

Plaintiff or Filing Attorney Information:

FILED Mar 04, 2014

Name Kathleen N. Fennelly, Esq.

NJ Attorney ID Number 033391986

Address 4 Headquarters Plaza, P.O. Box 1991
Morristown, NJ 07962-1991

Telephone Number 973-401-7106

RECEIVED

MAR 04 2014

SUPERIOR COURT
CLERK'S OFFICE

Superior Court of New Jersey

Chancery Division Passaic County

County where the property is located or "Mercer" for an objection to the Order to Show Cause

General Equity Part

Docket No F- 041084-13

01 F-19364-10

Bank of America

Plaintiff,

(Name of company or bank that filed the foreclosure complaint)

v.

Muriel Rose Elliott

Defendant.

(Name of first defendant listed on the complaint)

CIVIL ACTION

OBJECTION TO: (select one)

Order to Show Cause

Corrected Notice of Intention to Foreclose

I/We Muriel Rose Elliott

(filing party or parties)

, the defendant(s) in the foreclosure matter

hereby object

(caption and docket number if different from above)

to the Plaintiff's filing of the (select one)

Order to Show Cause

Corrected Notice of Intention to Foreclose for the following specific reasons:

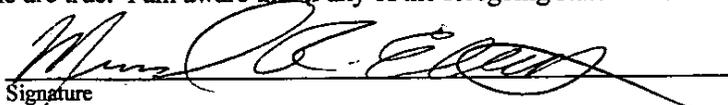
(Describe specific objections in numbered paragraphs. Please attach additional pages if necessary.)

- 1) I have been trying to modify my mortgage with Bank of America. Bank of America was losing my documents and dragging there heels. I am in the military actively trying to keep my home going through loss mitigation.
- 2) This notice was started on 5 November., 2013 at one attorney and then 7 November., 2013 at another. In the court Nov. 17, 2013 without proper notice serviced to me about this action. Further more these documents were not mailed to me until 31 January, 2014.
- 3) Improper Service of the Summons and Complaint: I believe due to I am in loss mitigation and modify process.
- 4) I did not receive notice of default required by my mortgage agreement, and the mailing of this notice is a condition precedent to the foreclosure.
- 5) I did not receive the notice "Help for Homeowners in Foreclosure" that was supposed to be served with the Foreclosure Summons and Complaint.
- 6) A service member is an owner of the property and is on the mortgage and qualifies for Military Service protections under state or local law (Federal Servicemembers Civil Relief Act, 50 App. U.S.C. 501 etseq.).
- 7) My loan is insured by the Federal Housing Administration ("FHA"). The loan servicer has not complied with regulations of the ("DHUD") requiring pre-foreclosure and loss mitigation evaluation for FHA-insured mortgage loans. Compliance with these regulations is a condition precedent to foreclosure.

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

03/01/2014

Date



Signature

Muriel R. Elliott

Print or Type Name

Certification of Service

I hereby certify that on 03/01/2014 I sent my objection to the following parties by: (Select which mailing method you chose. If you sent it by both regular and certified mail, check both.

regular mail certified mail other Over Night

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

Name Kathleen N. Fennelly, Esq.

Name Superior Court of New Jersey

Address Graham Curtin/A Professional Asso.
4 Headquarters Plaza, P.O. Box 1991
Morristown, NJ 07962-1991

Address Foreclosure Processing Services
P.O. Box 971
Trenton, NJ 08625

Attorney for Bank Of America

Attorney for _____

03/01/2014
Date


Signature
Muriel Rose Elliott
Print or Type Name