
FRENKEL LAMBERT WEISS WEISMAN	CWHEQ 2006-H, BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE	F-22326-07	AUSBURN	CHARLES	CUMBERLAND
PHELAN HALLINAN & DIAMOND, PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18478-10	BAIA	STEVEN	MORRIS
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-11CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-11CB	F-34789-09	BERMEO	FORTUNATO	BERGEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-2	F-33585-07	BICKEL	JUDY	CAPE MAY
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-2	F-51948-09	BOBADILLA	SIXTO	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-G	F-22348-10	BOLLETINO	LINDA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-8	F-55648-09	CAPALDI	PASQUALE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-44 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-44	F-36496-08	CHESTONE	THOMAS	MORRIS
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT 2004-34T1	F-03229-10	COHEN	ABRAHAM	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF ALTERNATIVE LOAN TRUST 2007-5CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-5CB	F-2653-09	CONWAY	KRISTIN	MORRIS
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-3	F-054126-10	CULMER	JUSTINE	CAMDEN
FRENKEL LAMBERT WEISS WEISMAN	THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS INC ASSET-BACKED CERTIFICATES, SERIES 2007-10	F-29867-08	CUSIMANO	ANTHONY	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK AS TRUSTEE, FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF CWABS, INC. ASSET- BACKED CERTIFICATES, SERIES 2004-15	F-37679-08	DAVENPORT	MARIA	MONMOUTH
ZUCKER, GOLDBERG & ACKERMAN LLC	CWABS 2003-B, BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE	F-20559-07	DAVIS	DAVID	MORRIS
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-3	F-09878-10	DEANGELO	JEANETTE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK, AS TRUSTEE, FOR THE BENEFIT OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-12	F-51857-09	DEL CARMEN SAND	SORAYA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSEST BACKED CERTIFICATES, SERIES 2006-11	F-45814-09	DEVUONO	WILLIAM	GLOUCESTER

POWERS KIRN, LLC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS	F-21833-02	DIXON	MALEKEY	MERCER
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET BACKED CERTIFICATES, SERIES 2004-12	F-055358-10	DIXON	DONNA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF ALTERNATIVE LOAN TRUST 2007-OA2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA2	F-49957-09	DOMENECH	ONECIMO	HUDSON
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-7	F-56257-09	DONNELLY	JAMES	MORRIS
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK, AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF CWABS HOME EQUITY LOAN TRUST, BEHALF OF CWABS REVOLVING HOME EQUITY LOAN TRUST	F-29254-07	EIFLER	JAMES	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE ON BEHALF OF THE CERTIFICATE HOLDERS, CWHEQ REVOLVING HOME EQUITY LOAN TRUST SERIES 2006-A	F-23965-10	ELLIOTT	WILMA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-9	F-01755-10	ESA	EMIL	PASSAIC
STERN, LAVINTHAL	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-05	F-19706-06	FARLEY	VALERIA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2006-12CB, MORTGAGE PASS-THRU CERTIFICATES SERIES 2006-12CB	F-22077-10	FINNEY POWELL	MICHELLE	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	COUNTRYWIDE HOME LOANS, INC.	F-22834-07	FISHER	DONALD	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE, FOR THE CERTIFICATEHOLDERS, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-8	F-47022-09	FITZPATRICK	ESTATE OF TIM	MONMOUTH

KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-14	F-56190-09	FORD	MARGARET	GLOUCESTER
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE ASSET-BACKED CERTIFICATES, SERIES 2007-2	F-00981-10	FRIEDLAND	CYNTHIA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-17	F-000124-10	FUNSTON	DEBORAH	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-J1	F-54164-09	GARDEN	MELVYN	MONMOUTH
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-OA 5 MORTGAGE PASS-THROUGH CERTIFICATES,SERIES 2006-OA5	F-20807-10	GARNES	CARL	BURLINGTON
KML LAW GROUP, PC	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-2	F-13561-2008	GOMEZ	SUJEY	SOMERSET
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23	F-56061-09	GOODWIN	JAMES	ESSEX
STERN, LAVINTHAL	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-11	F-8906-07	GRAVE	STEVEN	MIDDLESEX
STERN, LAVINTHAL	THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS, CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-11	F-26324-08	GREGORY	SARAH	PASSAIC
KML LAW GROUP, PC	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-4	F-9766-08	HALL	RONALD	CAMDEN
KML LAW GROUP, PC	BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE	F-31517-07	HARTMAN	DOUGLAS	MERCER

PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-2	F-28321-10	HUDSON	GWENDOLYN	MIDDLESEX
POWERS KIRN, LLC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDER	F-013831-03	HUGHES	JAMES	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-2	F-53310-09	KEYES	THOMAS	BURLINGTON
FRENKEL LAMBERT WEISS WEISMAN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16	F-57353-09	KNIGHT	JANET	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-J10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-J10	F-055863-10	LA BARBARA	VINCENT	MONMOUTH
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-J7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-J7	F-55556-09	LACATENA	FRANK	SUSSEX
STERN, LAVINTHAL	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-17	F-11342-08	LLOYD	WILLIAM	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE, FOR THE CERTIFICATEHOLDERS, CWALT, INC., MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-16CB	F-13673-09	MAHMUD	AZHAR	HUDSON
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-23CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-23CB	F-35531-09	MALIK	FAYAZ	ATLANTIC
FRENKEL LAMBERT WEISS WEISMAN	THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC ASSET BACKED CERTIFICATES, SERIES 2007-2	F-39798-08	MANDY	SUZANNE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64521-09	MAXWELL	DAVID	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE, ON BEHALF OF THE CERTIFICATEHOLDERS OF CWABS INC., ASSET BACKED CERTIFICATES ,SERIES 2004-15	F-057878-10	MCDONOUGH	MICHAEL	BURLINGTON

PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTICATES, SERIES 2005-3	F-08503-10	MCKEON	MICHAEL	BURLINGTON
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006- 8	F-01618-10	MELGAR	MANUEL	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-02642-10	MINTZ	ROBERT	CAMDEN
KML LAW GROUP, PC	THE BANK OF NEW YORK	F-3391-09	MONSAERT	RICHARD	BERGEN
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-14	F-32436-08	MONSERRATE	MICHAEL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE ASSET-BACKED CERTIFICATES, SERIES 2007-2	F-25253-10	MURPHY	MARK	SALEM
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK, AS TRUSTEE, FOR THE BENEFIT OF CWALT, INC., ALETERNATIVE LOAN TRUST 2007-OA11 MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 2007-OA11	F-12495-08	NIRES	CAREN	CAPE MAY
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS, CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-5 CERTIFICATES, SERIES 2007-5	F-052543-10	PEREZ	CARLOS	UNION
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE FOR CERTIFICATEHOLDERS CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2006-H	F-54817-09	PERNA	SUZANNE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES,SERIES 2006-23	F-055271-10	PESSUTTI	ROSANNE	MIDDLESEX
KML LAW GROUP, PC	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-8	F-21274-08	PIERRE	SAGINE	ESSEX
STERN, LAVINTHAL	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDER S CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2005-12	F-22347-06	PISCIOTTA	DEBORAH	MONMOUTH
FRENKEL LAMBERT WEISS WEISMAN	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-11	F-11607-07	PORTILLO	CHERI	MERCER

STERN, LAVINTHAL	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-23	F-17708-08	POWELL	IEISHA	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-AB2	F-29732-07	RICHICHI	JOANNE	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES. SERIES 2006-25	F-25854-08	ROYSTER	STEVEN	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-45 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-45	F-39325-08	SHERMAN	KATHLEEN	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7	F-33191-07	SIMPSON	EVELYN	MERCER
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-12	F-28522-09	SMITH	VALERIE	SALEM
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS INC ASSET-BACKED CERTIFICATES SERIES 2004-10	F-56144-09	STAVITSKI	CHASITY	OCEAN
STERN, LAVINTHAL	BANK OF NEW YORK FOR THE BENEFIT OF THE ASSET-BACKED CERTIFICATES, SERIES 2007-2	F-26971-07	STEINHOUSE	LAWRENCE	MERCER
PHELAN HALLINAN & DIAMOND, PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-06678-10	STRIBLING	ERIC	BURLINGTON
STERN, LAVINTHAL	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-7	F-14667-06	TATE	STACY	ESSEX
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-18, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-18	F-01590-10	TEESE	DAVID	UNION
PHELAN HALLINAN & DIAMOND, PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2005-81 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-81	F-06202-10	TICONA	ESTHER OLIVA	ESSEX
KML LAW GROUP, PC	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF ALTERNATIVE LOAN TRUST 2007-OA3 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA3	F-63211-09	TSEPENYUK	LYUBA	ESSEX

PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2004-15	F-02224-10	VINTIMILLA	MARIA	ESSEX
STERN, LAVINTHAL	THE BANK OF NEW YORK, AS TRUSTEE, FOR THE BENEFIT OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-12	F-17973-08	WAGNER	JAMES	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-8	F-12520-08	WATSON	MELVIN	UNION

EXHIBIT 11 - RBS CITIZENS, NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-0082-10	SUH	YOUNG	BERGEN

EXHIBIT 10 - MERRILL LYNCH MORTGAGE LENDING, INC.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF10	F-23259-06	ISAAC	WILLIE	BURLINGTON

EXHIBIT 2 - BANK OF AMERICA, N.A. (FANNIE MAE)

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048823-10	APONTE	ESTHER	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA	F-060379-10	BAIORI	THOMAS	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-25103-09	BANGIYEV	BORIS	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048635-10	BARRIENTOS	RALPH	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048424-10	BEATTY	PATRICK	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-39283-08	BENELI	DAVID	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-2730-08	BERNARD	DAVID	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-28566-08	BEY	DIANA	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-63123-09	BRAKE	RUSSELL	MIDDLESEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING LP	F-46806-08	BRENNAN	MARTIN	UNION
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-24693-08	BROWN	LOUIS	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-04711-10	BROWNELL	DANIEL	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-32077-10	BYRON	LUISA	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-5582-10	CAIN	MALANA	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-46725-08	CALANDRILLO	ANTHONY	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-23603-06	CIECHONOWSKI	RUTH	SUSSEX
STERN, LAVINTHAL	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	F-16179-04	COLBERT	BRIAN	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-64956-09	CRUZ	JENNIFER	ESSEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-39256-08	DAPRATO	PETER	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-43038-08	DASILVA	EDSON	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-14107-10	DAUGHTRY	YONNE	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-57282-09	DE LA PENA	LORENA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-10678-10	DECKER	RANDALL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-049744-10	DESGROTTE	GINETTE	BERGEN

STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-4252-09	DEWATERS	KARALYN	MERCER
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-17430-08	DIAS	VALDEMIR	SOMERSET
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-42487-08	DIGIOVANNI	DAVID	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08035-10	DONAHUE	MICHAEL	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-14695-09	DUARTE	JAVIER	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-37704-09	EVANS	LESLIE	MONMOUTH
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-42416-08	FALCON NEGRON	BERNADEO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-039585-10	FANEGO	PATRICIA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-48528-09	FINNEGAN	PETER	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-30988-09	FRANKLIN	LAURENCE	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33846-10	GADEA	MARIA	HUDSON
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-44365-08	GERTZ	ESTATE OF TED	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-34774-09	GOMEZ	MARIA	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-39490-08	GOODE	ROBERT	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-045170-08	GORA	RICHARD	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-43671-09	GRIFFIN	EDDIE	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-30156-08	GRIMES	JAMES	HUNTERDON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P.	F-20296-09	GRULLON	JOSE	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-25901-08	GWINN	ROGER	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE LOANS SERVICING, L.P.	F-43210-08	HINER	DEBORAH	SALEM
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-31427-08	IMARENAKHUE	OSARO	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-36959-08	INDACOCHEA	JOHN	MORRIS
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-32995-08	JACCARD	MARILYN	MONMOUTH
STERN, LAVINTHAL	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUITY FINANCIAL INC.	F-10819-08	JOHNSON	DEMETRIUS	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-20846-10	KAHALY	THOMAS	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43804-09	KASPER	ESTATE OF THA	GLOUCESTER
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-20244-08	KECK	ESTATE OF DON	ATLANTIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-43439-08	KEWAN	AMJAD	HUNTERDON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP.	F-29878-08	KINCH	WILSON	CAPE MAY

STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-01050-10	KO	JEONG	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-43561-08	LAMA	JAVIER	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-9906-09	LOMBARDI	DONNA	CAPE MAY
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-23106-08	LOPEZ	ANGEL	UNION
STERN, LAVINTHAL	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	F-43437-08	LOUIS	MARIE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-42621-08	LUGARDO	MARIA	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-14147-08	MACDUFFIE	PATRICIA	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-8314-08	MALONE	MELODY	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-45162-08	MARCINKIEWICZ	BENJAMIN	CAPE MAY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-05050-10	MARTINEZ	AMAURY	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-29918-08	MARTZ	JENNIFER	BURLINGTON
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-18511-08	MATTSON	ERIC	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-37601-08	MEHESKI	JOHN	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-035516-10	MIHALY	ESTATE OF GAB	HUNTERDON
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-33634-07	MILLER	ORLANDO	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-057114-10	MOKRZYCKI	JOHN	MIDDLESEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-042342-08	MONROY	NIDIA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051839-10	MORGAN	BOSHRA	ESSEX
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-46019-08	MULLEN	PATRICK	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59701-09	NJOROGE	PETER	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-63044-09	O'GARA	MICHAEL	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34045-09	OGWUMIKE	JULIET	WARREN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-45178-08	OLATILO	ADETOYI	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-47183-08	ORROK	TIMOTHY	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048182-10	OSEITUTU	KWAKU	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-43027-08	PACANSKI	MAGDALENA	CAPE MAY
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-18846-08	PARVEZ	MOHAMMAD	ATLANTIC

STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-35895-08	PASCETTA	ARMAND	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-171-09	PATEL	KOMAL	CAMDEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-21760-08	PEREIRA	LARRY	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P.	F-14448-10	PEREZ	ELIECER	SOMERSET
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-24748-07	PIMENTEL	AURORA	ESSEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-23483-08	POKU	JENNIFER	GLOUCESTER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-42415-08	PONDER	EDWARD	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047981-10	PRINCE	GARY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053670-10	REGN	JOHN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-21204-10	REILLY	CHRISTOPHER	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING, LP.	F-13243-10	RETTAGLIATA	MICHAEL	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-047014-09	REYES	DEANNA	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-13978-07	REYNOLDS	WILLIAM	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06228-10	RHOADES	RONALD	CAPE MAY
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-36218-07	RICO	EUGENIO	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61310-09	RIVERA	BEATRICE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053743-10	RIVERA	VICTOR	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-036129-10	RIVERA	AMADO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31049-10	RODRIGUEZ	EUGENIO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31752-09	RODRIGUEZ	WADY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-034553-10	RODRIGUEZ	MINERVA VEGA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-044865-10	RODRIGUEZ	LUZ	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054448-10	RODRIGUEZ	EVELYN	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049068-10	ROMERO	JORGE	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-32326-08	ROMERO	JAIRO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34212-10	ROQUE	CARMEN	MONMOUTH

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-11772-10	ROSARIO	GERSON	CAMDEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-10882-10	ROSENBAUM	DAVID	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-31527-08	ROSKOWSKI	DONNA	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03947-10	RUIZ	ARMANDO	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-65134-09	RUSSI	EUGENIO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-23637-10	RUSSO	TONY	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-19867-06	RUTKOWSKI	JOANNE	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS	F-037420-10	SAMPER	IRMA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-34764-09	SANCHEZ	EMMER	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09092-10	SANDERLIN	WILLIAM	SALEM
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-7937-09	SARDAR	RIMON	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044080-10	SARG	JEANNE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-65279-09	SCAGLIONE	WENDY	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42768-09	SCANLON	JEREMIAH	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-23819-10	SEEPAUL	ALVIN	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-33892-10	SEIBERT	WARREN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31390-09	SELA	SHLOMO	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-000166-10	SEPIELLI	CAMILLE	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-038284-10	SHARP	GEORGE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44528-09	SILVESTRI	MICHAEL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30802-09	SINCHI	LEODEGARIO	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09753-10	SMITH	SHARON	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-39396-08	SMITH	KEITH	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33612-09	SOCREE-ALAN	KLAJAH	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-10221-09	SOTO	THOMAS	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-041651-10	STAMPS	LISA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-038813-10	STARKWEATHER	JOANN	CAMDEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-30219-08	STEIMLE	PEGGY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42222-09	STONE JORDAN	CARYL	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38318-09	SUGITO	ADRIAN	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32629-09	TALATI	PARESHKUMAR	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34863-09	TALUCCI	ALEJANDRA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19493-10	TATE	FRANK	SUSSEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-26817-08	TERRAZZI	WILLIAM	PASSAIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-041276-08	THALER	ROBERT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-58134-09	THEOFANIDES	RICHARD	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-19233-10	THEVENIN	SANDRA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-057623-10	THOMPSON	BARRY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-14026-10	TILLI	ESTATE OF LOR	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP. F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-34956-08	TORIBIO	FRANCISCO	PASSAIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-30202-08	TORRES	OVIDIO	UNION
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-40506-08	TORRES	NANCY	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-47129-08	TOUFAR	DANIEL	OCEAN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-17588-08	TRACY	MARY	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-26611-09	TRAVELINA	JEFFREY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31176-09	TRAVIS	LYNETTE	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-37714-08	TRENT	SCOTT	MERCER
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-32167-08	TUNNAT	NICOLE	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-14633-09	VACCARO	JOHN	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-35431-09	VEGA	WALTER	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-26126-08	VELAZQUEZ	FRANCISCA	PASSAIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-17622-08	VELIZ	FRANCISCO	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53805-09	VILLAGOMEZ	ERICK	PASSAIC

STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-9782-09	VOLLBRECHT	LINDA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-034394-10	VOSPER	DENNIS	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-042684-10	WALKER	ROBERT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-037389-10	WALKES	ESTATE OF JUD	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31048-10	WALLS	DEBRA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21367-09	WARD	ELIZABETH	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054442-10	WARGO	MICHAEL	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044590-10	WATTS	ALISA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19845-10	WEBER	JEFFRY	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054101-10	WELLS	ANNA	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-43229-08	WICINSKI	PAWEL	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09943-10	WIGGINS	THOMAS	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-596-09	WILLIAMS	GEORGE	BURLINGTON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-2723-09	WILLIAMS	REID	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP.	F-31881-08	WILSON	BRIAN	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20324-10	WITCZAK	JEROME	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054633-10	WRAY	GERTRUDE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23093-09	WREH	BOKA NELSON	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP.	F-31413-08	YAKELEWICZ	MICHAEL	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-17743-10	YERA	WILFREDO	MONMOUTH
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-01245-10	YOUNG	HEATHER	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-38634-09	ZAHOU	HICHAM	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61405-09	ZEIKOWITZ	STEVEN	SUSSEX

EXHIBIT 1 - BANK OF AMERICA, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-49012-09	ABRAHAM	TOBIN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-059734-10	ABRAMS	BARRY	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-17291-10	ACOSTA	BYRON	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57042-09	ADEDOKUN	OLUSEGUN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-13484-10	ADELAJA	OLUSEYI	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59903-09	AGUILAR	SAVALDOR	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOMES LOANS SERVICING, L.P.	F-049913-10	AGYEMANG	SOLOMON	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22639-09	AINA	SOLA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-16380-10	AJA	STEPHEN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06170-10	ALAM	SAYED	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42471-09	ALBARRAN	WILFREDO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-10720-10	ALERTE	CHARITE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05814-10	ALFARO	JUAN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-23115-10	ALI	SABITREE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18824-10	ALI-WILSON	CAROLYN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18029-10	ALVES	JOSE	UNION
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-38715-08	ALZATE	CONSUELO	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-035534-10	ANDERSON	RANETA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-23711-10	ANTROSIGLIO	ESTATE OF THE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07268-10	AQUINO-JIMENEZ	ANAXIMENE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048278-09	ARACENA	RAMON	UNION

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09209-10	ARAKAKI	FERNANDO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-22416-10	ARCE	LUIS	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-23567-10	ARIAS	FREDDY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-13392-10	ARTEAGA	MARCOS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62627-09	AUGUSTINE	NATALIE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-05957-10	BAH	FATMATA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30758-10	BAKER	HELEN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57181-09	BALAIA	ILIDIO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60400-09	BALDINI	MARY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30499-10	BALSIMO	RONALD	CUMBERLAND
STERN, LAVINTHAL	COUNTRYWIDE BANK, FSB	F-18289-08	BANG	KISOON	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-12505-10	BARRY	JAMES	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20110-10	BARZOLA	LENNY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08059-10	BAXTER	ROBERT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53186-09	BECERRA	ALEJANDRO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46989-09	BECKFORD	JULIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08517-10	BELL	ALICE	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-25679-09	BELLIARD	VENICE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-12087-10	BENNETT	VERNON	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32514-09	BERTOLDO	PATRICIA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60649-09	BEST	MICHAEL	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24326-09	BEYAN	KORTO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62973-09	BLAIN	JASON	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-56437-09	BLANCHARD	JENNIFER	CAMDEN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-05736-10	BLANCO	JULIO	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25027-10	BLANCO	MARTINEZ	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-14008-10	BONET	ABRAHAM	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-17286-10	BONILLA	MISAEAL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52875-09	BONILLA	WILFREDO	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13494-10	BONILLA	JOSE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00960-10	BOOTH	RICHARD	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-20841-10	BORIS	PAULINE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06106-10	BOTBYL	JOHN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18432-10	BOWLING	LAMONT	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049908-10	BOYD	SAMIRAH	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33034-09	BOYKINS	PAUL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06634-10	BRADLEY	CLIVE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18412-10	BRASILE	ALFRED	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-046921-10	BRIDGES	JUANITA	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-49953-08	BROOKS POA	BISHOP	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-42742-09	BROWN	VALCY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-27380-10	BROWN	ASHELBA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34576-09	BROWN	JOHN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49319-09	BRYANT	TINA	PASSAIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC. FOR THE BENEFIT OF NB HOLDINGS CORPORATION	F-37772-08	BULLOCK	MONIQUE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053095-10	BURGOS	JOHNNY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12853-10	BURROUGHS	RUBEN	ATLANTIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-41684-09	BUTLER	EUGENE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52179-09	CALLES	CARLOS	MIDDLESEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-28510-10	CAMACHO	FELIX	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-16730-10	CAMM	JEFFREY	CUMBERLAND
FRENKEL LAMBERT WEISS WEISMAN	COUNTRYWIDE BANK, FSB	F-16419-07	CAN	ALPAY	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-27330-10	CANTWELL	JOHN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22562-09	CAPAZZI	LOUIS	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	F-55650-09	CAPORALE	BERNISE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62285-09	CARANNANTH	ANTHONY	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-16585-10	CARBAJAL	RICARDO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-08805-10	CARDONA	ELISA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-056226-10	CARMONA ARRUBL	MERY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54074-09	CARRILLO	LUIS	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60429-09	CARTER	SHIRLEY	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-25080-08	CARTER	SHARONDA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06109-10	CASTILLO	JOSE	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09936-10	CASTILLO	JAVIER	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-039562-10	CASTRO	LUIS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26824-09	CASTRO	WILLY	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-45418-09	CASTRO	GREGORIO	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-61406-09	CASTRO	JOSE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-36044-09	CATALINO	WILLIAM	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-05853-10	CEPEDA	TAMMY	UNION

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-17304-10	CESARETTI	LINDA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11701-10	CHAMBERS	TIFFANY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46488-09	CHANGUIN	CHARLES	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11496-10	CHAPARRO	EDGARDO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09733-10	CHARLES	ARNOLD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51972-09	CHARRIS	BRAULIO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18822-10	CHERY	YROSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53243-09	CHILITO MURILLO	SOLANYI	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-15076-10	CHINA	DASHAWN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00627-10	CICCOLINI	JOSEPH	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57148-09	CIMADORI	KENNETH	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-17613-10	CIMINO	ARTHUR	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-58617-09	CISNEROS	LUIS	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62956-09	CLARK	MICHAEL	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44149-09	CLARK	GEORGE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-64004-09	CLARK	LAWRENCE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60128-09	CLASE	VIVIANA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-039097-10	CLAYTON	KENNETH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045950-10	CLIFTON	DONNA	GLOUCESTER
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-32827-10	CLIVER	LESTER	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-058897-10	COLEMAN	DANIEL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOMES LOANS SERVICING, L.P.	F-39854-09	COLLAHUAZO	JOSE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-20670-10	COLLETON	STORM	MONMOUTH

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44628-09	COLLETTI	STEVEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-13784-09	COLON	NELLY	HUDSON
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-40517-08	COLON	ERIC	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-07179-10	CONCEPCION	ERIC	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-56142-09	CONNOR	CORNELIUS	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-30019-10	CONNORS	CHRISTOPHER	WARREN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33908-09	CONROW	LAURA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12886-10	COOPER	DINA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28887-10	CORDEN	GREGORY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18517-10	CORDERO	EUSEBIO	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64799-09	CORTEZ	JORGE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08782-10	COSTANZA	MICHAEL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62638-09	COTTO	LINDA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-13420-10	COURTNEY	KRISTINA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING L.P. FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-11614-10	COVAL	EDWIN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59561-09	COX	JANE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53137-09	CRAIG	BRENDA	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39611-09	CRUDUP	MAC	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-10028-10	CRUZ	JESUS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34126-09	CRUZ	DAVID	CAMDEN
STERN, LAVINTHAL	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP,	F-12438-09	CRUZ	WASKAR	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-10731-10	CUMBA	SEGUNDO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06673-10	CURIEL	FRANCISCO	HUDSON

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50294-09	CURVING	ANNETTE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST 2006-CB1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-CB1	F-09372-10	DABROWSKI	DENYSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP	F-055768-10	D'ACQUA	CANDICE	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-047298-10	DALCE	MARIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07381-10	DALTON	FRANK	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52543-09	DALZELL	CHRIS	OCEAN
FRENKEL LAMBERT WEISS WEISMAN	COUNTRYWIDE HOME LOANS, INC.	F-20768-07	D'AMICO	SYBIL	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61000-09	DANTEL	GERARD	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64011-09	D'ANTHONY	ALFRED	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044125-10	DAVIS	ROBERT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-36186-09	DAVIS	ESTATE OF FRA	BURLINGTON
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-6548-08	DAVIS	SHANISE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54683-09	DE GRAVE	KENNETH	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-60139-09	DE VOSE	DELRETHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-62068-09	DECIMUS	ANTOINE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23954-09	DELEON	FRANKY	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13150-10	DELRIOS	FRANCISCA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64033-09	DELUCA	MARCELO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09821-10	DENIZAC	MILDRED	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-52081-09	DESIDERIO	CLIFF	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13501-10	DIAZ	ANGEL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48700-09	DIAZ	ALBERTO	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-41140-09	DIAZ	ARTURO	MIDDLESEX

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59568-09	DIAZ	ABRAM	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-31852-10	DICKEY	LATOYA	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-14575-10	DIFLORIDO	RICK	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-2786-09	DILLARD	STEPHEN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50370-09	DIMAIO	MICHELE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06855-10	DIONISIO	ANTHONY	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-13192-10	DIVITA	DAVID	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60204-09	DOLDRON	BRENDA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-11941-10	DOMERACKI	RICHARD	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11832-10	DONALD	DARREN	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-43049-08	DORAN	BARBARA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59548-09	DOS SANTOS	WESLEY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61896-09	DOWNS	JAMES	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-45083-09	DRAINE	JASON	WARREN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24050-09	DRAPER	MICHAEL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51770-09	DUNCAN	SAMUEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-34170-09	DUNCAN	JOSEPH	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-09737-10	DUNN	MARLEN	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-26892-10	DUNN	CHERYL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-20574-10	DUQUE	MARISOL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-16562-10	DURAN	CARLOS	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49184-09	EFFIONG	NSE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49139-09	EL	MEL	ATLANTIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46636-09	ELBIRN	LESI	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19364-10	ELLIOTT	MURIEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00502-10	EMPKE	ALCIDES	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-18533-10	ENCALADA	WALTER	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-31802-08	EPSTEIN	DEBORAH	PASSAIC
KML LAW GROUP, PC	COUNTRYWIDE BANK, FSB	F-27148-08	ESCOBAR	OSCAR	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-23045-10	ESPEJO	JUAN	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-22743-10	ESTRADA	JESUS	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP	F-28226-07	EUCEDA	ALEXIS	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51565-09	EVEANS	DOZIER	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-047707-10	FALZONE	KATHLEEN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08978-10	FANA	MANUEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05290-10	FANIEL	LUTHER	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-37008-09	FELICIANO	EMANUEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-10735-10	FERNANDES	JOAQUIM	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28278-10	FERRERAS	JOSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08312-10	FERSTER	RICHARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053073-10	FIELDS	MARIE	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22572-09	FIGUEROA	MARCOS	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA, SUCCESSOR BY MERCER TO COUNTRYWIDE BANK, FSB	F-47301-09	FLAHERTY	SCOTT	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08756-10	FLEMMINGS	LEEFORD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-054535-10	FOLEY	JOHN	CAMDEN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-33356-08	FORD	MAE JOE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24275-09	FOUFOUDAKIS	IOANNA	MIDDLESEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-45543-08	FOX	JOHN	GLOUCESTER

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09085-10	FRANCE	DARWIN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13244-10	FRANCOIS	ANNE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00910-10	FRANK	DANIEL	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-16618-10	FRANKEL	DAVID	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59893-09	FRANZMATHES	SHANNON	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06769-10	FRICKE	EDWARD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64532-09	FUSSELL	DARWIN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049988-10	GALLEGO	ALFREDO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16567-10	GAMBOA	PAUL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54676-09	GARCIA	ENRIQUE	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06541-10	GARCIA	JOSE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32637-09	GARCIA-SERRANO	CEASAR	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09430-10	GASKILL	APRIL	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	COUNTRYWIDE HOME LOANS SERVICING LP	F-13067-09	GATTO	DANIEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51534-09	GAYLES	LYNDON	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-41964-09	GENTILE	JESSICA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03268-10	GIANTONIO	MARY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-35978-09	GIRALDEZ	JOSE	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13083-10	GLYNN	BONNIE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-12885-10	GOMES	DANIEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-32102-10	GOMEZ	DAYSI	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43885-09	GOMEZ MORALES	JESUS	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06730-10	GONZALEZ	PABLO	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-08430-10	GOODSON	SANDRA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64693-09	GOODWIN	JOY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60958-09	GORGA	ROBERT	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-16678-10	GORRELL	JENIEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48955-09	GORZYNSKI	MICHAEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06036-10	GOSNELL	SHARON	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50657-09	GOULD	ARTHUR	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52775-09	GRANT	STEPHANIE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-038139-10	GREGORY	LEOLA	MERCER
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-1049-08	GROSS	SANDRO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62283-09	GRUDZIEN	ANNA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-043356-10	GUILLAUME	PHILIPPE	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-11917-10	GUILLEN	LUIS	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-15943-10	GUTIERREZ	IVERALDO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54723-09	GUTIERREZ	ANDREA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-041027-10	HA	HAI	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51260-09	HAINES	WILLIAM	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-16853-10	HALLIMAN	SCOTT	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52408-09	HANDY	CARLETTA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57217-09	HANNA	EZZAT	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-20582-10	HARDY	WILLIAM	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-055295-10	HARDY	ROBERT	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-27209-10	HARRIS	JOHN	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16680-10	HARRIS	WILLIAM	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LLP	F-37007-09	HARRIS	GREGORY	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51343-09	HARSCHÉ	BARBARA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46591-09	HAVER	MARC	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-20236-10	HAYES	DEVORAH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-17341-10	HAYNES	JOYCE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38802-09	HAZZARD	LAVAUGHN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60399-09	HEENEY	MICHAEL	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-26934-10	HENDERSON	JEANINE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61250-09	HENDERSON	SHARI	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-26957-10	HENRY	BRANDON	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53626-09	HERNANDEZ	LUIS	HUDSON
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, NA	F-38245-08	HERNANDEZ	EUFRACTIA	ESSEX
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-21574-07	HICKSON	SAMIR	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48209-09	HILL	WILLIAM	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053212-10	HILL	SHAWKI	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-039100-10	HILTON	CHARLES	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00819-10	HOBBS	MARK	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19362-10	HODGES	ALNISE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11603-10	HOLDEN	JENNIFER	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64787-09	HOLTON	DEBRA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-24806-10	HOOPER	PEARL	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01147-10	HOWE	FABIAN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42753-09	HOYNE	PATRICIA	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21638-10	HUBERT	THOMAS	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05383-10	HUGHES	LEANN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-039554-10	HUNT	DANNY	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-14738-10	HUNTER	TOWAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053957-10	HUTCHINSON	CLAUDIA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-01130-10	HYPPOLITE	PIERRE	ESSEX
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-31591-08	IACONO	RICHARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06819-10	IYARE	UFUMWEN	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61085-09	JACKSON	DENISE	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-43687-09	JACKSON	ESTATE OF JOH	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11745-10	JAMES	KATHLEEN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53126-09	JENCSIK	THOMAS	OCEAN
FRENKEL LAMBERT WEISS WEISMAN	COUNTRYWIDE HOME LOANS, INC.	F-29857-07	JENKINS	SULAIMUN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44520-09	JIMENEZ	ARMANDO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-049888-10	JOHNSON	MICHAEL	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07073-10	JOHNSON	BRIDGETTE	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50087-09	JONES	LOIS	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42076-09	JORDAN	GEORGE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59747-09	JOSEPH	LILLIAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61510-09	JOSEPH	NEESA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16389-10	JUCHNO	BOGDAN	MONMOUTH
KML LAW GROUP, PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-53593-09	JUNG	KYONG NAM	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24765-09	KAPLAN	ROGER	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP	F-21255-10	KAYE	NANA	ESSEX

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-16919-10	KEARNEY	HELEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00725-10	KELLEY	LISA	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08691-10	KELLY	JOHN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-46521-09	KELLY	CINNAMON	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23670-10	KILLIEBREW	JOHNNIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-30127-10	KILPATRICK	MICHAEL	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-65549-09	KIM	AE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04384-10	KIM	DAE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP	F-23910-09	KINGSBURY	STEVEN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20457-10	KINGSTON	STEPHEN	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43471-08	KISH	RICHARD	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P.	F-22691-09	KJONO	GREGORY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62290-09	KOLARIK	GARY	CAMDEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-29933-08	KOLI	HASINA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39054-09	KOWALCZYK	ESTATE OF EDW	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-23901-10	KUNITZ	EDWARD	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-13778-09	KUNSMAN	JACK	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-00765-10	KUPA	SAMI	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-07979-10	LAI	BICH	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-24241-10	LAKATOSH	RONALD	BURLINGTON
KML LAW GROUP, PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-53979-09	LAMMERS	MONIKA	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-055266-10	LANDAVERDE	OSMIN	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59897-09	LARINO	JOHN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04917-10	LASSITER	CLARINE	MERCER

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-16607-10	LAWSON	ERIC	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63514-09	LAXSON	DALE	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-09744-10	LEDESMA	FRANCISCO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59750-09	LEGEND	ASTOR	PASSAIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING LP	F-045043-08	LEMANSKI	ADAM	UNION
PHELAN HALLINAN & DIAMOND,PC	COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-19780-09	LEMES	SANNE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP	F-23823-09	LEMES	JOAO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62555-09	LEMKUL	EDWARD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-6528-09	LESLIE	BRIAN	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-14755-10	LEUCH	ARNALDO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-11455-10	LEVENDUSKI	RICHARD	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-45269-09	LIMA	ANDERSON	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51516-09	LINK	JOHN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18186-10	LITTLE	GAY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23155-09	LLANCARI	WALTER	PASSAIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-044556-10	LOGUIDICE	ANLLESCA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-64026-09	LOPEZ	JOSE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11836-10	LOPEZ	WILLIAM	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-12432-10	LOUIS	ULAINE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48524-09	LUCKEY	PATRICIA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-039339-10	LUDWIG	JAMES	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12399-10	LUNA	ROSA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-038961-10	LYTLE	DIANE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32787-09	MABRY	ESTATE OF THO	SALEM

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13121-10	MACHADO	JULIO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05816-10	MACK	DANA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63021-09	MACPHERSON	JONATHAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-24904-10	MANN	ESTATE OF NOA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19840-10	MANNA	THOMAS	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046347-10	MANOS	JOSEPH	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-22539-10	MAO	YOEUTH	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-32719-10	MARECO	GIL	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59578-09	MARGIOTTI	KERSTIN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08210-10	MARIN	JHONY	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51820-09	MARINO	LOUISE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40296-09	MARTIN	JOHN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24070-09	MARTINEZ	GLORIA	ATLANTIC
STERN, LAVINTHAL	BAC HOME LOANS SERVICING LP	F-47304-08	MARTINEZ	LUIS	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53564-09	MARZILLI	ESTATE OF LUC	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08190-10	MASI	JESSICA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-31163-10	MASKER	JENNIFER	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOMES LOANS SERVICING, L.P.	F-27230-10	MASTRANI	RITA	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08986-10	MATHIS	WAYNE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62879-09	MATIAS	MERCEDES	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37212-09	MATIAS-INACIO	JOAQUIM	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63592-09	MAYANGA	LUIS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24001-10	MCCLAIN	JUDY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-051867-10	MCCLINTON	BRENDA	MERCER

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-24229-10	MCCORMACK	KEVIN	MONMOUTH
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS SERVICING, LP.	F-24269-08	MCCOY	DORIS	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60070-09	MCCULLOUGH	PAUL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-053064-10	MCGOWAN	BARBARA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-47063-09	MCGOWAN	JOHN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-041636-10	MCHUGH	JAMES	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23188-09	MCKEE SESSIONS	MICHELE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-10426-10	MCKELVEY	ANTHONY	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03262-10	MCKILLIP	BRUCE	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-20929-10	MEHAFFEY	ROBINSON	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37560-09	MERCADO	NANCY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48481-09	MERCADO	NESTOR	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051343-10	MERTIKAS	LAWRENCE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60326-09	MESSIER	STEVEN	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46606-09	MIELE	JOSEPH	WARREN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-010725-10	MILLARD	ROBERT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38453-09	MILLER	EUGENE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11758-10	MILLIGAN	JOSEPH	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-16738-10	MILONE	CHERIE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51874-09	MOHAMED	EMAN	MERCER
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-33356-09	MOHAN	DHANKUMARIE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-02067-10	MOHR	KATHLEEN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37741-09	MOLINA	ADRIANA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31382-09	MOLINEUX	GEORGE	ESSEX

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-046335-10	MONTERO	ABRAHAM	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-02216-10	MONTOYA	GABRIEL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38764-09	MOONEY	GLENN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05780-10	MORADEL-LOPEZ	WENDY	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54020-09	MORALES	MARCOS	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-32509-09	MUELLER	BEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59721-09	MUNENE	EMMA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-65126-09	MUNOZ	RAFAEL	BERGEN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-33740-08	NATH	SONALI	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-15268-10	NDUNGU	JAMES	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08520-10	NEAL	MICHAEL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51262-09	NEIL	ROBERT	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA	F-056057-10	NGO	DANNY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08766-10	NGUYEN	ANHNGOC	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-31475-10	NORTON	CRAIG	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59958-09	NUNEZ	EVELYN	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51961-09	NUNEZ	ARLENE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20227-10	O'CONNOR	PAUL	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49933-09	O'FLAHERTY	PATRICK	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52228-09	O'GRADY	KATHLEEN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-62205-09	OKPALIKE	MARTIN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64014-09	OLIVER	MARK	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63997-09	OLIVERA	JOSE	SOMERSET
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-25105-08	OLIVO	ARELIS	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53558-09	OLSEN	EDWARD	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-26986-10	OREE	PAUL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22475-09	ORIOLE	MARIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-17117-10	ORTEGA	LUIS	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09356-10	ORTOLAZA	RUTH	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63561-09	OYAMA	LAURA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-14487-10	PAEZ	HECTOR	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64955-09	PAGAN	KARLA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07168-10	PAIGE	STEVEN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-13103-10	PALFI	KAREN	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-56584-09	PAPPALARDO	SALAVATORE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-16647-10	PAREDES	DIANA	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-050000-10	PARKS	KRISTINE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23295-10	PARKS	STEPHEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-049295-09	PATTERSON	DANIEL	MIDDLESEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-26014-09	PAXTON	JON	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-17465-10	PAYNTER	JACK	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-16192-10	PEDERSEN	CHRISTOPHER	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-28665-09	PELAEZ	SIMON	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-15176-10	PELLEGRINO	MICHAEL	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-36642-09	PELLOT	MICHAEL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11670-10	PERALTA	JOSE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-22370-10	PERAZA	BLANCA	UNION

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61928-09	PERDUE	GRACE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06233-10	PEREZ-LADINO	LEIDER	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-15840-10	PETERSON	DELORES	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045022-10	PETTIES	JAMES	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06155-10	PHILLIPS	EDWARD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING L.P. FKA COUNTRYWIDE HOME LOANS SERVICING L.P.	F-17617-10	PIANKOWSKI	EDWARD	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59742-09	PICHARDO	LESLIE ANN	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59472-09	PINEDA	JOSE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-54291-09	PINNOCK	ASNEATH	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57155-09	PINTO	DONALD	MIDDLESEX
KML LAW GROUP, PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-4140-10	PLAZIO	JOSEPH	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59453-09	POLLARD	WILLIAM	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23116-09	POPOWSKI	ROMAN	HUDSON
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-39334-08	PORADO	STEVEN	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63831-09	QUEOR	DAWN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-45910-09	QUINTANILLA	EDWIN	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-22541-10	QUIROGA	DIANE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05543-10	RACKETT	DENNY	OCEAN
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-27030-07	RAGOONANAN	SONNY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19545-10	RAIFORD	BRYAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-24004-10	RAIMONDI	GERALD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-11669-10	RAINES	DONALD	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00610-10	RAMIREZ	JHON	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11432-10	RAMOS	ILEANA	BERGEN

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-11462-10	RAMOS	EDHER	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-25621-10	RAMOS	JUAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-09967-10	REDRICK	DENISE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42437-09	REEVES	WILBERT	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08800-10	REGALADO	COPELLO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-050668-10	REID	O'NEIL	BERGEN
STERN, LAVINTHAL	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-29983-10	REVER	DARLENE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64607-09	REYES	JENNIFER	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-50590-08	RICCIO	HENRY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048660-10	RICE	DELORICE	MONMOUTH
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-25255-07	RICHARDS	MICHAEL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06526-10	RICHARDSON	DEBORAH	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-22557-09	RISHER	JARRETT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08183-10	RITTER	WAYNE	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19594-10	RIVADENEIRA	FERNANDO	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-01419-10	RIVAS	MARILYN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18847-10	RIVERA	NORMA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-47060-09	ROACH	LORRAINE	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46648-09	ROBERTO	EDWARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04478-10	ROBERTS	ALI	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09296-10	ROBERTS	ARLENE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-45666-09	ROBINSON	TIFFANY	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44511-09	ROBINSON	RASHIDA	ESSEX

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-051544-10	ROBINSON	ERNEST	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-12081-10	ROBINSON	AME	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23245-10	ROBLES	BERNARDA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-33233-09	RODGERS	HARRY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-21542-10	RODRIGUEZ	MANUEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-11910-10	RODRIGUEZ	ALEXY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-31031-10	RODRIGUEZ	ANGEL	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-20577-10	RODRIGUEZ	GENE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-09330-10	ROGERS	SEMPER	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-12161-10	ROGOZA	PATRICE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS	F-052571-10	ROJAS	PEDRO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22239-10	ROMAN	WILFREDO	ESSEX
STERN, LAVINTHAL	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	F-19876-05	ROMAN	GLORIA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-14505-10	ROMAN TRUJILLO	JORGE	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49917-09	ROMANO	JENNIFER	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11373-10	ROMERO	FRANKLIN	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43347-09	ROSADO	ANA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-048612-10	ROSARIO	HIGINIA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-11868-10	ROSCOE	JASON	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06728-10	ROSS	JONATHAN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-12887-10	ROSS	GEORGE	MONMOUTH
ZUCKER, GOLDBERG & ACKERMAN LLC	FEDERAL HOME LOAN MORTGAGE CORPORATION	F-35553-08	ROSSETER	GALEN	OCEAN
ZUCKER, GOLDBERG & ACKERMAN LLC	COUNTRYWIDE BANK, FSB	F-39116-08	ROTHMAN	MICHELE	ATLANTIC

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-22893-10	ROWE	TERRI	SALEM
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-12524-10	RUBERTONE	CHARLOTTE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08409-10	RUDNICKI	BEATA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05790-10	RUELAN	APRIL	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52440-09	RUIZ	MAXIMILIANO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30530-09	RUSCICA	CORRADA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03116-10	SAIN	VERONICA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-05846-10	SALAZAR	MARIA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46251-09	SALMON	STEPHANIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-043601-10	SALTZMAN	MICHAEL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-052552-10	SAMPINO	WARD	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59752-09	SAMUELS	KERRY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00914-10	SANCHEZ	LORI	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-045098-10	SANCHEZ	ROBERTO	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44016-09	SANCHEZ	JULIO	ATLANTIC
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-25910-08	SANCHEZ	OSCAR	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-037216-10	SANGARE	ARMAND	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50805-09	SANTANA	ROBERTO	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22729-09	SANTANA	MILEDYS	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63624-09	SANTIAGO	JULIO	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-16866-10	SANTIAGO	MAXIMA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-56619-09	SANTOS	MARCUS	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40736-09	SARRIA	JAMES	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43409-09	SCHILLING	CHRISTOPHER	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-59948-09	SCHWARTZ	HARRIET	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-49844-09	SCHWARTZ	CARL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-12437-10	SCHWARTZ	DESIREE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09710-10	SCULL	LEIGH ANN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20051-10	SEGADO	EMILIO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59566-09	SHAHIN	JAMILEH	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03881-10	SHARPE	JOHN	MORRIS
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-37937-08	SHEEHAN	JEFFREY	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-12363-10	SHEHATA	WAGUIH	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59575-09	SHEPHERD	RONALD	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-39522-09	SHERROD	KINYA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60250-09	SHULL	ROBERT	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24003-09	SILVA	ADRIANNA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06727-10	SILVA	FREDERICO	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA NA FKA FLEET NATIONAL BANK	F-16644-08	SILVA	ALEXANDER	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-13647-10	SILVERIO	JUAN	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28745-10	SLIMM	JASON	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01813-10	SMITH	JACQUELINE	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50065-09	SMITH	STEPHEN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-38633-09	SMITH	MARK	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-47991-09	SMITH	REGINA	HUDSON
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-485-09	SMITH	ESTATE OF MAR	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045227-10	SNEDDON	ROBIN	OCEAN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32817-09	SOK	SAMNANG	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19629-10	SOLANO	RICARDO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11932-10	SOLIER	RICHARD	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50232-09	SPADY	ANTHONY	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-24095-10	SPINOSO	JULIA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08681-10	SPOTO	JOSEPH	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-059730-10	SPRAGUE	PATRICIA	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23087-09	STANCO	NANCY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-25338-10	STATILE	ANTHONY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09764-10	STEFANELLI	RENEE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP	F-22678-09	STEPHEN	MIGUEL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-09946-10	STEPNEY	BRENDA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-52008-09	STETZ	LISA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-29520-10	STEWART	AARON	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48416-09	STRICKLAND	MORESHA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57132-09	SUAREZ	RUBEN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-45834-09	SUSANA	JAMIE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60885-09	SUTTON	RICHARD	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63905-09	SYKES	SONJA	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50314-09	SYKES	STEVEN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-47135-09	SZYMBORSKI	GREG	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20068-10	TAMARRA	RAY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60113-09	TAVERAS	MARIA	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-30677-10	TAVERAS	RUBEN	MIDDLESEX
KML LAW GROUP, PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP	F-52498-09	TEIXEIRA	AGNALDO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43454-09	TEMPERINO	MASSIMILIANO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-37178-09	THIESSEN	PATRICIA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43464-09	THOMAS	BERTRAM	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-041632-10	THOMAS	RONALD	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-43425-09	THOMPSON	BARBARA	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08068-10	TIMITE	SAHINDOU	ESSEX
KML LAW GROUP, PC	BANK OF AMERICA, NATIONAL ASSOCIATION	F000830-10	TOLAND	JOSEPH	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44480-09	TORRES	JOUMARY	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18525-10	TORRES	DILCIA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-054456-10	TRAINER	CHRIS	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-11436-10	TRAUTWEILER	STACEY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09350-10	TROAST	DONNA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52953-09	TROCHE	LIZZETT	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61857-09	TUTT	GINA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50839-09	TYSON	HAROLD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59484-09	URREA	ERIKA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-28579-10	VALDEZ	LUIS	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39684-09	VAN WALSEN	AMY	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS	F-052310-10	VAUGHN	WILLIAM	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60361-09	VELASQUEZ	MARTHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-042473-10	VELEZ	GERMAN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16024-10	VELIZ	JUAN	UNION

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18675-10	VELLA	ROBERT	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13066-10	VERA	ROSA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-60436-09	VILLA	SANDRA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-10696-10	VILLADA	YOLANDA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-29522-10	VILLAVICENCIO	CESAR	MORRIS
POWERS KIRN, LLC	BANK OF AMERICA, N.A.	F-26695-10	VITA	JOSEPH	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22275-09	VIVIAN	THOMAS	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61810-09	WADLEY	ESTATE OF MAL	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-046268-10	WALLACE	JOSEPH L	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-051834-10	WALSH	THOMAS	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-052635-10	WALTERS	MARLON	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60861-09	WALTON	VANESSA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-22654-10	WARD	ALGERNON	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04827-10	WASHINGTON	BERNARD	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05374-10	WATTS	DONALD	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-041863-10	WEIDMANN	MICHAEL	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24524-09	WEISS	GARY	GLOUCESTER
POWERS KIRN, LLC	BAC HOME LOANS SERVICING, L.P.	F-1025-07	WHALEN	RYAN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39457-09	WHEELER	ELIJAH	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40074-09	WHITE	DEVONE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-59594-09	WHITE	RICHARD	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53820-09	WHITE	DEVONE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08061-10	WHYTE	RENNIE	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-059917-10	WILES-KNECHT	MISTY	CAPE MAY

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51585-09	WILKERSON	ARLENE	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-02896-10	WILLIAMS	JENNIFER	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42219-09	WILLIAMS	RICKY	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-51162-09	WILLIAMS	TRELL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59602-09	WILLIAMS	MELVIN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-26817-10	WILLIAMS	MARK	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-29264-10	WILSON	ALLISON	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA, SUCCESSOR BY MERCER TO COUNTRYWIDE BANK, FSB	F-58679-09	WINCHESTER	TUEMOYYA	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63763-09	WINKELS	SCOTT	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52308-09	WISCOVITCH	JOHN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60101-09	WITTER	MARLENE	ESSEX
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA, N.A.	F-47425-09	WLOSEK	KENNETH	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-39556-09	WRIGHT	RICARDO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP	F-59622-09	YANEZ	CARMEN	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07077-10	YASOVSKY	JAY	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08042-10	YIACAS	ALISON	MERCER
STERN, LAVINTHAL	COUNTRYWIDE HOME LOANS, INC.	F-38427-08	ZABLUDOFF	ROBIN	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04383-10	ZACHARENKO	APRIL	PASSAIC
KML LAW GROUP, PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-52528-09	ZAMOT	FELIX	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60495-09	ZARGO	JOHN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-053961-10	ZIEGLER	ADAM	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-64007-09	ZRINKO	FRANK	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09860-10	ZUNIGA	ANA	MERCER

EXHIBIT B

P.O. Box 5170
Sunny Valley, CA 93062-5170

Send Payments to:
P.O. Box 15100
Wilmington, DE
19861-0100

Notice Date: {LetterDate}

Sent via First Class and Certified Mail

IF {Recipients.Recipient.DeliveryType} = "Certified" THEN
"Certified Mail"
{TRACKINGNUMBER}
Return Receipt Requested

{Recipients.Recipient.Name}
{Recipients.Recipient.Address1}
{Recipients.Recipient.Address2}
{Recipients.Recipient.State}
{Recipients.Recipient.City}, {Recipients.Recipient.State} {Recipients.Recipient.Zip4}
{Recipients.Recipient.Zip4}

Account No.: {AccountNumber}
Property Address:
{Property.Address1}
{Property.Address2}
{Property.City}, {Property.State} {Property.StateAbbreviation} {Property.Zip4}
{Property.Zip4}

Date of Note or Contract: {OriginalContractDate}
Original Amount of Note or Contract:
{OriginalPrincipalBalance}

NOTICE OF INTENTION TO FORECLOSE

Este es un aviso importante respecto a su derecho de ocupar su casa. Favor de traducirlo de inmediato.

(This is an important notice concerning your right to live in your home. Have it translated at once.)

Dear {Recipients.Recipient.Name}

IF {Recipients.Recipient.Type} = "Assumptive" THEN "Our records indicate that you purchased all or a part of your interest in the above referenced property and/or allowed your mortgage loan to be assumed; however, you were not released from contractual liability for the loan. Therefore, you are still contractually responsible for the payment of this debt. Because this loan is in default, we are prepared to initiate foreclosure proceedings. The following letter was sent to the current owner of the property."

Bank of America, N.A. services the loan on your property located at {Property.Address} {Property.City}, {Property.StateAbbreviation} {Property.Zip}-{Property.Zip4} on behalf of the Lender. As of the date of this letter, the Lender is {ForecloseInTheNameOf} and is located at {ForecloseInNameOf Address}. Please also note your loan servicer's telephone number for issues relating to the content of this correspondence is 1-800-669-0100. The original amount of the loan was {OriginalPrincipalBalance}.

The loan is in serious default because the required payments have not been made. The total amount now required to cure this default, in other words, the amount required to bring the loan current, as of the date of this letter is as follows:

Monthly Charges:

Month Due	Principal/Interest Amount	Escrow Amount	Optional Products Amount	Total Monthly Charge
{PastDuePayments.Month}	{PastDuePayments.Month.PrincipalAndInterestPaymentAmount}	{PastDuePayments.Month.EscrowPayment}	{PastDuePayments.Month.OptionalInsurancePayment}	{PastDuePayments.Month.TotalPayment}

Late Charges:

Month	Amount
{PastDuePayments.Month.Date}	{PastDuePayments.Month.LateCharge}

Total Monthly Charges:	{FactDueTotalMonthlyCharge}
Current Late Charge:	{FactDueCurrentLateCharge}
Prior Unpaid Late Charges:	{FactDuePriorLateCharges}
Cost of Loan Charges/Fees:	{FactDueCostLoanCharges}
Partial Payment Extension:	{FactDuePartialPaymentExtension}
TOTAL AMOUNT DUE:	Total Amount Due

You have the right to cure this default within 90 days of the date of this notice. To cure this default, you must receive the amount of principal plus any additional unpaid payments and fees charges which may become due by the end of month.

The partial payment extension is 90 days from the date of this notice.

Bank of America
P.O. Box 15100
Wilmington, DE
19861-0100

If you have questions regarding payment, please contact:

**Bank of America, N.A.
ATTN: Ryan Helton
150 Allegheny Center Mall
Mail Code: PA9-150-01-20
Pittsburgh, PA 15212
1-866-467-8090**

If you are unable to cure the default on or before (NoticeExpirationDate), Bank of America, N.A. wants you to be aware of various options that may be available to you through Bank of America, N.A. to prevent a foreclosure sale of your property. For example:

We are offering the following options to help you cure the default on your loan. Please contact us at the number above to learn more about these options.

If any check, or other payment, is returned to us for insufficient funds or for any other reason, this default will not have been considered cured. No extension of time to cure will be granted due to a returned payment.

Your loan is in default. According to your loan documents, Bank of America, N.A. may enter and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the Lender's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

Even if a foreclosure complaint is filed, you have the right to cure the default and bring loan current, until the entry of the foreclosure judgment pursuant to Section 5 of the Fair Foreclosure Act. However, if a foreclosure is initiated, the Lender shall be entitled to any court costs and attorney's fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey. You have the right to bring a court action and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and sale.

You are advised to seek counsel from an attorney of your choosing concerning this residential default situation. If you are unable to obtain an attorney or otherwise afford an attorney, you may contact 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.

There may be financial assistance available for curing the default from programs operated by the state or federal government, or non-profit organizations. The New Jersey Commissioner of Banking and Insurance promulgates a list of such organizations and a copy of that list is attached hereto.

If you are unable to cure the default on or before (NoticeExpirationDate), Bank of America, N.A. wants you to be aware of various options that may be available to you through Bank of America, N.A. to prevent a foreclosure sale of your property. For example:

Full Payoff: You can payoff your loan in full by making a lump sum payment with the full amount of principal and accrued interest amount owed on your loan, or you may refinance your loan.

Repayment Plan: You may be eligible for a repayment plan that allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time.

Loan Modification: A loan modification is a change to the original terms of your loan. Loan modifications may include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the term, and/or forgiving some portion of the unpaid principal balance. This foreclosure alternative is limited to one-time use only.

Short Sale: If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home for less than the mortgage balance. The lender will agree to accept an amount less than what is actually owed on the loan.

deed in Lieu of Foreclosure: Used as an alternative to foreclosure, will a deed in lieu of foreclosure, you transfer ownership of your house and all property securing the mortgage loan. This loan sale will be the total amount due on that mortgage.

If you are interested in discussing any of these foreclosure alternatives with Bank of America, N.A. representatives, you should be aware that if you are currently in a bankruptcy proceeding, or have previously obtained a discharge in a federal bankruptcy proceeding, you should be advised that your decision to pursue any of these options is not automatically a financial assistance program. Bank of America, N.A. will need to evaluate whether that assistance will be available to you in the meantime. Bank of America, N.A. will pursue all of its rights and remedies under the loan documents and any applicable law, unless it agrees otherwise in writing. Failure to limit your loan payment or to enter into a written agreement to limit your loan payment as outlined above will result in the acceleration of your debt.

If your home is currently being evaluated for a loan modification, you should not seek financial assistance solution. This notice will not delay that evaluation process. However, it is important that you promptly respond to all requests for information related to your evaluation for a loan assistance solution, including all requests for documents and information that are required. If these comply with these requests in a timely manner so you may be eligible for assistance program. If assistance is not available, your loan is not eligible for a loan assistance program, proceeds from the sale will be used to cure the default and the loan will be in default or initiate foreclosure.

As of the date of this letter, Bank of America, N.A. is applying the provisions of the federal Fair Debt Collection Practices Act (FDCPA) to the collection of your debt. Bank of America, N.A. is applying the provisions of the federal Fair Debt Collection Practices Act (FDCPA) to the collection of your debt. Bank of America, N.A. is applying the provisions of the federal Fair Debt Collection Practices Act (FDCPA) to the collection of your debt. Bank of America, N.A. is applying the provisions of the federal Fair Debt Collection Practices Act (FDCPA) to the collection of your debt.

You may have the right to sell or otherwise transfer the property or another person, and the security interest which secures this loan, and the new owner, or transferee, may have the right to cure the default if any that pertains to the loan documents. Whether or not you are permitted to sell or transfer the property or the security interest, and will depend on whether the loan is assumable. You may determine whether the loan is assumable by reading your loan documents or calling Customer Contact at 1-800-669-1904.

If you do not agree that a default of loan has occurred or you dispute the amount provided for during that default please contact:

**Bank of America N.A.
ATTN: Customer Contact
PO Box 5170
Simi Valley, CA
93062-5170
1-800-669-1904**

If the default is cured, the loan will be resumed as if no default had occurred.

Bank of America N.A.
Home Loan Team

To contact us

Phone 1-800-669-1904
Office Hours Monday through Thursday 7am to 10pm CST, Friday 7am to 8pm CST, Saturday 8am to 3pm CST

Mail PO Box 5170
Simi Valley
93062-5170
1-800-669-1904

**To make
payments** PO Box 15220
Wilmington, DE
19860-8220
1-800-669-1904

**HUD Financial and Educational Assistance for Homeowners in Foreclosure
Counseling Assistance**

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

American Credit Alliance, Inc.
26 S. Warren St.
Trenton, NJ 08608
1-609-393-5400

Atlantic Human Resources, Inc.
1 S. New York Ave.
Atlantic City, NJ 08401
1-609-348-4131

Consumer Credit Counseling Service of Central
New Jersey
1931 Nottingham Way
Hamilton, NJ 08619
1-609-586-2574

Consumer Credit Counseling Service of New
Jersey
185 Ridgedale Ave.
Cedar Knolls, NJ 07927-1812
1-973-267-4324

Fair Housing Council of Northern New Jersey
131 Main St.
Hackensack, NJ 07601
1-201-489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Jersey Counseling & Housing Development, Inc.
29 S. Blackhorse Pike
Blackwood, NJ 08612
1-856-227-3662

Jersey Counseling & Housing Development, Inc.
1840 E. Broadway
Camden, NJ 08104
1-856-541-1000

Mercer County Hispanic Association
200 E. State St., 2nd Floor
Trenton, NJ 08607
1-609-392-2446

Middlesex County Economic Opportunities
Corporation
1215 Livingston Ave.
Meriden Brunswick, NJ 08802
1-732-750-3344

Monmouth County Human Services
Housing Services Unit
P.O. Box 1000
Freehold, NJ 07728
1-732-461-7998

NJ Citizen Action (North Jersey/financial education
center)
744 Broad St., Suite 2750
Newark, NJ 07102
1-973-643-0000
1-800-4-J-CWHELP (for counseling)
1-898-7-ACCESS-11 (free tax preparation
assistance)

NJ Citizen Action (Central Jersey)
85 Rahon Ave., Suite #20
Highland Park, NJ 08624
1-732-246-9772

NJ Citizen Action (South Jersey)
2 Riverside Drive, Suite 362
Camden, NJ 08103
1-856-663-3094

Ocean Community Economic Action Now, Inc.
20 Myers St.
Toms River, NJ 08786-0770
1-732-244-2387, ext. 1

Paterson Coalition for Housing, Inc.
262 Main St., 5th Floor
Paterson, NJ 07706
1-870-894-0860

Paterson Task Force on Community Action, Inc.
166 Edison St.
Paterson, NJ 07703
870-270-2600

Piscataway Community Housing Development
Unit
80 Jersey Ave.
New Brunswick, NJ 08901
1-732-246-8777

Providence Community Health Agency, Inc.
147 Mansfield
Bridgeport, NJ 08008
1-609-461-8367

Union County Home Loan Program
100 W. Palisades, 4th
Englewood, NJ 07631
1-201-689-4810

Union County Economic Recovery
200 Southfield Ave.
Newark, NJ 07102
1-973-664-6777

Union County Economic Recovery
110 E. Elm St.
Elizabeth, NJ 07208
1-800-461-1111

Union County Economic Recovery
200 Southfield Ave.
Newark, NJ 07102
1-973-664-6777

Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage collectively in the house; (b) no two liens
one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy, insolvency, suit or foreclosure on the loan, a foreclosure will be
placed on the property. The family must document the financial reason for mortgage delinquency. 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.

This list can also be found at <http://www.state.nj.us/dor/division/counseling/foreclosureassistance.html>
Please check with this site as the entities are continuously updated.

IMPORTANT NOTICE

If you are currently in a bankruptcy proceeding or have filed for bankruptcy protection, this notice does not constitute a bankruptcy law. It is not filed for informational purposes to inform you of or affect your rights to file for bankruptcy, request a payment, or an attempt to impose personal liability for past debts. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan assistance program. You should consult with your bankruptcy attorney or other adviser about your legal rights and options.

Bank of America N.A. (the servicer of your home loan) is required by law to inform you that this communication is from a debt collector.

There has been a payment default or other default on your loan that could result in a deterioration of all sums due under the Note. As a result, Bank of America, N.A. will use companies, including its affiliates LandSafe Default, Inc., LandSafe Services, LLC, LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, N.A., and LandSafe Appraisal Services, Inc., to provide services required to protect the lender's interests and rights in the property and under the note and security instrument, including any remedies thereunder (the "Default-Related Services"). Bank of America, N.A. will assess fees for your loan account for the Default-Related Services, including those previously disclosed in the schedule of fees that may be charged to your account for Default-Related Services (available at the following web address: <http://www.bankofamerica.com/defaultfees>). If you do not have internet access, please contact us at 1-800-669-6697, Monday through Thursday 8 a.m. – 11 p.m. Eastern, Friday 8 a.m. – 3 p.m. Eastern, Saturday 9 a.m. – 3 p.m. Eastern, to have a fee schedule mailed to you. The fee schedule contains a complete list of the default-related services you could be charged, but does not include a complete list of all fees or charges that could be assessed on your loan account."

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team at 1-800-669-6697, 1-877-430-5434. If you are calling from outside the U.S. please contact us at 1-811-669-6697.

DIVULGACIONES INMEDIATAS

Si usted se encuentra actualmente en un procedimiento de quiebra, o si el título de su préstamo o su escritura fue en esta deuda bajo la ley aplicable sobre quiebra, este no es el intento de recuperación o el intento de pago o el intento de imponer una responsabilidad personal por esa deuda. Usted no está obligado a pagar el préstamo por vivienda con nosotros ni a participar en un programa de modificación de préstamos o un programa de asistencia para préstamos. Usted debe consultar con su abogado especializado en quiebras u otros asuntos de sus opciones y derechos legales.

Bank of America, N.A., el administrador de su préstamo por vivienda está obligado por ser el titular de usted que esta comunicación proviene de un cobrador de deudas.

Ha ocurrido un incumplimiento de pago u otro tipo de incumplimiento de su préstamo y una resulta por la celebración de todas las cantidades adeudadas bajo el Pagaré. Como resultado, Bank of America, N.A. utilizará compañías, incluyendo sus afiliados LandSafe Default, Inc., LandSafe Services, LLC, LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, NA, y Landsafe Appraisal Services, Inc., para proporcionar servicios necesarios para proteger los intereses del Titular en la propiedad y sus derechos bajo el instrumento de seguridad y el pagaré, incluyendo cualquiera de sus recursos (los "Servicios relacionados a un incumplimiento"). Bank of America, N.A. aplicará cargos a la cuenta de su préstamo por los servicios relacionados a un incumplimiento, incluyendo los servicios proporcionados por sus afiliados. Una lista de los cargos que podrían cobrarse a su cuenta por servicios relacionados a un incumplimiento está disponible en el sitio de Internet: <http://www.bankofamerica.com/defaultressj>. Si usted no tiene acceso a Internet, por favor comuníquese con nosotros al 1-800-669-6607 de lunes a viernes de 8 a. m. a 11 p. m. hora del este, viernes de 8 a. m. a 9 p. m. hora del este, sábados de 9 a. m. a 3 p. m. hora del este, para pedir que se le envíe una lista de cargos por correo. La lista de cargos contiene una lista completa de los servicios relacionados por incumplimiento que se podrían cobrar, pero no incluye una lista completa de todos los cargos y cargos que podrían ser aplicados a la cuenta de su préstamo."

PERSONAL MILITAR/ MIEMBROS DE LAS FUERZAS ARMADAS: Si usted o su cónyuge es un miembro del servicio militar por favor comuníquese con nosotros inmediatamente. La Ley Federal de Ayuda Civil para miembros de las Fuerzas Armadas y las leyes estatales comparables otorgan protecciones y beneficios significativos al personal del servicio militar que califique, incluidas protecciones contra la ejecución hipotecaria adicional, también incluida en la tasa de interés. Para obtener más información y determinar su calificación, por favor llame sin costo a nuestro Equipo de Asistencia para el Servicio Militar al 1.877.430.5434. Si usted llama desde fuera de los Estados Unidos por favor comuníquese con nosotros al 1.817.685.6491.

Options are available to borrowers
Avoid Foreclosure

Call the number on the enclosed notice to learn more.
 When you call, please have your income and expense information available
 so we can discuss which option(s) could work for you.

Options to consider if your goal is to stay in your home

Program	Description
Home Affordable Modification Program (HAMP)	<p>A federal government program that allows you to repay the loan on newly agreed upon terms, which may include lowering the interest rate, placing past due amounts at the end of the loan, and/or extending the term of the loan. You may be eligible for this program if you meet the following requirements:</p> <ul style="list-style-type: none"> The amount you owe on the first mortgage is equal to or less than: \$729,770 for a single-family home, \$934,200 for a 2 unit property, \$1,129,250 for a 3 unit property or \$1,403,400 for a 4 unit property You have documented a financial hardship and represented that you do not have sufficient liquid assets to make the monthly mortgage payments. Your mortgage was obtained before Jan. 1, 2009. The property securing the mortgage loan has not been condemned or is not in such poor physical condition that it is not habitable even if not condemned The mortgage is secured by a one to four unit property
Loan Reinstatement	If you can bring your loan payments up to date, we will accept the funds needed to bring the loan up to date until the day of your foreclosure sale.
Repayment Plan	A repayment plan allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time. This may include principal, interest, fees, and/or costs assessed to your loan.
Temporary Forbearance Agreement	An agreement whereby we agree not to proceed with foreclosure and/or collection of payments for a period of time, to allow you to re-establish your ability to make the required payments.
Loan Modification (non-HAMP)	A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance.
Federal Claims (FHA loans only)	If you have a Federal Housing Administration (FHA) loan and your payments are past due but you are now able to make your regular monthly mortgage payment, this program is designed to bring your loan up to date by creating a second mortgage/lien on your property for the amount that is past due.

Options to consider if you cannot or do not wish to stay in your home

Program	Description
Home Affordable Foreclosure Alternatives Program (HAFA)	Designed to help borrowers who are eligible for the Home Affordable Modification Program (HAMP) but were unsuccessful in securing a permanent modification through the program. HAFA provides the option of a short sale and, if unsuccessful, a deed in lieu of foreclosure. A short sale is a transaction in which you sell your property for less than the total amount owed on the loan (subject to agreement by your servicer/lender/investor), resulting in the release of our lien on your home and avoidance of foreclosure. A deed in lieu of foreclosure is a transaction in which you agree to voluntarily transfer ownership of your property to us in order to avoid foreclosure.
Short Sale Foreclosure Alternative (SFA)	If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan. Offered to borrowers who are not eligible for HAMP or other home retention alternatives.
Deed in Lieu of Foreclosure (DILF)	Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your home and all property secured by your mortgage loan. This may include the total amount owed on that mortgage. Offered to borrowers not eligible for HAMP or other home retention alternatives, and who were not able to sell the property through a short sale.

Call 800-569-2264 for more information.

Entender la Ejecución Hipotecaria

El mismo al leer el artículo que aparece en esta notificación de ejecución hipotecaria, en el párrafo 2001 de la Ley de Ejecución Hipotecaria.

Cuando llame, por favor tenga a la mano la información de sus ingresos y gastos para que podamos discutir cuáles opciones podrían funcionar para usted.

Opciones a considerar si su objetivo es permanecer en su vivienda

Programa	Descripción
Home Affordable Modification Program (HAMP)	Es un programa del gobierno federal que le permite pagar el préstamo bajo los nuevos términos acordados, que pueden incluir la reducción de la tasa de interés, agregar cantidades vencidas al final del préstamo, y/o extender el plazo del préstamo. Usted puede calificarse para este programa si cumple con los siguientes requisitos: <ul style="list-style-type: none"> - La cantidad que usted adeuda de su primera hipoteca es igual o menor que \$726,750 dólares para una vivienda unifamiliar, \$934,200 dólares para una propiedad de 2 unidades, \$1,280,250 dólares para una propiedad de 3 unidades, o \$1,403,400 para una propiedad de 4 unidades. - Usted ha documentado que atraviesa por una dificultad financiera y declarado que no tiene suficiente liquidez para hacer los pagos mensuales de la hipoteca. - Obtuvo su hipoteca antes del 1 de enero de 2009. - La propiedad que garantiza el préstamo hipotecario no ha sido con tenencia, no está en venta, y no tiene condiciones físicas como para no poder habitarse incluso si no está condenada. - La hipoteca está garantizada por una propiedad de una a cuatro unidades.
Restablecimiento del Préstamo	Si usted puede poner al día los pagos de su préstamo, aceptaremos los fondos necesarios para que el préstamo esté al día hasta la fecha de la venta por ejecución hipotecaria.
Plan de Pago	Un plan de pago le permite a usted hacer sus pagos hipotecarios regulares, además de pagar una porción de los montos vencidos a través del tiempo. Este puede incluir capital, interés, o gastos o costos aplicados a su préstamo.
Acuerdo Temporal de Tolerancia por Incumplimiento	Es un acuerdo en el cual aceptamos no proceder con la ejecución hipotecaria y/o el cobro de los pagos por un periodo de tiempo, para permitirle que restablezca su habilidad de hacer los pagos requeridos.
Modificación de Préstamo (no por medio de HAMP)	Una modificación del préstamo es un cambio en los términos originales de su préstamo, y las modificaciones podrían incluir reducir su tasa de interés, extender el término o la fecha de pago del préstamo, cambiar de un préstamo de tasa fija a un ajustable, o reducir la tasa de interés. Tiene una porción del saldo del capital impago en el final del préstamo, y no es un programa de refinanciación de capital impagado.
Sistema Préstamo Voluntario de Préstamos de Pago (PSP)	Si usted tiene un préstamo de la Administración Federal de Vivienda (FHA) y sus pagos están vencidos, pero ahora puede hacer sus propios pagos mensuales de la hipoteca, así como el que se diseñó para que su préstamo esté al día mediante la transferencia de una segunda hipoteca / gravamen sobre su propiedad por el monto que se le adeuda.

Opciones a considerar si no quiere o no puede permanecer en su vivienda

Programa	Descripción
Home Affordable Foreclosure Alternatives Program (HAFA)	Diseñado para ayudar a los prestatarios que califican para el programa de Home Affordable Modification (HAMP), pero no califican para el programa de Home Affordable Modification a través de este programa. HAFA ofrece la posibilidad de vender su propiedad por el precio de mercado, y una parte de lo que traspase voluntario de propiedad al comprador se aplicará a la ejecución hipotecaria. Una venta al por menor es una transacción en la que usted vende su propiedad al comprador por la cantidad que usted debe en el préstamo (sujeto a previa autorización de su administrador / prestamista / hipotecante), pagando la diferencia de rescate de rescate del día de la transacción. El comprador debe pagar la diferencia de rescate. Una transacción de traspaso voluntario es una venta al por menor de la propiedad, seguida de una transacción de venta en la que usted esté de acuerdo de vender su propiedad al comprador por el precio de mercado, y una parte de lo que traspase voluntario de propiedad al comprador se aplicará a la ejecución hipotecaria. Una venta al por menor es una transacción en la que usted vende su propiedad al comprador por la cantidad que usted debe en el préstamo (sujeto a previa autorización de su administrador / prestamista / hipotecante), pagando la diferencia de rescate de rescate del día de la transacción. El comprador debe pagar la diferencia de rescate.
Programa de Venta por Precio de Mercado (MPS)	El programa de venta por precio de mercado (MPS) le permite vender su propiedad por el precio de mercado, y una parte de lo que traspase voluntario de propiedad al comprador se aplicará a la ejecución hipotecaria. Una venta al por menor es una transacción en la que usted vende su propiedad al comprador por la cantidad que usted debe en el préstamo (sujeto a previa autorización de su administrador / prestamista / hipotecante), pagando la diferencia de rescate de rescate del día de la transacción. El comprador debe pagar la diferencia de rescate.
Programa de Traspaso de Propiedad por Precio de Mercado (MPS)	El programa de traspaso de propiedad por precio de mercado (MPS) le permite vender su propiedad por el precio de mercado, y una parte de lo que traspase voluntario de propiedad al comprador se aplicará a la ejecución hipotecaria. Una venta al por menor es una transacción en la que usted vende su propiedad al comprador por la cantidad que usted debe en el préstamo (sujeto a previa autorización de su administrador / prestamista / hipotecante), pagando la diferencia de rescate de rescate del día de la transacción. El comprador debe pagar la diferencia de rescate.