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Attorneys for Plaintiff

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IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY GREEN TREE  
SERVICING LLC

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION

DOCKET NO: **F-046173-13**

CIVIL ACTION

**VERIFIED COMPLAINT**

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**FACTS**

1. Green Tree Servicing LLC, hereinafter "Green Tree Servicing LLC is a corporation of the State of Texas.
2. Green Tree Servicing LLC services residential mortgage loans throughout the country, including loans in the State of New Jersey.
3. As servicer, Green Tree Servicing LLC is responsible for collecting the monthly mortgage payments, loss mitigation, collection efforts, including foreclosure, and maintaining the books and records for each mortgage loan.
4. While foreclosure is always the last resort, after a loan goes into default, the servicer is also responsible for sending the Notice of Intention to Foreclose (hereinafter "NOI").  
See, Certification of Sandra Williams, Paragraph 5 (Hereinafter "Williams Cert").
5. The Fair Foreclosure Act, N.J.S.A. 2A:50-56(c) (hereinafter "FFA"), enumerates eleven categories of information that are to be included in the NOI. One such category is the name and address of the lender. N.J.S.A. 2A:50-56(c)(11). Pursuant to the FFA, the term

'lender' means "any person, corporation, or other entity which makes or holds a residential mortgage, and any person, corporation or other entity to which such residential mortgage is assigned." N.J.S.A. 2A:50-55.

6. On February 27, 2012, the New Jersey Supreme Court issued its opinion in Guillaume. It held that the requirements in the FFA in regard to a Notice of Intention to Foreclose are to be strictly complied with, and that failure to include the name and address of the lender renders the notice non-compliant. As the Guillaume Court stated: "[t]he FFA requires that a notice of intention include the name and address of the actual lender, in addition to contact information for any loan servicer who is charged by the lender with the responsibility to accept mortgage payments and/or negotiate a resolution of the dispute between the lender and the homeowner." Guillaume at 475.
7. The Court further held that the appropriate remedy for addressing a non-compliant NOI should be left to the sound discretion of the trial judge assigned to the case. Guillaume at 479.
8. On April 4, 2012, Chief Justice Stewart Rabner issued an Order in furtherance of the Court's holding in Guillaume, authorized the filing of a, Summary action by Order to Show Cause as to why plaintiffs in any uncontested residential mortgage foreclosure action . . . in which final judgment has not yet been entered, who served Notices of Intention to Foreclose that are deficient under the Fair Foreclosure Act, N.J.S.A. 2A:50-56, should not be allowed to serve corrected Notices of Intention to Foreclose on defendant mortgagors and/or parties obligated on the debt.
9. The Order further designated the Honorable Margaret Mary McVeigh, Presiding Judge of General Equity for Passaic County and Honorable Paul Innes, Presiding Judge of General Equity for Mercer County to hear any Order to Show Cause.

10. After the Guillaume opinion and April 4, 2012 Order, Green Tree Servicing LLC identified a population of loans that did not disclose the name and address of the "lender" as required by the FFA. The list of identified loans were reviewed for accuracy to verify the status of the foreclosure, the effect of loss mitigation on pending foreclosure, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of foreclosure defendants.
11. Green Tree Servicing LLC's list also identifies (1) the name of the lender on 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.
12. Green Tree Servicing LLC undertook revisions to the form NOI that it sends to borrowers in order to ensure that it strictly complies with all of the requirements of the FFA. Attached as Exhibit C is the proposed form of corrected NOI which Green Tree Servicing LLC will send to each of the foreclosure defendants identified on its Corrected NOI list. 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. The corrected NOIs will also exclude attorneys' fees and costs incurred in the pending foreclosure cases.
13. Attached as Exhibit A is the proposed form of letter (Explanatory Letter) that Green Tree Servicing LLC intends to send to each foreclosure defendant. Pursuant to the April 4, 2012 Order, the proposed form of Explanatory Letter:
  - a. Explains the reason why the corrected NOI is being served;
  - b. The procedure to follow in the event a foreclosure defendant wishes to object to

the NOI;

- c. Identifies the individual(s) a foreclosure defendant should contact with any questions; and
- d. Advises the foreclosure defendant of the right to object to the corrected NOI as well as the right to cure the default within 30 days of the date of the corrected NOI.

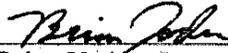
COUNT ONE

14. Plaintiff hereby incorporates by reference Paragraphs 1 through 13 as if set forth at length herein.
15. Attached as Exhibit B is the list of uncontested residential foreclosure actions where Green Tree Servicing LLC is the plaintiff and requests relief from this Court to issue an Order to Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Green Tree Servicing LLC respectfully requests judgment:

- a. Deeming the form Notice of Intention to Foreclose attached as Exhibit C, compliant with the requirements of the Fair Foreclosure Act;
- b. Permitting Plaintiff to serve new Notices of Intention to Foreclose, in the form attached as Exhibit C, to defendant mortgagors and/or parties obligated on the underlying debt, for pre-judgment foreclosure actions listed on Exhibit B where Green Tree Servicing LLC is the plaintiff; and
- c. Any further relief the Court deems equitable and just.

Respectfully Submitted,

  
\_\_\_\_\_  
Brian Yoder, Esq.

PHELAN HALLINAN & DIAMOND, PC  
By: Brian Yoder, Esquire  
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IN RE NOTICES OF INTENTION TO  
FORECLOSE SERVED BY GREEN TREE  
SERVICING LLC

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION

DOCKET NO:

**VERIFICATION IN SUPPORT OF  
ORDER TO SHOW CAUSE BY SANDRA  
WILLIAMS**

I, Sandra Williams, of full age, hereby certifies as follows:

1. I am an Assistant Vice President, of Green Tree Servicing LLC. In this capacity, I am the person responsible for foreclosure management. As such, I have the authority to make this verification on behalf of Green Tree Servicing LLC. I am the officer in the best position to provide this verification and explain Green Tree Servicing LLC's policies and procedures as they relate to foreclosures and Notices of Intention to Foreclose. I am fully familiar with the facts set forth in this Certification and make this Certification in support of Green Tree Servicing LLC's Verified Company and Order to Show Cause pursuant to the Supreme Court's April 4, 2012 Order in furtherance of the Guillaume decision.

2. I have a total of twenty-five years of experience in default management and have been with Green Tree Servicing LLC for eight months. I have extensive knowledge of the policies, procedures and processes that Green Tree Servicing LLC follows as a loan becomes delinquent, referred to foreclosure, and ultimately liquidated. As such, I submit this verification

based upon personal knowledge as well as knowledge gained through a personal review of the business records where necessary.

3. Green Tree Servicing LLC services residential mortgage loans throughout the county, including in the State of New Jersey.

4. Once a loan goes into default, multiple attempts are made to contact the borrower to see if any arrangement short of foreclosure can be reached, including a repayment plan, loan modification, forbearance agreement, deed in lieu of foreclosure or short sale. If the borrower opts not to communicate with us or does not otherwise resolve the default through reinstatement of one of the aforementioned plans, Green Tree Servicing LLC sends out a Notice of Intention to Foreclose (hereinafter "NOI") as required by the Fair Foreclosure Act, giving the borrower at least thirty days to cure the default. If the default is not cured, or other arrangements made to resolve the delinquency, the loan is referred to local foreclosure counsel to initiate the foreclosure after the NOI expires.

5. In light of the New Jersey Supreme Court's opinion in U.S. Bank National Association v. Guillaume, 209 N.J. 449 (2012), Green Tree Servicing LLC revised its form NOI to insure it strictly complies with the Fair Foreclosure Act.

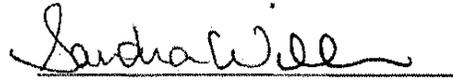
6. Attached as Exhibit A to the verified complaint is a true and accurate copy of the form Notice of Intention to Foreclose that Green Tree Servicing LLC currently utilizes.

7. Attached as Exhibit B to the verified complaint is a spreadsheet of the pending uncontested pre-judgment residential mortgage foreclosure pending in the State of New Jersey that Green Tree Servicing LLC requests permission to send new NOIs.

8. I have read the contents of the Verified Complaint and verify the statements contained therein are true to the best of my knowledge and personal information.

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

Dated: 12-03-2013

A handwritten signature in cursive script, reading "Sandra Williams", is written over a horizontal line.

Sandra Williams  
Assistant Vice President  
Green Tree Servicing LLC

**Exhibit A**

**Exhibit A**

[Letterhead of Servicer]

[Date]

[Defendant Name(s)]

[Defendant Address]

[Defendant City, State ZIP]

Re: Order to Show Cause- [Caption and Docket Number of Order to Show Cause]  
Loan No.:  
[Foreclosure Caption]  
[Foreclosure Docket]

Dear [Defendant Name(s)]:

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

#### **Why You Are Receiving This Letter**

You are receiving this letter because you are the defendant in a pending foreclosure action, and it is believed that the Notice of Intention to Foreclose served upon you prior to the commencement of the foreclosure action did not comply with the requirements of the Fair Foreclosure Act.

By the court's Order to Show Cause dated [Month / Day / 2012, and in compliance with the Supreme Court's opinion in *U.S. Bunk NA. v. Guillaume*, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [Plaintiff or Servicer Name] 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.

#### **Information About the Order to Show Cause and Verified Complaint**

Enclosed with this letter are copies of the Order to Show Cause and verified complaint. The verified complaint lists the following lenders in the following counts of the verified complaint:

Count I-

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits 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 have trouble locating that information on the Court's website, you can contact a

representative from Wells Fargo at [number] 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 30 days in which to cure the default without having to pay the plaintiffs court costs and attorneys' fees. It also sets forth important information about your loan, including information on how you can cure the default; the consequences of failing to cure the default; contact information for the plaintiff; and information about retaining counsel and borrower assistance. If you fail to cure the default by the date set forth in the corrected Notice of Intention to Foreclose, the foreclosure action against you will proceed.

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

### **Questions about the Notice of Intention to Foreclose**

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact [Plaintiff or Servicer Name] at [Telephone Number]. Additional contact information is provided in the corrected Notice of Intention to Foreclose.

### **How to File an Objection**

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

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

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 within 30 days:

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 plaintiffs attorney, [attorney name], at [attorney address], and mail a copy of the objection Judge McVeigh] at [address].

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 plaintiffs attorney if you want the court to hear your objection to the relief the plaintiff is seeking. If you file a specific written objection, the case will be sent to a Judge for resolution. You will be informed by the Judge of the time and place of the hearing on your objection.

#### **Questions about Filing an Objection**

Should you have questions related to the procedure for filing an objection, please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/indcx.htm1>. You may also contact the Superior Court Clerk's Office at (609) 421-6100, or at [SCCOForeclosure.Mailbox@judiciary.state.nj.us](mailto:SCCOForeclosure.Mailbox@judiciary.state.nj.us).

**Exhibit B**

**Exhibit B**

Docket No.	Vicinage	Plaintiff	Defendant
F-041097-10	CAMDEN	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	MEDRANO, JOANNA
F-035338-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	THEN, WALDY
F-059978-10	SALEM	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	COLEMAN, ANGELA
F-06481-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	FLORES, HERNAN
F-039648-10	UNION	BANK OF AMERICA N.A.	FERREIRA, GABRIEL
F-26926-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NEWBY, JULIA
F-21038-10	BERGEN	BANK OF AMERICA N.A.	OH, ANN
F-043639-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MUNOZ, FRANCISCO
F-31439-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	QUINONES-RIVERA, DELMA
F-01391-10	SOMERSET	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-6	CLAUS, LINDA
F-037860-10	ATLANTIC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP.	JOHNSON, TYLER
F-30770-08	CAPE MAY	BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF CWABS 2005-01, INC.	SOLEY, JANET
F-060132-10	UNION	BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P.	BLONDEL, IVAN
F-17969-10	HUDSON	BANK OF AMERICA N.A.	CANCIO, CARLOS
F-34297-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	BROWN, KENNETH
F-035508-10	CAMDEN	BANK OF AMERICA, N.A.	WRIGHT, ALFONZO
F-055604-10	MONMOUTH	GREEN TREE SERVICING, LLC	D'ARPA, KRIS
F-059759-10	BURLINGTON	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER	GARFIELD, DEBRA
F-28636-08	SUSSEX	BANK OF NEW YORK AS TRUSTEE FOR THE CERTI	DA NOVA, MARIA
F-34961-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	ARRIOLA, ALBINA
F-30618-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BAAL, ABDELKABIR
F-52013-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	QUINEY, PAMELA
F-044411-10	CAPE MAY	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	HAND, WILLIAM
F-048317-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CASTRO, JORGE
F-036607-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TRACY COLEMAN, HER HEIRS, DEVISEES, AND PERSONAL REPRESENTATIVES, AND HER, THEIR, OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST
F-054140-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KESNER DUFRESNE, HIS HEIRS, DEVISEES AND PERSONAL REPRESENTATIVES, AND HIS, THEIR, OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE AND INTEREST
F-050052-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST FROM OR UNDER GILPIN A. SAMUELS, DECEASED
F-047622-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ABDELMASSIH, ESHAK
F-61024-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ABDULLAH, CARL

F-33864-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ABEDI, SOHAIB
F-036631-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ABRAMS, MARK
F-13500-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ACEVEDO, MARIA
F-036851-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ACOSTA, LUIS
F-32353-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ADAMS, ELBERT
F-20323-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ADAMS, GORDON
F-038858-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ADAMS, KAREN
F-18101-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ADDERLEY, DAVID
F-16759-09	GLOUCESTER	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006- 10	AHN, JUNG
F-52380-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	AJADI, AMINAT
F-34795-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	AKBAS, MUNTEHA
F-33153-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALAYON, RAMON
F-038599-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALBANO, RICHARD
F-08188-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALBAYEROS, CARLOS
F-62359-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALBRIGHT, MARC
F-057796-10	MORRIS	BANK OF AMERICA N.A.	ALBUKHARI, ABDELWAHEED
F-33832-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALEJANDRO, IGMAR
F-13349-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALIPERTI, DOMINICK
F-23752-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALLEN, WILLIAM
F-042706-10	HUDSON	BANK OF AMERICA N.A.	ALVARADO, CARLOS
F-59973-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ALVAREZ, MARIA
F-038840-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	AMAYA, MERLYN
F-52664-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	AMRHEIN, LUCIANA
F-31287-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ANGARITA, MARIA
F-039632-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ANTUNES, JOAQUIM
F-044300-10	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	APUZZO, PHILLIP
F-04322-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ARISTY, LUIS
F-042400-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ARTHURS, HUGH
F-38998-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ASHWOOD, RALPH
F-02799-10	CAPE MAY	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	AVEDELIS, DAWN
F-51419-09	HUNTERDON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BABICH, SCOTT

F-19664-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BABILONIA, CESAR
F-31335-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BAGAROZZA, SALVATORE
F-33712-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BAKER, THERESA
F-39000-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BANGUERO, RUBEN
F-29892-09	CAPE MAY	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	BARNES, SHARON
F-27603-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BARRETT-TAGGART, MARY
F-40429-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BARTELL, BRETT
F-047687-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BATISTA, LIDIA
F-035647-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BAUER, LORI
F-07120-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BAZEMORE, ROXANNA
F-48781-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BEGUM, NASHIMA
F-057223-10	MERCER	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 2005-11	BELARDINO, MICHAEL
F-52691-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BERMAN, GERALD
F-042820-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BERMUDEZ, CATHY
F-29583-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BERNSTEIN, HOWARD
F-45857-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BERTOLINI, MICHAEL
F-20995-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BIANCHI, MICHELLE
F-31178-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BICKAR, ALAN
F-035740-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BICKAR, TERRY
F-15303-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BLAKE, IRENE
F-045947-10	OCEAN	BANK OF AMERICA N.A.	BLONDER, YITZCHOK
F-33166-08	BERGEN	THE BANK OF NEW YORK, AS TRUSTEE, FOR THE BENEFIT OF CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-3	BONNICK, LORIE
F-035624-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BORGES, CLECIO
F-26866-10	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BOWMAN, DOUGLAS
F-34239-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BRADY, CATHY
F-036551-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BRODTON, KEVIN
F-11570-10	ESSEX	BANK OF AMERICA N.A.	BROWN, ANTHONY
F-09701-10	ESSEX	BANK OF AMERICA N.A.	BROWN, CURTIS
F-049891-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BROWN, MURIEL
F-00549-10	ATLANTIC	THE BANK OF NEWYORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB4	BUKHARI, SAJID

F-040993-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BURDGE, WILLIAM
F-22693-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BURGOS, JUAN
F-42754-09	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BURROCK, FRANCES
F-63811-09	MIDDLESEX	BANK OF AMERICA N.A.	BURWICK, MICHAEL
F-26354-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BURZACHIELLO, SALVATORE
F-054588-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BUSCH, CHAD
F-12879-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BUSSEY, DAWN
F-17230-09	HUDSON	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-13	BUTLER, DOREEN
F-051472-10	ESSEX	BANK OF AMERICA N.A.	CAMERON, COLLIN
F-33765-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CANNON, CHRISTINE
F-64685-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CAPRA, JOSEPH
F-046669-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARDELLIA, ANTHONY
F-050636-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARDONA, ISRAEL
F-057117-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARDONA, JOSE
F-047939-10	ESSEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	CARDONA, MARIA
F-02804-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARRASCO, FRANCI
F-06756-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARTER, ELIZABETH
F-37091-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARUCCI, FRANK
F-33260-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CARUSO, COLETTE
F-03038-10	PASSAIC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006- 2	CASALE, ANDREA
F-38293-09	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CASELLI, BARBARA
F-10572-10.	SUSSEX	BANK OF AMERICA N.A.	CASPER, LANCE
F-26851-09	UNION	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	CASTRO, JORGE
F-040638-10	OCEAN	BANK OF AMERICA N.A.	CATON, LEWIS
F-59560-09	CAMDEN	BANK OF AMERICA, N.A.	CELLA, JACLYN
F-21944-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CENICOLA, YVONNE
F-055696-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CESAR, MARIE
F 055679 10	ESSEX	BANK OF AMERICA, N.A.	CHAMBA, ANGEL
F-00866-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHEONG, IN
F-30280-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHERY, WILFRID
F-20578-10	BERGEN	BANK OF AMERICA N.A.	CHOE, SANG
F-050159-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHOI, DUK

F-039335-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHOVATIYA, BHARAT
F-035454-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CLAFFEY-CARRILLO, LISA
F-044271-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	COCKERILL, ROBERT
F-034201-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	COLANGELO, ALLISON
F-36251-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	COLLINS, LUCIEN
F-35837-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	COLON, ROBERTO
F-040252-10	ATLANTIC	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CORCORAN, JAMES
F-10580-10	BURLINGTON	BANK OF AMERICA N.A.	CORRO, IVAN
F-052671-10	OCEAN	BANK OF AMERICA, N.A.	COSTELLO, FRANCIS
F-34081-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	COWELL, FREDERICK
F-63350-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CRANE, MICHAEL
F-30360-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CRITCHLEY, ROSEANNE
F-42929-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CUMMINGS, PAULETTE
F-26930-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CUNNIFFE, JOHN
F-34260-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CURCIO, MATTHEW
F-08810-10	UNION	BANK OF AMERICA N.A.	DA SILVA, ALEXANDRINA
F-11898-10	UNION	BANK OF AMERICA N.A.	DA SILVA, FERNANDA
F-39173-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	D'ALESSANDRO, CHARLES
F-18615-10	MONMOUTH	BANK OF AMERICA N.A.	DALEY, CHERIE
F-18037-10	MONMOUTH	BANK OF AMERICA N.A.	DALLY, GERALDINE
F-36637-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	D'ANDREA, EILEEN
F-43036-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DAVALOS, MOISES
F-31832-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DAVIES, JAMES
F-16529-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DAVIS, DERRICK
F-057419-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DAWSON, ELEANOR
F-10677-10	UNION	BANK OF AMERICA N.A.	DAYE, KAREN
F-31833-09	ESSEX	BANK OF AMERICA N.A.	DE FARIA, WELINGTON
F-049091-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DE LA CRUZ, LUZ
F-056542-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DEAN, MATTIE
F-20089-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DEBOER, ALBERT
F-54457-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DECICCO, MICHAEL
F-60474-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DELEON, RAFAEL
F-34134-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DEMAY, PAUL
F-58262-09	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DERMODY, TIMOTHY
F-22676-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DHRUVE, PRATIK

F-50154-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DIAZ, GERMAN
F-052992-10	SOMERSET	BANK OF AMERICA N.A.	DIAZ, PEDRO
F 055720 10	CAMDEN	BANK OF AMERICA N.A.	DILIZIO, ANTHONY
F-57192-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DO, PAUL
F-057610-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DOFFOH, EKOW
F-041158-10	PASSAIC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	DOMINGUEZ, RAFAEL
F-060154-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DUNN, MICHAEL
F-038887-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DUNNAN, BRUCE
F 053982 10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DURO, RICARDO
F-14489-10	MIDDLESEX	BANK OF AMERICA N.A.	DWALLO-KORE, EUNICE
F-26947-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DZIEDZIC, ANDREW
F-041391-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	EARLES, MARGARITA
F-00101-10	GLOUCESTER	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-19	EAST, CHARLES
F-036421-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	EBERT, DONALD
F-048336-10	CAPE MAY	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	EDMUNDS, CLIVE
F-34144-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	EDORE, JOSEPH
F-02156-10	ATLANTIC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-4	ESCARGE, HARRY
F-041862-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ESCOBIA, VERULA
F-60637-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ESPEJO, CARLOS
F-054516-10	MORRIS	BANK OF AMERICA N.A.	ESPINOZA, VICTORIA
F-59962-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	EVANGELISTA, NICHOLAS
F-52120-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FACELLA, TARYN
F-30264-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FATOUROS, DIMITRIOS
F-65416-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FAWOLE, BABAJIDE
F-041284-10	ESSEX	BANK OF AMERICA N.A.	FAZZINI, NICHOLAS
F-056960-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FEDOR, JOHN
F-34076-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FERMIN, JOSE
F-61252-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FERRO, GUSTAVO
F-33372-10	MIDDLESEX	BANK OF AMERICA N.A.	FIGUEROA, CRISTINA
F-36400-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FIGUEROA, REINALDO
F-035543-10	ATLANTIC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	FINLAY, MARK
F-34897-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FITZPATRICK, WILLIAM

F-42228-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FLAM, SARA
F-060075-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FOX, WILLIAM
F-36129-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FRANZOSA, JOHN
F-051893-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	FRIEDMAN, KEITH
F-65008-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GALEROS, LORRAINE
F-040685-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GALLAGHER, PATRICK
F-057649-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GALLO, CECILIA
F-036096-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GALVIN, KATHLEEN
F-45799-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GANN, PAUL
F-51589-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GARCIA, KENYA
F-037935-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GARDELLIS, STEPHANIE
F-30492-09	CAMDEN	GREEN TREE SERVICING, LLC	GARRO, TERESA
F-037414-10	MIDDLESEX	BANK OF AMERICA N.A.	GARTAI, JOZSEF
F-048565-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GATES, JOSEPH
F-01141-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GEARY, JOSEPH
F-45792-09	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GENZONE, JOHN
F-034445-10	CAMDEN	BANK OF AMERICA, N.A.	GESERICK, LORI
F-046358-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GETHERS, EDWARD
F-46995-09	CAMDEN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS, CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2007-BC3	GIOVINETTI, JAMES
F-52085-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GIRALDO, MARIA
F-30512-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GLENFIELD, GEORGE
F-11749-10	MERCER	BANK OF AMERICA N.A.	GLICK, JOSEPH
F-24818-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GOLD, SCOTT
F-048708-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GOLDENBERG, KATHRYN
F-12112-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GOLDSCHIEDER, RUSUDANI
F-041968-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GOMES, LUIZ
F-040103-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GOMEZ, FABIOLA
F-28276-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GONCALVES, ANTONIO
F-039926-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GONZALEZ, CARLOS
F-07080-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GONZALEZ, DAMARIS
F-035465-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GONZALEZ, DAVID
F-042247-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GONZALEZ, DAVID

F-65136-09	MORRIS	BANK OF AMERICA N.A.	GONZALEZ, NELIDA
F-20459-10	HUDSON	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	GONZALEZ, ORLANDO
F-043425-10	ATLANTIC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	GONZALEZ-TORRES, SARA
F-041219-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GORGA, ADAM
F-036117-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GROARK, MARK
F-039737-10	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GRUIDL, JOANNE
F-053970-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GRUNDY, JEROME
F-20463-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GUADAGNO, JOSEPH
F-25601-08	WARREN	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-11	GUERRA, JUAN
F-35805-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GUGEL, LAWERENCE
F-46609-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GUIMARAES, RONALDO
F-27366-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GUIRGUIS, SHERIF
F-06815-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	GUZMAN, ERAQUIO
F-041813-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HALABI, SAMIR
F-049739-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HAMILTON, KEVIN
F-63179-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HAN, SANG
F 056588-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HANIFAN, MICHAEL
F-060755-10	MORRIS	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	HASTINGS, MICHAEL
F-047316-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HAWLEY, MARY
F-59741-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HAYWOOD, ELIJAH
F-31203-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HESINGTON, ANDREW
F-036629-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HIEL, JENNIFER
F-056924-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HIGBEE, EDMUND
F-038836-10	SALEM	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HILL, ROBERT
F-22727-09	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HIRSCH, WILLIAM
F-14760-10	HUNTERDON	BANK OF AMERICA N.A.	HLASNEY, THOMAS
F-24219-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HOLLAND, VIRGINIA
F-035945-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HOPELY, SHARON
F-035277-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HOPKINS, GARY
F-38530-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HOPKINS, MARY
F-34016-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HORVATH, LLOYD
F-44422-09	GLOUCESTER	BANK OF AMERICA N.A.	HRUBOVAK, PATRICIA

F-33537-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	HURST, THOMAS
F-36503-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JACKSON, CHARLOTTE
F-048129-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JACKSON, TIA
F-035399-10	ATLANTIC	BANK OF AMERICA N.A.	JAEGER, KATHERINE
F-050209-10	CAMDEN	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	JAMISON, DAVID
F-00028-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JANNARONE, DAVID
F-34713-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JARAMILLO, FRANCISCO
F-056258-10	BERGEN	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	JARUFE, ANTONIO
F-050714-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JAYASWAL, ACHLA
F-044748-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JENZANO, MAUREEN
F-28834-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	JETER, CLARA
F-64389-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JEVTIC, GEORGE
F-12163-10	SUSSEX	BANK OF AMERICA N.A.	JOHNSON, ROLAND
F-05787-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JOHNSON, SHERIEA
F-056832-10	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JONES, YVONNE
F-040284-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	JOSEPH, TIFFANY
F-048323-10	ESSEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	JOY, KEVIN
F-11778-10	PASSAIC	BANK OF AMERICA N.A.	JUSTINIANO, EDWIN
F-09150-10	MERCER	BANK OF AMERICA N.A.	KASONY, ROBERTA
F-02061-10	HUDSON	BANK OF AMERICA N.A.	KAY, PAMELA
F-34980-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KAZMI, MICHAEL
F-037491-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KEENAN, KATHLEEN
F-33572-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KENNEDY, TIMOTHY
F-19993-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KESSLER, DAN
F-46242-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KHAN, MAHLAQA
F-33242-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KIM, GUNHO
F-051133-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KIM, SEONG
F-060286-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KISNAK, ERDOGAN
F-22298-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KOMISAR, LYUBOMYR
F-055256-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KORBELAK, ROSEMARIE
F-14654-10	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KOUFLIE, TODD
F-03371-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	KWON, OW
F-34231-09	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LABASTIDA, DANIEL

F-00999-10	OCEAN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-13	LABUA, STACY
F-06615-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LACAZE, ANTOINETTE
F-60106-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LAKE, TRAVIS
F-43232-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LAM, STEVEN
F-19566-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LANG, JACQUELINE
F-17978-10	MIDDLESEX	BANK OF AMERICA N.A.	LANZA, MARIA
F-23592-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LAPAS, JOSE
F-34302-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LARA, LUIS
F-32694-09	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LAU, JOSEPHINE
F-15175-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LE, TANA
F-58809-09	BERGEN	BANK OF AMERICA N.A.	LEE, JUNG
F-08707-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LEHNHARDT, SUSAN
F-19764-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LEONE, MARIAN
F-044096-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LEONG, RAYMOND
F-060290-10	ESSEX	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-14	LEVINE, KETIA
F-044278-10	ESSEX	BAC HOME LOAN SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	LEWIS, JEFFREY
F-043450-10	GLOUCESTER	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	LILLIE, KATHLEEN
F-20589-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LINTON, KIMBERLY
F-33101-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LIVORSI, JOANN
F-27206-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LOMBARDI, NANCY
F-34539-09	OCEAN	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	LONGO, MICHAEL
F-036604-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	LOPEZ, JEAN
F-30485-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MACARIO, TOMAS
F-30551-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MALONY, JAMES
F-22599-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MAMRAK, KATHRYN
F-041539-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MANCUSO, GEORGE
F-63281-09	UNION	BANK OF AMERICA N.A.	MANIC, SASHA
F-16183-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MARCHESE, MICHAEL
F-041005-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MARINKOVIC, MARK
F-036176-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MARPET, DANA

F-19250-10	UNION	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	MARTIN, TERI
F-041221-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MARTINEZ, DAISY
F-17543-08	ESSEX	BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-6	MARTINEZ, DIANTHE
F-052550-10	MORRIS	BANK OF AMERICA N.A.	MARTIS, PILAR
F-042102-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MASCIOCCHI, JR., ANTHONY
F-057226-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MATINELLI, JACK
F-034454-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MATTHEWS, TODD
F-036882-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCBRIDE, STEVEN
F-039322-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCCARTHY, ANN
F-60021-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCCARTHY-NAEGELE, VERONICA
F-31680-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCCLEAN, KALELA
F-041741-10	CAPE MAY	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCCLINTOCK, ROY
F-32231-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCCONAGHY, JAMES
F-13414-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCGORRY, JOHN
F-034365-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCKELVEY, SHERRY
F-31093-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCNULTY, MICHAEL
F-036556-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MCPARLAND, KEVIN
F-50394-09	OCEAN	BANK OF AMERICA N.A.	MEEGAN, JOSEPH
F-22313-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MELTON, KEVIN
F-39440-09	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MERINO, YOLANDA
F-047319-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	METHVEN, ELAINE
F-43424-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MICENEC, JOSEPH
F-34312-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MICHAEL-PARKS, DANA
F-036837-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MICHAELSON, JASON
F-36649-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MICHEL, LEX
F-21377-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MILANAK, JON
F-60406-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MILLER, SCOT
F-51546-09	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MILLER, WILLIAM
F-48693-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MISILEWICH, JOSEPH
F-34068-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MITCHELL, MARGARET
F-52087-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MONTEIRO, FRANK

F-059831-10	PASSAIC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	MONTOYA, JUAN
F-63570-09	BERGEN	BANK OF AMERICA N.A.	MOON, HEE
F-18678-10	UNION	BANK OF AMERICA N.A.	MOONEY, MARILYN
F-052011-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MOORE, DALE
F-33635-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MORALES, ELSA
F-32839-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MOREL, JUAN
F-035623-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MOREY, EDWARD
F-034376-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MULLARY, GLENN
F-054397-10	CAMDEN	BANK OF AMERICA N.A.	MUSCIANO, PAUL
F-34125-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	MUTIA, ALEXANDER
F-34152-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NEIRA, XIMENA
F-03411-10	HUDSON	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK, N.A. AS TRUSTEE FOR CWABS REVOLVING HOME EQUITY LOAN TRUST SERIES 2004-Q	NEWLAND, DONNA
F-54222-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NIEDERER, DONALD
F-20123-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	NIETO, ANDRES
F-16593-10	HUDSON	BANK OF AMERICA N.A.	NIZHNY, NATALIE
F-057326-10	ESSEX	BANK OF AMERICA, N.A.	NORTON, DIANE
F-054469-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NOTA, FRANK
F-07751-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NOTO, MARTIN
F-49048-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	NOVAK, LEE-ANN
F-057550-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	OLIVER, JEROME
F-037596-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	OLOO, HUMPHREY
F-52786-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	OMAR, AHMAD
F-058418-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	O'NEAL, RICHARD
F-037476-10	CUMBERLAND	BANK OF AMERICA N.A.	O'SHEA, SHANNON
F-19351-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	OZYILDIZ, KADIR
F-31871-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PADILLA, EDISON
F-32521-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PAJARES, ALICIA
F-52020-09	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	PARIS, ELIZABETH
F-10698-10	BERGEN	BANK OF AMERICA N.A.	PARK, MIN
F-46856-09	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PARK, YUNG
F-02898-10	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PATANE, JOSEPH
F-32910-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PATEL, PARESH
F-18389-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PATZNER, ANDREW

F-30700-09	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PELAEZ, RICARDO
F-048591-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	PENA, FLOR
F-03239-10	ESSEX	BANK OF AMERICA N.A.	PEREIRA, HENRIQUE
F-042643-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PEREZ, RAMON
F-035547-10	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PETERSEN, DAWN
F-045146-10	SUSSEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	PEZZOLLA, FRANCO
F-039375-10	CAPE MAY	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PHELPS, JAMES
F-56797-09	GLOUCESTER	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	PINARDO, RACHEL
F-36685-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PINE, HAROLD
F-056937-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PINERO, PEDRO
F-21352-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	PINGOY, ALEX
F-31527-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PLACENCIO, SYLVIA
F-34274-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	POGREBIVSKY, DIAN
F-02623-10	CAMDEN	BANK OF AMERICA N.A.	POLLARD, WALTER
F-21841-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	PUCCI, DANIEL
F-055681-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	QUACH, KHOA
F-33721-10	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	QUEJANO, AGERICO
F-42134-09	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	QUESADA, PATRICIA
F-52170-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	QUINN, THOMAS
F-45007-09	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAHMAN, HAFIZUR
F-59778-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAI, SUKHDEV
F-043667-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAINE, JOSEPH
F-30314-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAMASAMY, SAROJINI
F-035500-10	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAMOS, WALTER
F-041547-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RAUSCHER, THEODORE
F-055891-10	BERGEN	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	REID, MARIE
F-19041-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RIGGS, JEFFREY
F-039761-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RILEY, JAMES
F-055422-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RIMMER, SEZER
F-30537-09	MERCER	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	RIOS, FELIX
F-038544-10	ESSEX	BANK OF AMERICA N.A.	RIVERA, CARLOS
F-043744-10	MERCER	BANK OF AMERICA N.A.	RIVERA, JULIO
F-047155-10	ESSEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	RODRIGUEZ, ANGELO

F-46739-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RODRIGUEZ, BETSY
F-13100-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RODRIGUEZ, JOSE
F-02686-10	ATLANTIC	BANK OF AMERICA N.A.	RODRIGUEZ, VERONICA
F-20642-10	MIDDLESEX	BANK OF AMERICA N.A.	RODRIGUEZ, VINCA
F-36420-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ROMANI-KARVOIS, MONICA
F-038218-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ROMERO, SEGUNDO
F-15056-10	MERCER	BANK OF AMERICA N.A.	ROSA, GRICELLE
F-17934-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ROSE, JIMMIE
F-34067-10	ESSEX	BANK OF AMERICA N.A.	ROSS, GILBERT
F-23551-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RUIZ, PILAR
F-31412-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	RUSSO, DANA
F-61334-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SALAZAR, ANGELA
F-37275-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SAMPSON, MARYURI
F-052133-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SANCHEZ, BACILIA
F-056281-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SARGENT, ALFRED
F-051702-10	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SARN, PAUL
F-037565-10	CUMBERLAND	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SATERO, MARK
F-048634-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SAVIDGE, DEANNA
F-037513-10	MIDDLESEX	BANK OF AMERICA N.A.	SAWKA, JAMES
F-041361-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCELSO, ANDREW
F-36717-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCHADT, ARLENE
F-20012-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCHLOSS, FLORENCE
F-44603-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCHULZE, MICHAEL
F-060913-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCHWARTZ, LYNNE
F-04473-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SCHWARTZ, MARK
F-33459-10	SUSSEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	SCILINGO, TRACI
F-30697-10	PASSAIC	BANK OF AMERICA N.A.	SEASTRAND, ROLANE
F-043067-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SENTAS, TULIN
F-034585-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SEVERE, CARL
F-32919-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SHARIF, ALI
F-27227-10	BURLINGTON	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	SHARPE, ERMA
F-036531-10	GLOUCESTER	BANK OF AMERICA, NA	SHAW, JASON
F-43189-09	OCEAN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-BC4	SHEA, PATRICIA
F-055478-10	BERGEN	BANK OF AMERICA N.A.	SHIN HA, YOUNG

F-057127-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SHOUP, RAYMOND
F-048616-10	HUDSON	BAC HOME LOAN SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	SIERRA, ISABEL
F-23904-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SINGH, BALVIR
F-33722-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SKIPWITH, JOSEPH
F-057684-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SMITH, BRIAN
F-038343-10	SOMERSET	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	SMITH, DREW
F-039778-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SMITH, HENRY
F-23105-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SMITH, MATTHEW
F-45082-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SMITH, MONIQUE
F-13643-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SOGHOMONYAN, ARMEN
F-051314-10	MORRIS	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	SONNENBERG, LOUIS
F-31799-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SOPKO, TIMOTHY
F-053365-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SPONTAK, LUKE
F-24844-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	STAHLBRAND, GEORGE
F-40415-09	CAPE MAY	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	STECHER, ELEANOR
F-45416-09	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	STEVENS, JOHN
F-044436-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	STONE, LAWRENCE
F-42478-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	STONE-JORDAN, CARYL
F-00699-10	CAMDEN	GREEN TREE SERVICING, LLC	STOUT, KELLIE
F-036999-10	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SULLIVAN, EUGENE
F-32479-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SUMNERS, MARTIN
F-050666-10	CAMDEN	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	SUPINO, JOSEPH
F-49899-09	MIDDLESEX	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-13	SUROFSKY, ARNOLD
F-46183-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SYME, KINGSLEY
F-037283-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	SZUR, ALAN
F-038348-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TAGGART, JOHN
F-059970-10	CAMDEN	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	TALTON, DAVID
F-036402-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TAPIA, LEONOR
F-051093 -10	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TAYLOR, CHARLES
F-11551-10	GLOUCESTER	BANK OF AMERICA N.A.	THEODORE, ANDERSON
F-037477-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	THOMAS, ALWOOD

F-052588-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	THOMPSON, CHRISTIAN
F-63885-09	CAMDEN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-5	THOMPSON, JENINE
F-01578-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	THOMPSON, JOHN
F-051699-10	ATLANTIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	THOMPSON, ROLAND
F-23626-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TILL, JOANN
F-23875-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TODD, FRED
F-46496-09	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TOKAR, PETER
F-042405-10	UNION	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	TORRES, JERRY
F-057034-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TORRES, TERESA
F-052472-10	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TRAVERS, BRUCE
F-20424-10	CAPE MAY	BANK OF AMERICA N.A.	TSOSIE, ROBIN
F-18429-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	TYNDALL, FRANCES
F-22607-09	MERCER	BANK OF AMERICA, NA SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	VACCARO, MAUREEN
F-31137-09	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VALOTTA, FRANK
F-055812-10	MERCER	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	VALYO, CHRISTOPHER
F-53224-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VANDERMARK, BETTY
F-32482-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VAQUERA, HIPOLITO
F-037515-10	BURLINGTON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VARA, PABLO
F-21083-10	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VDAVICHENKA, YURY
F-37691-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VEGA, ANA
F-34797-09	BERGEN	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	VELCKO, RAYMOND
F-01714-10	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VELLNOV, DESIREE
F-036525-10	MIDDLESEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VENTRICELLI, ROSALIA
F-31811-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VIRDI, HARVINDER
F-14790-10	ESSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	VIVANCO, FERNANDO
F-22392-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WALDHELM, DEBORAH
F-39467-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WALTERS, NORMA
F-56272-09	PASSAIC	BANK OF AMERICA N.A.	WEBB, STEVE
F-06380-10	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WEBB, WILLIAM
F-050558-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WEINSTEIN, OSNATE

F-31355-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WENDT, HERBERT
F-61046-09	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WHINSTON, STEPHEN
F-45216-09	GLOUCESTER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WHITCRAFT, ANTHONY
F-49066-09	UNION	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-14	WILLIAMS, ANNIE
F-30714-09	MERCER	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WILLIAMS, GREG
F-31416-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WILSON, THOMAS
F-10174-10	BERGEN	BANK OF AMERICA N.A.	WISCOVITCH, JOSEPH
F-19544-10	WARREN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-6	WOLENSKI, KRISTEN
F-039750-10	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WOODS, JENNIFER
F-32499-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WOOLEY, RYAN
F-041554-10	WARREN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WOOLF, A
F-052711-10	SOMERSET	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	WOZNICKI, CASIMER
F-27457-10	MIDDLESEX	BANK OF AMERICA N.A.	YERA, CLAUDIA
F-60082-09	MONMOUTH	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	YEW, ONG
F-044699-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	YOUNG, DENNIS
F-053845-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	YUN, IN
F-048812-10	GLOUCESTER	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	ZABOROWSKI, DANIEL
F-40743-09	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZALTSMAN, JODI
F-042717-10	SOMERSET	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZAMBRANO, SILVIA
F-038591-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZAPANA, ROBERTO
F-01157-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZEGARRA, PIO
F-37111-09	HUNTERDON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZIMMERMAN, TIMOTHY
F-056296-10	WARREN	U.S. BANK NATIONAL ASSOCIATION, TRUSTEE FOR LEHMAN BROTHERS-STRUCTURED ASSET INVESTMENT LOAN TRUST-SAIL 2005-3	ZMIJEWSKI, JOHN
F-51953-09	PASSAIC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZUNIGA, MELITON
F-44581-09	OCEAN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	ZWEIDINGER, TODD
F-20486-09	BERGEN	GMAC MORTGAGE, LLC	PARETCHAN, MICHAEL
F-047847-10	HUDSON	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	BERRIOS, MANUEL
F-33209-09	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHANG, JENNIFER
F-23889-10	BERGEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	CHIRICO-VINAS, VICTORIA
F-051179-10	CAMDEN	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	OLSON, JEANETTE

F-31822-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	QUEZADA, LUIS
F-057372-10	HUDSON	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	RAMIREZ, CELIO
F-57003-09	SUSSEX	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	WHEELER, DEBRA
F-49300-09	SOMERSET	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-4	ZHUANG, LING
F-036407-10	MONMOUTH	BANK OF AMERICA, N.A.	GORDON, GAIL
F-040298-10	GLOUCESTER	BANK OF AMERICA, N.A.	THWAITES, DONALD
F-056741-10	MIDDLESEX	BAC HOME LOANS SERVICING LP FKA COUNTRYW	KIAWU, ABU
F-20644-10	HUDSON	BANK OF AMERICA N.A.	BALDAYAC, IVET
F-33999-09	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERG	JULNEY, MICHELINE
F-051454-10	CUMBERLAND	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	STREAHLE, DONNA
F-17202-09	UNION	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7	CAMPBELL, MILTON
F-49036-09	CAMDEN	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-11	ROSEBURGH, LISA
F-50034-09	BURLINGTON	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-13	POWELL, SHIRLEY
F-56078-09	SALEM	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-7	ROBINSON, HARRY
F-10199-10	HUDSON	BANK OF AMERICA, N.A.	MOORE, VIOLA
F-29180-10	ATLANTIC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-14	FRANCHETTI, CHARLENE
F-31122-10	MORRIS	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	SANCHEZ, JUAN
F-056925-10	UNION	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	DIARTE, RICHARD
F-055476-10	SUSSEX	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING LP	HAWK, JO
F-055553-10	MIDDLESEX	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	SEULING, STEPHEN
F-32905-09	HUDSON	BANK OF AMERICA, N.A.	ALFONSO, ANA
F-60951-09	HUDSON	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P.	CARCAMO, CARLOS
F-62733-09	MIDDLESEX	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS INC., ASSET-BACKED CERTIFICATES SERIES 2005-12	KATKO, LISA

**Exhibit C**

**Exhibit C**

PHELAN HALLINAN & DIAMOND, PC

400 Fellowship Road  
Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Fax: 856-813-5501

Representing Lenders in  
Pennsylvania and New Jersey

/attorneyName

February 5, 2013

Mortgagors Name  
Mortgagors Address  
Via certified mail, return receipt requested and regular mail  
Tracking Number:

(NOI – Loan #)

RE: Our File No.: NJID #  
Property Address:

**NOTICE OF INTENTION TO FORECLOSE**

Your lender, (Primary Servicer) located at (Servicers Address) holds the Mortgage, dated March 6, 2006, for \$0.00, on your property located at (Property Address). The present principal balance of the mortgage is \$0.00.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

If this is the first notice that you have received from this office be advised that: You may dispute the validity of the debt or any portion thereof. If you do so in writing within thirty (30) days from receipt of this letter, this firm will obtain and provide you with written verification thereof; otherwise, the debt will be assumed to be valid. Likewise, if requested within thirty (30) days from receipt of this letter, the firm will send you the name and address of the original creditor if different from above.

**Please be advised of the following:**

1. This letter concerns the mortgage described above.

2. Your mortgage is in serious default because you have not made the required payments. The total amount now required to cure this default, in other words, the amount required to bring your mortgage current to March 1, 2013 is as follows:

**Monthly Payments:**

\$0.00  
\$0.00

**Late Charges:**

Accrued Late Charges

\$0.00

**Other Charges:**

\$0.00

**TOTAL:**

\$0.00

3. You have the right to cure the default within THIRTY-FIVE (35) days of the date of this letter.
4. To cure this default, you must pay the amount of \$0.00 plus any additional monthly payment and late charge which may fall due during the thirty-five (35) day period after the date of this letter.

The payment must be mailed within thirty-five (35) days of the date of this letter to:

**Phelan Hallinan & Diamond, PC  
Attn: Edie Nash  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500**

The funds submitted for reinstatement must be in the form of certified check or money order only, and must be made payable to:

**\*\*SERVICERS NAME\*\***

5. If you do not cure the default within thirty-five (35) days of the date of this letter, (SERVICERS NAME) intends to exercise its right to accelerate the mortgage payments, consider the mortgage in default and initiate foreclosure proceedings on your property.
6. You have the right to cure your default, and bring you mortgage payments current, after the date of expiration of this letter, until the entry of the foreclosure judgment; however, you will be responsible for the court costs and attorney fees, calculated consistent with the rules governing the courts of the State of New Jersey, incurred in the foreclosure proceeding.

7. You have the right to transfer your interest in the mortgaged property to a third party, and the third party may cure the default as provided in this letter, if provided for in the mortgage documents.
8. You have the right to an attorney. 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. Attached to this correspondence is a list of the Legal Services and Legal Aid Offices by county in the State of New Jersey, and a list of the Lawyer Referral Services available in New Jersey.
9. There may also be financial assistance for curing your default available from organizations operated by the state or federal government, or non-profit organizations. The New Jersey State Commissioner of Banking promulgates a list of such organizations and a copy of that list is attached hereto.
10. If you have received a discharge of debt as part of a bankruptcy court proceeding, then the within notice does not constitute, nor is intended to be, a demand for payment, but rather, is offered for informational purposes only.
11. If you do not agree that a default of your mortgage has occurred or you dispute the amount provided for in curing that default, please contact:

Contact Name  
Servicers Name  
Servicers Address  
Servicers Phone #

Very Truly Yours,  
Phelan Hallinan & Diamond, PC

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/attorneyName/

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

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

Consumer Credit Counseling Service of  
New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

Fair Housing Council of Northern New  
Jersey  
131 Main Street  
Hackensack, NJ 07601  
(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 South Blackhorse Pike  
Blackwood, NJ 08012  
(856) 227-3683

Jersey Counseling & Housing Development,  
Inc.  
1840 South Broadway  
Camden, NJ 08104

(856) 541-1000

Mercer County Hispanic Association  
200 E. State Street – 2 nd Floor  
Trenton, NJ 08607  
(609) 392-2446

Middlesex County Economic Opportunities  
Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 790-3344

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000  
Freehold, NJ 07728  
(732) 431-7998

NJ Citizen Action  
Main Office/Financial Education Center  
744 Broad St., Ste. 2080  
Newark, NJ 07102  
(973) 643-8800

Loan Counseling  
(800) NJ-OWNER

Free Tax Preparation Assistance  
(888) TAXES-11

NJ Citizen Action  
Central Jersey  
85 Raritan Ave., Ste. 100  
Highland, NJ 08904  
(732) 246-4772

NJ Citizen Action  
South Jersey  
2 Riverside Drive, Ste. 362  
Camden, NJ 08103  
(856) 966-3091

Ocean Community Economic Action Now,  
Inc.  
22 Hyers Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 2

Paterson Coalition for Housing, Inc.  
262 Main Street, 5th Floor  
Paterson, NJ 07505  
(973) 684-5998

Paterson Task Force for Community Action,  
Inc.  
155 Ellison Street  
Paterson, NJ 07505  
(973) 279-2333  
Puerto Rican Action Board  
Housing Coalition Unit  
90 Jersey Ave.  
New Brunswick, NJ 08903  
(732) 249-9700

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Urban League for Essex County  
508 Central Avenue  
Newark, NJ 07101  
(973) 624-9535

Urban League of Union County  
288 North Broad Street  
Elizabeth, NJ 07208  
(908) 351-7200

Homelessness Prevention Program  
New Jersey Department of Community  
Affairs  
(866) 889-6270\*

Loan Counseling  
(800) NJ-OWNER

Free Tax Preparation Assistance  
(888) TAXES-11

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

ATLANTIC COUNTY  
LEGAL SERVICES  
26 S. PENNSYLVANIA AVE.  
SUITE 100, 1<sup>ST</sup> FLOOR  
ATLANTIC CITY, NJ 08401  
(609)348-4200

BERGEN COUNTY  
LEGAL SERVICES  
190 MOORE ST. 1<sup>ST</sup> FL.  
HACKENSACK, NJ 07601  
(201)487-2166

BURLINGTON COUNTY LEGAL  
SERVICES  
107 HIGH STREET  
MOUNT HOLLY, NJ 08060  
(609)261-1088

CAMDEN COUNTY  
LEGAL SERVICES  
745 MARKET STREET  
CAMDEN, NJ 08102  
(856)964-2010  
OR 1-800-496-4570

CAPE MAY COUNTY  
LEGAL SERVICES  
1261 ROUTE 9 SOUTH  
CAPE MAY COURT HOUSE, NJ  
08210  
(609)465-3001

CUMBERLAND COUNTY  
LEGAL SERVICES  
CUMBERLAND/SALEM  
415 LANDIS AVE. 2<sup>ND</sup> FL.  
VINELAND, NJ 08360  
(856) 691-0494  
AND  
FARMWORKER PROJECT  
71 EAST COMMERCE STREET  
BRIDGETON, NJ 08302  
(856) 455-0017

ESSEX-NEWARK COUNTY  
LEGAL SERVICES  
5 COMMERCE ST., 2<sup>ND</sup> FLOOR  
NEWARK, NJ 07102  
(973) 824-3000 OR  
(973) 624-4500

GLOUCESTER COUNTY  
LEGAL SERVICES  
47 NEWTON AVENUE  
WOODBURY, NJ 08096  
(856)848-5360

HUDSON COUNTY  
LEGAL SERVICES  
574 SUMMIT AVENUE  
JERSEY CITY, NJ 07306  
(201)792-6363

HUNTERDON COUNTY  
LEGAL SERVICES  
82 PARK AVENUE  
FLEMINGTON, NJ 08822  
(908)782-7979

MERCER COUNTY  
LEGAL SERVICES  
198 WEST STATE STREET  
TRENTON, NJ 08608  
(609) 695-6249

MIDDLESEX COUNTY  
LEGAL SERVICES  
NEW BRUNSWICK OFFICE  
317 GEORGE ST, SUITE 201  
NEW BRUNSWICK, NJ 08901  
(732)249-7600 OR

PERTH AMBOY OFFICE  
313 STATE STREET, SUITE 308  
PERTH AMBOY, NJ 08861  
(732) 324-1613

MONMOUTH COUNTY  
LEGAL SERVICES  
FREEHOLD OFFICE  
303 WEST MAIN ST., 3<sup>RD</sup> FLOOR  
FREEHOLD, NJ 07728  
(732)866-0020 OR

LONG BRANCH OFFICE  
279 BROADWAY, SUITE 300  
LONG BRANCH, NJ 07740  
(732) 222-3338

MORRIS COUNTY  
LEGAL SERVICES  
30 SCHUYLER PLACE  
CN-900  
MORRISTOWN, NJ 07963  
(973)285-6911

OCEAN COUNTY  
LEGAL SERVICES  
TOMS RIVER OFFICE  
599 ROUTE 37 WEST  
TOMS RIVER, NJ 08753  
(732)341-2727 OR

LAKEWOOD OFFICE  
LAKEWOOD MEDICAL PLAZA  
681 RIVER AVENUE, UNIT 2C  
LAKEWOOD, NJ 08701  
(732) 730-3054

PASSAIC COUNTY  
LEGAL SERVICES  
152 MARKET STREET  
PATERSON, NJ 07505  
(973) 523-2900

SALEM COUNTY  
LEGAL SERVICES  
SEE CUMBERLAND COUNTY L

SOMERSET COUNTY  
LEGAL SERVICES  
34 W MAIN ST., STE 301  
SOMERVILLE, NJ 08876  
(908)231-0840

SUSSEX COUNTY  
LEGAL SERVICES  
18 CHURCH ST., SUITE 120  
NEWTON, NJ 07860  
(973)383-7400

UNION COUNTY  
LEGAL SERVICES  
60 PRINCE STREET  
ELIZABETH, NJ 07208  
(908)354-4340

WARREN COUNTY  
LEGAL SERVICES  
91 FRONT STREET  
P.O. BOX 65  
BELVIDERE, NJ 07823  
(908)475-2010

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ATLANTIC COUNTY  
LAWYER REFERRAL  
ATLANTIC COUNTY  
COURT HOUSE  
1201 BACHARACH BLVD.  
ATLANTIC CITY, NJ 08401  
(609)345-3444

BERGEN COUNTY  
LAWYER REFERRAL  
15 BERGEN STREET  
HACKENSACK, NJ 07601  
(201)488-0044

BURLINGTON COUNTY  
LAWYER REFERRAL  
45 GRANT STREET  
MOUNT HOLLY, NJ 08060  
(609)261-4862

CAMDEN COUNTY  
LAWYER REFERRAL  
1040 N. KINGS HWY., SUITE  
201  
CHERRY HILL, NJ 08034  
(856) 482-0618

CAPE MAY COUNTY  
LAWYER REFERRAL  
RT. 9, MAIN STREET  
P.O. BOX 425  
CAPE MAY COURTHOUSE, NJ  
08210  
(609) 961-0172

CUMBERLAND COUNTY  
LAWYER REFERRAL  
P.O. BOX 2374  
VINELAND, NJ 08362  
(856) 696-5550

ESSEX COUNTY  
LAWYER REFERRAL  
470 DR. MARTIN LUTHER  
KING JR. BLVD.  
RM B01  
NEWARK, NJ 07102  
(973) 622-6204

GLOUCESTER COUNTY  
LAWYER REFERRAL  
JUSTICE COMPLEX  
P.O. BOX 338  
WOODBURY, NJ 08096  
(856)848-4589

HUDSON COUNTY  
LAWYER REFERRAL  
583 NEWARK AVENUE  
JERSEY CITY, NJ 07306  
(201)798-2727

HUNTERDON COUNTY  
LAWYER REFERRAL  
P.O. BOX 573  
ANNANDALE, NJ 08801  
(908)735-2611

MERCER COUNTY  
LAWYER REFERRAL  
1245 WHITEHORSE-  
MERCERVILLE ROAD  
SUITE 420  
MERCERVILLE, NJ 08619  
(609)585-6200

MIDDLESEX COUNTY  
LAWYER REFERRAL  
87 BAYARD STREET  
NEW BRUNSWICK, NJ 08901  
(732)828-0053

MONMOUTH COUNTY  
LAWYER REFERRAL  
COURTHOUSE  
FREEHOLD, NJ 07728  
(732)431-5544

MORRIS/SUSSEX/  
COUNTIES LAWYER  
REFERRAL  
28 SCHUYLER PLACE  
MORRISTOWN, NJ 07960  
(973)267-5882

OCEAN COUNTY  
LAWYER REFERRAL  
COURTHOUSE, P.O. BOX 381  
TOMS RIVER, NJ 08753  
(732)240-3666

PASSAIC COUNTY  
LAWYER REFERRAL  
COURTHOUSE  
401 GRAND ST., 3<sup>RD</sup> FL  
PATERSON, NJ 07505  
(973)278-9223

SALEM COUNTY  
LAWYER REFERRAL  
(856)935-5629

SOMERSET COUNTY  
LAWYER REFERRAL  
20 NORTH BRIDGE ST.  
PO BOX 1095  
SOMERVILLE, NJ 08876  
(908)685-2323

UNION COUNTY  
LAWYER REFERRAL  
COURTHOUSE, 1ST FLOOR  
ELIZABETH, NJ 07207  
(908)353-4715  
MON - THURS 10A.M. - 1P.M.

WARREN COUNTY  
LAWYER REFERRAL  
413 SECOND STREET  
BELVIDERE, NJ 07823  
(908) 387-1835

03/2011

**Exhibit D**

**Exhibit D**

LEGAL NOTICE

**If you are a defendant in a pending foreclosure action in New Jersey, this notice may concern your case.**

**Why Green Tree Servicing LLC Is Running This Notice:** The New Jersey Supreme Court recently held that any Notice of Intent to Foreclose in New Jersey must include the name and address of the lender. Many Notices of intent issued in the past have only included this information for the servicer of the mortgage loan. Those Notices of Intent did not comply with New Jersey's Fair Foreclosure Act.

**What This Means To You:** Green Tree Servicing LLC has filed a lawsuit with the Court and has requested permission to issue corrected Notices of Intent in certain foreclosure actions. The New Jersey court has given Green Tree Servicing LLC permission to serve corrected Notices of Intent. These corrected Notices of Intent are being sent to certain defendant mortgagors/parties obligated on the debt in pending foreclosure actions being serviced by Green Tree Servicing LLC that were filed before February 28, 2012. You may receive a Notice with copies of the verified complaint and the order of the Court permitting JPMorgan Chase Bank, N.A. to issue the corrected Notices. All of the documents relating to this Green Tree Servicing LLC lawsuit will be made available on the New Jersey Courts web site at <http://www.judiciary.state.nj.us/>.

**Your Right To Cure:** If you receive a corrected Notice of Intent, you will have an additional 35 days to cure the default on your mortgage that is in foreclosure in New Jersey without being required to pay the plaintiffs court costs and attorneys' fees in your foreclosure case. If you fail to cure the default by the date set forth in the corrected Notice of Intent, the pending foreclosure case against you may proceed ahead.

**Your Right To Object To This Process:** You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing, and must say specifically what you object to. You must file any such objection on or before [DATE], You must file and send any objection to:

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 send copies to Judge Margaret Mary McVeigh, J.S.C, at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, Chambers 100, Paterson, NJ 07505 and to the attorney for Green Tree Servicing LLC, Vladimir Palma, Esq. at Phelan Hallinan & Diamond, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054.

**Your Right To Object To The Corrected Notice of Intent:** You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on Plaintiffs attorney in the foreclosure case.

**If You Have Any Questions:** 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.