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

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION: ~~F-046342-13~~
DOCKET NO.: F- -13

Civil Action

VERIFIED COMPLAINT IN SUPPORT OF SUMMARY ACTION

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

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

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

4. The identities of the Foreclosure Plaintiffs in the foreclosure cases for which Bank of America is seeking to issue corrected Notices of Intent pursuant to this application are identified alphabetically in Counts 1 through 20. Attached as Exhibits 1 through 20 to this Complaint are the current lists of pending, uncontested foreclosure cases where Bank of America intends to issue corrected Notices of Intent to Foreclose ("NOI") (collectively referred to hereafter as the "Corrected NOI List - Group 3") Bank of America will file additional similar applications such as this, concerning additional foreclosure actions.

5. One of the duties of a servicer on a defaulted mortgage loan in New Jersey is to prepare and serve the NOI in accordance with the applicable contracts and as required by N.J.S.A. 2A:50-56 of the Fair Foreclosure Act. The NOI is prepared based on current loan information

held by Bank of America and includes, among other data elements, information about the amount that is required to reinstate the loan and the date by which reinstatement must occur.

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

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

8. The April 4th Order further states that any corrected NOI must be accompanied by a letter to each Foreclosure Defendant setting forth the reasons why the corrected NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI, the name of a person to contact with any questions, and that the receipt of the corrected NOI allows a Foreclosure Defendant 30¹ days in which to object or to cure the default.

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

9. Bank of America has identified those foreclosure cases in which the NOIs previously served did not comply with the requirements of the Fair Foreclosure Act because they did not provide the address of the lender as required by N.J.S.A. 2A:50-56(c)(11) and the name of a specific individual at Bank of America to contact for asking questions, and possibly some may not have included a list of organizations providing borrower assistance. These foreclosure cases are listed on the Corrected NOI List – Group 3². The Corrected NOI List was reviewed for accuracy to verify the status of the foreclosures, the effect of loss mitigation on pending foreclosures, whether there are relevant bankruptcy proceedings and whether, since the original NOIs were sent, there were intervening deaths of Foreclosure Defendants.

10. The Corrected NOI List – Group 3 attached as Exhibits 1 through 20 includes certain loans for the subject Foreclosure Plaintiffs that are pre-judgment uncontested³ foreclosures that Bank of America is servicing and in which the previously served NOIs may be deemed not to comply with the Fair Foreclosure Act. Specifically, as directed by the Supreme Court in Guillaume and the April 4th Order, the Corrected NOI List – Group 3 includes a listing of:

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

11. The Corrected NOI List – Group 3 also identifies (1) the name of the lender on

² As set forth in Paragraph 4, Bank of America has divided its portfolio and will be submitting additional similar applications. Each application will contain its own list of covered foreclosures, which will be referred to as "Corrected NOI List – Group [#]".

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

each loan which is listed as the plaintiff in the foreclosure action, (2) the name of the first named Foreclosure Defendant, (3) the foreclosure docket number, and (4) the vicinage.⁴ While Bank of America is not the Plaintiff in each of the foreclosure actions, it is the servicer of each such loan, maintains the records for each such loan, and is responsible for mailing the corrected NOI pursuant to the relevant contracts with the Foreclosure Plaintiffs.

12. To comply with the April 4th Order, attached as Exhibit "A" to the Verified Complaint is the proposed form of letter ("Explanatory Letter") that Bank of America intends to send to each Foreclosure Defendant on the Corrected NOI List - Group 3 submitted with this application. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter:

- a. explains the reason why the corrected NOI is being served;
- b. explains the procedure to follow in the event a Foreclosure Defendant wishes to object to the NOI;
- c. includes the borrower name, loan number, plaintiff and a docket number for the underlying foreclosure action;
- d. identifies the individual(s) a Foreclosure Defendant should contact with any questions; and
- e. advises the Foreclosure Defendant of the right to object to the corrected NOI as well as the right to cure the default within 40 days of the date of the corrected NOI.

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

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

pending foreclosure cases.

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

COUNT 1 – AMALGAMATED BANK

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

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

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

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

17. Attached as Exhibit 2 is a list of certain of the pending, uncontested foreclosures in New Jersey where Bank of America is the plaintiff foreclosing in its name on behalf of Fannie

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

COUNT 3 - BANK OF AMERICA (FREDDIE MAC)

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

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

COUNT 4 – BANK OF AMERICA, N.A.

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

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

COUNT 5 – CAPITAL ONE, N.A.

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

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

COUNT 6 – CITIMORTGAGE, INC.

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

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

COUNT 7 – COLUMBIA BANK

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

27. Attached as Exhibit 7 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Columbia Bank and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have

included a list of organizations providing borrower assistance.

COUNT 8 – DEUTSCHE BANK NATIONAL TRUST COMPANY

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

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

COUNT 9 – EVERBANK

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

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

COUNT 10 – FIRST NIAGARA BANK, N.A.

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

33. Attached as Exhibit 10 is a list of certain pending, uncontested foreclosures in

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

COUNT 11 – HSBC BANK USA, NATIONAL ASSOCIATION

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

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

COUNT 12 – HUDSON CITY SAVINGS BANK, FSB

36. Bank of America services residential mortgage loans in New Jersey for Hudson City Savings Bank, FSB and some of its affiliated entities pursuant to an agreement between the parties.

37. Attached as Exhibit 12 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Hudson City Savings Bank, FSB and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 13 – INVESTORS BANK, F/K/A INVESTORS SAVINGS BANK

38. Bank of America services residential mortgage loans in New Jersey for Investors Bank, f/k/a Investors Savings Bank and some of its affiliated entities pursuant to an agreement between the parties.

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

COUNT 14 – KEARNY FEDERAL SAVINGS BANK

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

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

COUNT 15 – PNC BANK, NATIONAL ASSOCIATION

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

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

COUNT 16 – TD BANK, N.A.

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

45. Attached as Exhibit 16 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for TD Bank, N.A. and in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 17 – THE BANK OF NEW YORK MELLON, F/K/A

THE BANK OF NEW YORK

46. Bank of America services residential mortgage loans in New Jersey for The Bank of New York Mellon, f/k/a The Bank of New York and some of its affiliated entities pursuant to an agreement between the parties.

47. Attached as Exhibit 17 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for The Bank of New York Mellon, f/ka/a The Bank of New York in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower

assistance.

COUNT 18 – U.S. BANK NATIONAL ASSOCIATION

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

49. Attached as Exhibit 18 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for U.S. Bank National Association in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 19 – UNION COUNTY SAVINGS BANK

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

51. Attached as Exhibit 19 is a list of certain pending, uncontested foreclosures in New Jersey that are being serviced by Bank of America for Union County Savings Bank in which Bank of America previously served a NOI that did not include the name of a specific individual at Bank of America for a borrower to contact with questions, the address of the lender, and may not have included a list of organizations providing borrower assistance.

COUNT 20 – WELLS FARGO BANK, N.A.

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

53. Attached as Exhibit 20 is a list of certain pending, uncontested foreclosures in

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

WHEREFORE, Plaintiff respectfully requests that this Court enter an Order permitting Bank of America to issue corrected NOIs in an omnibus manner as permitted in the April 4, 2012 Order to include the address of the lender, the name of a specific individual at Bank of America to contact for asking questions, and a list of organizations providing borrower assistance in the pending, uncontested foreclosure cases listed on the Corrected NOI List – Group 3, and for such other and further relief as this Court deems just and equitable.

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

Dated: September 13, 2012

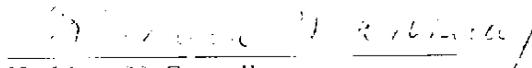
By:

Kathleen N. Fennelly
Kathleen N. Fennelly

CERTIFICATION

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

Dated: June 2, 2020


Kathleen N. Fennelly

RECITATION

STATE OF TEXAS
COUNTY OF TARRANT

- 1. Edward B. Kozelski, being duly sworn states
- 2. I am a Senior Vice President and Mortgage Servicing Executive at Bank of America, N.A., the Plaintiff in the foregoing Verified Complaint.
- 3. My allegations in the Verified Complaint are true to the best of my knowledge and belief.
- 4. The Exhibits attached to the Verified Complaint are true and correct copies.

Edward B. Kozelski
EDWARD B. KOZELSKI

Sworn and subscribed before me
this 17th day of April 2014

Joseph M. Thomas

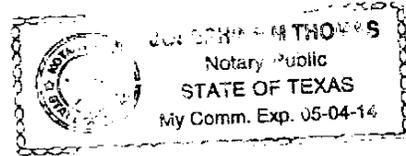


EXHIBIT A

BANK OF AMERICA LETTERHEAD/DATED

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

Borrower Name
Address

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

Dear Borrower:

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

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

Why You Are Receiving This Letter

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

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

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

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

Information About the Order to Show Cause and Verified Complaint

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

1. Amalgamated Bank.
2. Bank of America, N.A. (Fannie Mae)
3. Bank of America, N.A. (Freddie Mac)
4. Bank of America, N.A.
5. Capital One, N.A.
6. Citimortgage, Inc.
7. Columbia Bank
8. Deutsche National Bank Trust Company
9. Everbank
10. First Niagara Bank, N.A.
11. HSBC Bank USA, National Association
12. Hudson City Savings Bank, FSB
13. Investors Bank, f/k/a Investors Savings Bank
14. Kearny Federal Savings Bank
15. PNC Bank, National Association
16. TD Bank, N.A.
17. The Bank of New York Mellon, f/k/a The Bank of New York
18. U.S. Bank National Association
19. Union County Savings Bank
20. Wells Fargo Bank, N.A.

The Verified Complaint sent to you does not include the attachments. The Verified Complaint with attachments, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Court's web site at <http://www.judiciary.state.nj.us/>. If you are unsure of the docket number of your foreclosure action, you can access that information on the Court's website on the exhibits attached to the Verified Complaint by entering your name into the automatic search field on the website. If you do not have access to a computer or are having trouble locating the information on the Court's website, you can contact Ryan Helton at Bank of America, telephone number 1-866-467-8090, who can assist you with locating the information about your foreclosure action.

Information About the Corrected Notice of Intention to Foreclose

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 40 days in which to cure the default without having to pay the plaintiff's court costs and attorneys' fees. It also sets forth important information about your loan, including

information on how you can cure the default, the consequences of failing to cure the default, contact information for the plaintiff, and information about retaining counsel and borrower assistance. If you fail to cure the default by the date set forth in the corrected Notice of Intent to Foreclose, the foreclosure action pending against you will resume and proceed toward judgment.

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

Questions about the Notice of Intention to Foreclose

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

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

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

How to File an Objection

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

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

For either type of objection, you must set forth with specificity the basis of the objection, and file the objection with the Superior Court Clerk's Office at the following address before _____, 2014:

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

You must also serve a copy of the objection on the plaintiff's attorney, Kathleen N. Fennelly, Esq., Graham Curtin, A Professional Association, 4 Headquarters Plaza, P.O. Box 1991, Morristown, New Jersey 07962-1991, and mail a copy of the objection to Judge McVeigh, whose address is Passaic County Courthouse, Chambers 100, 71 Hamilton Street, Paterson, New Jersey 07505.

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

Questions about Filing an Objection

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

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

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

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

Sincerely,

Bank of America

Enclosures

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

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

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

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

Directory of Superior Court Deputy Clerk's Offices County Lawyer Referral and Legal Services Offices

ATLANTIC COUNTY:

Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Fl.
Atlantic City, NJ 08401

LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY:

Deputy Clerk of the Superior Court
Civil Division, Room 115
Justice Center, 10 Main St.
Hackensack, NJ 07601

LAWYER REFERRAL
(201) 488-0044
LEGAL SERVICES
(201) 487-2166

BURLINGTON COUNTY:

Deputy Clerk of the Superior Court
Central Processing Office
Attn: Judicial Intake
First Fl., Courts Facility
49 Rancocas Rd.
Mt. Holly, NJ 08060

LAWYER REFERRAL
(609) 261-4862
LEGAL SERVICES
(609) 261-1088

CAMDEN COUNTY:

Deputy Clerk of the Superior Court
Civil Processing Office
Hall of Justice
1st Fl., Suite 150
101 South 5th Street
Camden, NJ 08103

LAWYER REFERRAL
(856) 482-0618
LEGAL SERVICES
(856) 964-2010

CAPE MAY COUNTY:

Deputy Clerk of the Superior Court
9 N. Main Street
Cape May Court House, NJ 08210

LAWYER REFERRAL
(609) 463-0313
LEGAL SERVICES
(609) 465-3001

CUMBERLAND COUNTY:

Deputy Clerk of the Superior Court
Civil Case Management Office
60 West Broad Street
P.O. Box 10
Bridgeton, NJ 08302

LAWYER REFERRAL
(856) 696-5550
LEGAL SERVICES
(856) 691-0494

ESSEX COUNTY:

Deputy Clerk of the Superior Court
Civil Customer Service
Hall of Records, Room 201
465 Dr. Martin Luther King Jr. Blvd.
Newark, NJ 07102

LAWYER REFERRAL
(973) 622-6204
LEGAL SERVICES
(973) 624-4500

GLOUCESTER COUNTY:

Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
First Fl., Court House
1 North Broad Street
Woodbury, NJ 08096

LAWYER REFERRAL
(856) 848-4589
LEGAL SERVICES
(856) 848-5360

HUDSON COUNTY:

Deputy Clerk of the Superior Court
Superior Court, Civil Records Dept.
Brennan Court House--1st Floor
583 Newark Ave.
Jersey City, NJ 07306

LAWYER REFERRAL
(201) 798-2727
LEGAL SERVICES
(201) 792-6363

HUNTERDON COUNTY:

Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08822

LAWYER REFERRAL
(908) 236-6109
LEGAL SERVICES
(908) 782-7979

MERCER COUNTY:

Deputy Clerk of the Superior Court
Local Filing Office, Courthouse
175 S. Broad Street, P.O. Box 8068
Trenton, NJ 08650

LAWYER REFERRAL
(609) 585-6200
LEGAL SERVICES
(609) 695-6249

MIDDLESEX COUNTY:

Deputy Clerk of the Superior Court,
Middlesex Vicinage
2nd Floor - Tower
56 Paterson Street, P.O. Box 2633
New Brunswick, NJ 08903-2633

LAWYER REFERRAL
(732) 828-0053
LEGAL SERVICES
(732) 249-7600

MONMOUTH COUNTY:

Deputy Clerk of the Superior Court
Court House
P.O. Box 1269
Freehold, NJ 07728-1269

LAWYER REFERRAL
(732) 431-5544
LEGAL SERVICES
(732) 866-0020

MORRIS COUNTY:

Morris County Courthouse
Civil Division
Washington and Court Streets
P. O. Box 910
Morristown, NJ 07963-0910

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 285-6911

OCEAN COUNTY:

Deputy Clerk of the Superior Court
118 Washington Street, Room 121
P.O. Box 2191
Toms River, NJ 08754-2191

LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY:

Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505

LAWYER REFERRAL
(973) 278-9223
LEGAL SERVICES
(973) 523-2900

SALEM COUNTY:

Deputy Clerk of the Superior Court
Attn: Civil Case Management Office
92 Market Street
Salem, NJ 08079

LAWYER REFERRAL
(856) 935-5629
LEGAL SERVICES
(856) 691-0494

SOMERSET COUNTY:

Deputy Clerk of the Superior Court
Civil Division
P.O. Box 3000
40 North Bridge Street
Somerville, N.J. 08876

LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840

SUSSEX COUNTY:

Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:

Deputy Clerk of the Superior Court
1st Fl., Court House
2 Broad Street
Elizabeth, NJ 07207-6073

LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340

WARREN COUNTY:

Deputy Clerk of the Superior Court
Civil Division Office
Court House
413 Second Street
Belvidere, NJ 07823-1500

LAWYER REFERRAL
(908) 859-4300
LEGAL SERVICES
(908) 475-2010

EXHIBIT B



Home Loans

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

Send Payments to:
PO Box 15222
Wilmington, DE
19886-5222

Notice Date: {LetterDate}

Sent via First Class and Certified Mail

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

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

Account No.: {AccountNumber}
Property Address:
{Property.Address1}
{Property.City}, {Property.StateAbbreviation} {Property.Zip}-
{Property.Zip4}

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

NOTICE OF INTENTION TO FORECLOSE

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

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

Dear {Recipients.Recipient.Name}:

{Recipients.Recipient.Type} {AccountNumber} {OriginationDate} {OriginalPrincipalBalance} {LetterDate} you transferred all ownership of your home to Bank of America, N.A. (BANA) as your primary mortgage lender. You agreed to make payments to BANA on the loan. Because you have not made payments on the loan as agreed, BANA is now required to take action to protect its interest in the property. The following information is provided for your information:

Bank of America, N.A. services the loan on your property located at {Property.Address}, {Property.City}, {Property.StateAbbreviation} {Property.Zip}-{Property.Zip4} on behalf of the Lender. As of the date of this letter, the Lender is {ForecloseInTheNameOf} and is located at {ForecloseInTheNameOf Address}. Please also note your loan servicer's telephone number for issues relating to the content of this correspondence is 1-800-669-0102. The original amount of the loan was {OriginalPrincipalBalance}.

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

Monthly Charges:

Month Due	Principal & Interest Amount	Escrow Amount	Optional Products Amount	Total Monthly Charge
{PastDuePaymentsMonth.Date}	{PastDuePaymentsMonth.PrincipalAndInterestPayment(Amount)}	{PastDuePaymentsMonth.EscrowPayment}	{PastDuePaymentsMonth.OptionalInsurancePayment}	{PastDuePaymentsMonth.TotalPayment}

Late Charges:

Month	Amount
{PastDuePaymentsMonth.Date}	{PastDuePaymentsMonth.LateCharge}

Total Monthly Charges:	{PastDueTotal.SumOfMonthlyTotal}
Current Late Charges:	{PastDueTotal.LateCharge}
Prior Unpaid Late Charges:	{UncollectedLateCharges}
Total Other Charges/Fees:	{PastDueTotal Fees}
Partial Payment Balance:	{PartialPaymentBalance}

AMOUNT TO REINSTATE {TotalAmountDue}

You have the right to cure the default within FORTY (40) DAYS of the date of this letter. To cure the default, Bank of America N.A. must receive the amount of {TotalAmountDue} plus any additional monthly payment and late charge which may become due by {NoticeExpirationDate}.

The payment must be made within FORTY (40) days of the date of this letter to:

Bank of America, N.A.
PO Box 15222
Wilmington, DE
19886-5222
1-800-669-0102

If you have questions regarding payment, please contact:

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

If the default is not cured on or before {NoticeExpirationDate}, the mortgage payments will be accelerated and Lender may take steps to enforce a lien on the real property by foreclosure and a deficiency judgment and/or other legal action.

If the default is not cured on or before {NoticeExpirationDate}, Lender may, at its discretion, exercise its rights under the mortgage instrument to take any action permitted by law, including but not limited to, acceleration and sale of the property.

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

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

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

You are advised to seek counsel from an attorney of your choosing concerning this residential default situation. If you are unable to obtain an attorney or otherwise afford an attorney, you may contact the New Jersey Bar Association or Lawyer Referral Service in the county in which the property is located. If you are unable to afford an attorney, you may communicate with the Legal Services Office in the county in which the property is located.

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

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

- **Full Payoff:** You can payoff your loan in full by selling your property for any amount equal to or exceeding the total amount owed on your loan, or you may refinance your loan.
- **Repayment Plan:** You may be eligible for a repayment plan that allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time.
- **Loan Modification:** A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance. This foreclosure alternative is limited to certain loan types.
- **Short Sale:** If you can no longer afford to make your mortgage payments and your home is worth less than you owe, a short sale may allow you to sell your home to pay off the mortgage. In a short sale, the lender agrees to accept an amount less than what is actually owed on the loan.
- **Deed in Lieu of Foreclosure:** Used as an alternative to foreclosure, with a deed in lieu of foreclosure, you transfer ownership of your house and all property secured by your mortgage loan. This may satisfy the total amount due on that mortgage.

If you are interested in discussing any of these foreclosure alternatives with Bank of America, N.A. you must contact us. If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, please be advised that your decision to pursue any of these options is strictly voluntary. If you request assistance, Bank of America, N.A. will need to evaluate whether that assistance will be extended to you. In the meantime, Bank of America, N.A. will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by {NoticeExpirationDate} as outlined above will result in the acceleration of your debt.

If your loan is currently being evaluated for a loan modification, forbearance, or other loan assistance solution, this notice will not cancel or delay that evaluation process. However, it is important that you promptly respond to all requests made in connection with your evaluation for a loan assistance solution, including all requests for you to contact us and any documentation required. Please comply with these requests in a timely manner so your request for assistance can be considered as quickly as possible. If your loan is not eligible for a loan assistance program, please note this letter will continue to serve as notice of our right to initiate foreclosure.

As of the date of this letter Bank of America, N.A. is acting as the Mortgage Loan Servicer for the loan. As of the date of this letter, the Lender is {ForeclosureInTheNameOf} and is located 400 National Way, Simi Valley, CA 93065. The Mortgage Loan Servicer is authorized to represent the Lender. Correspondence and questions relating to your loan and account, including information concerning home retention programs, the account balance and reinstatement of the loan, should continue to be directed to Bank of America, N.A.

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

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

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

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

Bank of America. N.A.
Home Loan Team

To contact us

Phone 1-800-669-1904
Office Hours Monday through Thursday 7am to 10pm CST, Friday 7am to 8pm CST, Saturday 8am to 2pm CST

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

To mail a payment PO Box 15222
Wilmington, DE
19886-5222
1-800-669-0102

Fair Foreclosure Act Notice of Intention to Foreclose - List of Entities Providing Assistance

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

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

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

Consumer Credit Counseling Service of Central Jersey
1931 Nottingham Way
Hamilton, NJ 08619
1-609-686-2574

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

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

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

Jersey Counseling & Housing Development, Inc.
29 S. Blackhorse Pike
Blackwood, NJ 08019
1-856-227-3682

Jersey Counseling & Housing Development, Inc.
1840 S. Broadway
Camden, NJ 08104
1-856-341-7000

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

Middlesex County Economic Opportunities Corporation
1215 Livingston Ave.
North Brunswick, NJ 08901
1-732-790-3344

Monmouth County Human Services Housing Services Unit
P.O. Box 3000
Freehold, NJ 07728
1-732-431-7998

NJ Citizen Action (main office/financial education center)
744 Broad St., Suite 2080
Newark, NJ 07102
1-973-643-8800
1-800-NJ-OWNER (loan counseling)
1-866-FAXES-111 (free tax preparator assistance)

NJ Citizen Action (Central Jersey)
85 Ranlan Ave., Suite 100
Highland Park, NJ 08904
1-732-246-4772

NJ Citizen Action (South Jersey)
2 Riverside Drive, Suite 361
Camden, NJ 08103
1-856-966-3091

Ocean Community Economic Action Now, Inc.
22 Hyatt St.
Toms River, NJ 08753-0773
1-732-244-2351, ext. 2

Paterson Coalition for Housing, Inc.
262 Main St., 5th Floor
Paterson, NJ 07651
1-973-684-5898

Paterson Task Force for Community Action, Inc.
165 Lilloo St.
Paterson, NJ 07651
973-279-2333

Puerto Rican Action Board Housing Coalition Unit
20 Jersey Ave.
New Brunswick, NJ 08903
1-732-349-8700

Tri-County Community Action Agency, Inc.
110 Conansy St.
Bridgeton, NJ 08302
1-856-411-6532

Urban League for Bergen County
106 W. Palisade Ave.
Englewood, NJ 07623
1-201-768-4988

Urban League for Essex County
506 Genoa Ave.
Newark, NJ 07101
1-973-634-9555

Urban League of Union County
288 N. Broad St.
Elizabeth, NJ 07208
1-908-351-7200

Homelessness Prevention Program
New Jersey Department of Community Affairs
1-866-889-8270*

*This entity does not provide financial counseling to borrowers with all types of loans and mortgage products. The householder must have more than one mortgage on their entire primary residence. It is subject to ongoing bankruptcy assistance will be provided in the form of a grant and a first lien placed on the property. The family must occupy a home for one year for residency and at the time of the eligibility determination the household must have an income that is 60 percent below the household income limit. There is a fee for the credit check and program enrollment.

This list can also be found at <http://www.state.nj.us/dca/divisions/ocd/assurances/foreclosure.html>. Please check with the state as the list may be updated and only updated.

IMPORTANT DISCLOSURES

If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for informational purposes only and is not an attempt to collect the debt, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan-assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.

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

There has been a payment default or other default on your loan that could result in acceleration of all sums due under the Note. As a result, Bank of America, N.A. will use companies, including its affiliates LandSafe Default, Inc., LandSafe Services, LLC., LandSafe Title of California, Inc., LandSafe Title of Washington, Inc., LandSafe Title of Florida, Inc., LandSafe Services of Alabama, Inc., LandSafe Title of Texas, Inc., ReconTrust Company, N.A., and LandSafe Appraisal Services, Inc., to provide services required to protect the Noteholder's interest and rights in the property and under the note and security instrument, including any remedies thereunder (the "Default Related Services"). Bank of America, N.A. will assess fees to your loan account for the Default Related Services, including those provided by its affiliates. A schedule of fees that may be charged to your account for Default Related Services is available at the following web address: <http://www.bankofamerica.com/defaultfees>. If you do not have internet access, please contact us at 1-800-669-6607, Monday through Thursday 8 a.m. – 11 p.m. Eastern, Friday 8 a.m. – 9 p.m. Eastern, Saturday 9 a.m. - 3 p.m. Eastern, to have a fee schedule mailed to you. The fee schedule contains a complete list of the default-related services you could be charged, but does not include a complete list of all fees or charges that could be assessed on your loan account."

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1.877.430.5434. If you are calling from outside the U.S. please contact us at 1.817.685.6491.

DIVULGACIONES IMPORTANTES

Si usted se encuentra actualmente en un procedimiento de quiebra, o ha obtenido previamente una exoneración de esta deuda bajo la ley aplicable sobre quiebra, este no es un intento de recaudación, una demanda de pago o un intento de imponer una responsabilidad personal por esa deuda. Usted no está obligado(a) a hablar de su préstamo para vivienda con nosotros ni a participar en un programa de modificación de préstamos u otro programa de asistencia para préstamos. Usted debe consultar con su abogado especializado en quiebras u otro asesor acerca de sus opciones y derechos legales.

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

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

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

Options are Available to Help You

Avoid Foreclosure

Call the number on the enclosed notice for more information so we can discuss which option(s) could work for you.

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

Program	Description
Home Affordable Modification Program (HAMP)	<p>A federal government program that allows you to repay the loan on newly agreed upon terms, which may include lowering the interest rate, placing past due amounts at the end of the loan, and/or extending the term of the loan. You may be eligible for this program if you meet the following requirements:</p> <ul style="list-style-type: none"> The amount you owe on the first mortgage is equal to or less than \$729,750 for a single family home, \$924,200 for a 2 unit property, \$1,179,250 for a 3 unit property or \$1,403,400 for a 4 unit property You have documented a financial hardship and represented that you do not have sufficient liquid assets to make the monthly mortgage payments Your mortgage was obtained before Jan. 1, 2009 The property securing the mortgage loan has not been condemned or is not in such poor physical condition that it is not habitable even if not condemned The mortgage is secured by a one to four unit property
Loan Reinstatement	If you can bring your loan payments up to date, we will accept the funds needed to bring the loan up to date until the day of your foreclosure sale.
Repayment Plan	A repayment plan allows you to make your regularly scheduled mortgage payments, plus pay off a portion of the past due amounts over time. This may include principal, interest, fees, and/or costs assessed to your loan.
Temporary Forbearance Agreement	An agreement whereby we agree not to proceed with foreclosure and/or collection of payments for a period of time, to allow you to re-establish your ability to make the required payments.
Loan Modification (non-HAMP)	A loan modification is a change to the original terms of your loan. Loan modifications could include lowering your interest rate, extending the term or maturity date of the loan, moving from an adjustable to a fixed-rate loan, deferring some portion of the unpaid principal balance to the end of the loan, and/or forgiving some portion of the unpaid principal balance.
Partial Claim (FHA loans only)	If you have a Federal Housing Administration (FHA) loan and your payments are past due but you are now able to make your regular monthly mortgage payment, this program is designed to bring your loan up to date by creating a second mortgage/lien on your property for the amount that is past due.

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

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

We are here to help you. Please call us today.

Hay opciones disponibles para ayudarle a

Evitar la Ejecución Hipotecaria

Llame al número que aparece en la notificación adjunta para obtener más información

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

Opciones a considerar si su objetivo es permanecer en su casa

Programa	Descripción
Home Affordable Modification Program (HAMP)	<p>Es un programa del gobierno federal que le permite pagar el préstamo bajo los nuevos términos acordados, que pueden incluir la reducción de la tasa de interés, agregar cantidades vencidas al final del préstamo, y/o extender el plazo del préstamo. Usted puede calificar para este programa si cumple con los siguientes requisitos:</p> <ul style="list-style-type: none"> • La cantidad que usted adeuda de su primera hipoteca es igual o menor que \$729,750 dólares para una vivienda unifamiliar, \$934,200 dólares para una propiedad de 2 unidades, \$1,139,250 dólares para una propiedad de 3 unidades o \$1,403,400 para una propiedad de 4 unidades • Usted ha documentado que atraviesa por una dificultad financiera y declarado que no tiene suficiente liquidez para hacer los pagos mensuales de la hipoteca • Obtuvo su hipoteca antes del 1 de enero de 2009. • La propiedad que garantiza el préstamo hipotecario no ha sido condenada o no está en malas condiciones físicas como para no poder habitarse incluso si no está condenada • La hipoteca está garantizada por una propiedad de una a cuatro unidades
Restablecimiento del Préstamo	Si usted puede poner al día los pagos de su préstamo, aceptaremos los fondos necesarios para que el préstamo esté al día hasta la fecha de la venta por ejecución hipotecaria.
Plan de Pago	Un plan de pago le permite a usted hacer sus pagos hipotecarios regulares, además de pagar una porción de los montos vencidos a través del tiempo. Esto puede incluir capital, interés, cargos o costos aplicados a su préstamo.
Acuerdo Temporal de Tolerancia por incumplimiento	Es un acuerdo en el cual aceptamos no proceder con la ejecución hipotecaria y/o el cobro de los pagos por un periodo de tiempo, para permitirle que restablezca su habilidad de hacer los pagos requeridos.
Modificación de Préstamo (no por medio de HAMP)	Una modificación del préstamo es un cambio en los términos originales de su préstamo. Las modificaciones podrían incluir reducir su tasa de interés, extender el término o la fecha de pago del préstamo, cambiar de un préstamo de tasa de interés ajustable a uno de tasa de interés fija, diferir una parte del saldo del capital impagado al final del préstamo, y/o condonar una parte del saldo de capital impagado.
Reclamo Parcial (solamente préstamos de la FHA)	Si usted tiene un préstamo de la Administración Federal de Vivienda (FHA) y sus pagos están vencidos, pero ahora puede hacer sus pagos regulares mensuales de la hipoteca, este programa está diseñado para que su préstamo este al día mediante la creación de una segunda hipoteca / gravamen sobre su propiedad por el monto que está vencido.

Opciones a considerar si no puede o no desea quedarse en su casa

Programa	Descripción
Home Affordable Foreclosure Alternatives Program (HAFA)	Diseñado para ayudar a los prestatarios que califican para el Programa de Home Affordable Modification (HAMP), pero no consiguieron obtener una modificación permanente a través de programa HAFA ofrece la posibilidad de una venta en descubierto y si no tiene éxito, una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria. Una venta en descubierto es una transacción en la que usted vende su propiedad por menos de la cantidad adeudada en el préstamo (sujeto a previo acuerdo de su administrador / prestamista / inversionista) resultando en la liberación de nuestro derecho de retención sobre su propiedad y evitar la ejecución hipotecaria. Una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria es una transacción en la que usted está de acuerdo de transferir voluntariamente las escrituras de su propiedad a nosotros con el fin de evitar la ejecución hipotecaria.
Venta en descubierto / Venta previa a la ejecución hipotecaria (no por medio de HAFA)	Si usted ya no puede hacer sus pagos hipotecarios y su vivienda vale menos de lo que usted adeuda, una venta en descubierto le podría permitir vender su vivienda para pagar la hipoteca. En una venta en descubierto, el prestamista acepta recibir una monto menor de lo que actualmente se adeuda en el préstamo. Se ofrece a los prestatarios que no califican para HAMP o para otras alternativas de retención de la vivienda.
Escritura de traspaso de propiedad en lugar de la ejecución hipotecaria (no por medio de HAFA)	Se usa como una alternativa de la ejecución hipotecaria. Con una escritura de traspaso voluntario de propiedad en lugar de la ejecución hipotecaria, usted transfiere la titularidad de su vivienda y toda la propiedad que garantiza su préstamo hipotecario. Esto puede hacer que el monto total vencido de esa hipoteca se considere como pagado. Se ofrece a prestatarios que no califican para HAMP u otras opciones de retención de vivienda, y que no pudieron vender la propiedad a través de una venta en descubierto.

Estamos aquí para ayudarle. Por favor llámenos hoy.

EXHIBIT 1 - ALMAGAMATED BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	AMALGAMATED BANK	F-23563-10	SHIRVANIAN	ROBERT	MONMOUTH

GRAHAM CURTIN
A Professional Association

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

December 12, 2013

Via JEFIS

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

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

Dear Sir/Madam:

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

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

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

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

Respectfully submitted,



KATHLEEN N. FENNELLY

KNF:jtt

Enclosures

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

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A Professional Association

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December 12, 2013

VIA JEFIS

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

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

Dear Judge McVeigh:

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

Bank of America services mortgage loans for residential properties in New Jersey. *Ver. Comp.*, ¶ 2. As a servicer of mortgage loans, Bank of America undertakes payment collection, loss mitigation and collection efforts, including foreclosure. *Id.*, ¶ 3. Bank of America undertakes those tasks in accordance with the contracts that govern its relationship with the owner of the loan as well as the loan documents, Rules of Court and any applicable laws. *Id.* As the entity collecting and processing payments, Bank of America has the information relevant to the payments made, escrows, payments that are due and whether a loan is in default and by how

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

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

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

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

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

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

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

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

Bank of America has worked with foreclosure counsel to compile a list of all pending uncontested foreclosures in New Jersey in which final judgment has not been entered and in which Bank of America served technically deficient NOIs prior to February 27, 2012 that did not provide the lender's address and the name of a specific individual at Bank of America that the Foreclosure Defendants could contact with any questions, and may not have included a list of organizations providing borrower assistance (the "Corrected NOI List – Group 3")². For each pending case at issue, the Corrected NOI List – Group 3 includes the Named Plaintiff, the Docket Number, the first named Foreclosure Defendant and the County. The Corrected NOI List – Group 3 is attached as Exhibits 1 through 20 to the Verified Complaint.

In accordance with the April 4th Order, and in conjunction with this Court's guidance, Bank of America will also send a form of letter ("Explanatory Letter") to each Foreclosure Defendant on the Corrected NOI List – Group 3. Attached as Exhibit A to the Verified Complaint is a form of Explanatory Letter that:

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

² As set forth above, Bank of America has divided its portfolio and will be submitting additional similar applications. Each application will contain its own list of covered foreclosures, which will be referred to as "Corrected NOI List – Group [#]".

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

In further support of this application, Bank of America has also attached the proposed form of corrected NOI as Exhibit B to the Verified Complaint which Bank of America will serve on each Foreclosure Defendant on the Corrected NOI List – Group 3. The corrected NOI will include, *inter alia*, information specific to each Foreclosure Defendant's loan, default, the lender name and address, and the list of organizations providing borrower assistance. In addition, the corrected NOI will exclude attorneys' fees and costs incurred in the pending foreclosure actions. Permitting Bank of America to issue corrected NOIs will provide the Foreclosure Defendants with yet another opportunity to cure their default and reinstate their loans, without the incursion of attorneys' fees and costs that are permitted to be charged after a foreclosure case has been filed. Provision of another opportunity to cure provides a benefit to the Foreclosure Defendants.

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

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

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

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December 12, 2013

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

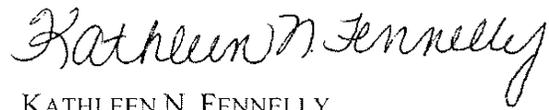
For the reasons set forth in Bank of America's application, the Supreme Court has issued an Order that is faithful to the decision in Guillaume, and provides a mechanism to cure deficient NOIs so that Foreclosure Defendants will receive the notice that they should have received under the FFA and will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

- (a) Approve the form of Explanatory Letter at Exhibit A to the Verified Complaint;
- (b) Approve the form of corrected NOI at Exhibit B to the Verified Complaint, and
- (c) Allow Bank of America to serve corrected NOIs to the Foreclosure Defendants on the Corrected NOI List – Group 3.

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

Respectfully submitted,



KATHLEEN N. FENNELLY

KNF:jtt

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

EXHIBIT 20 - WELLS FARGO BANK, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2007-AC5, ASSET-BACKED CERTIFICATES, SERIES 2007-AC5	F-57169-09	BARNABIE	JEFFREY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA MORTGAGE SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-E	F-27466-10	LEE	SEUNG	BERGEN

EXHIBIT 19 - UNION COUNTY SAVINGS BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	CITIBANK N.A. AS TRUSTEE FOR THE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-SD4, ASSET BACKED CERTIFICATES, SEREIS 2007-SD4	F-1107-09	BONET	JORGE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-23582-10	BURGOS	JOSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-52061-09	CHAMBERS	ANCEL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-61328-09	CHUNG	VINCENT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-43061-09	COLEMAN	REGINALD	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, AS SERVICER FOR UNION COUNTY SAVINGS BANK	F-13498-10	HERNANDEZ	MARIA	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-52115-09	HERRERA	DOLORES	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-47071-09	JACK	DARREN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61947-09	JIMENEZ	RAFAEL	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-51845-09	LUCERO VALLEJO	JUAN	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53022-09	MONTORO	ERICO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-16509-10	NELSON	DARREN	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-09231-10	PENA	MARINO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60972-09	RAMIREZ	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-045541-10	RAMIREZ	ROBINSON	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-54252-09	RODRIGUEZ	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-17436-09	RODRIGUEZ	JUAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-54308-09	ROSATI	DANIEL	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62158-09	SEGOVIA	MARITZA	UNION
PHELAN HALLINAN & DIAMOND,PC	UNION COUNTY SAVINGS BANK	F-51833-09	TORRES	GLORIA	UNION

EXHIBIT 18 - U.S. BANK NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF SASCO 2006-BC5 TRUST FUND	F-040658-10	CANCRO	GREGORY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC1	F-3341-09	CHIVERS	MICHAEL	ESSEX

EXHIBIT 17 - THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19549-10	AKDEMIR	NAIL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2004 R2	F-06157-10	BENJAMIN	YVETTE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-045951-10	BERGANTINO	DIANA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS SERIES 2004-R1	F-27965-10	BOOTH	GEORGE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-15	F-53325-09	COUNTERMAN	DEBRA	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1	F-50362-09	DE DOMENICO	THOMAS	SALEM
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R1	F-32491-09	GOLDEN	JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT INC., ALTERNATIVE LOAN TRUST 2006-OC8,MORTGAGE E PASS-THROUGH CERTIFICATES, SERIES 2006-OC8	F-18311-09	GONZALEZ	NICHOLAS	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS, INC. CWMBS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2005-R2	F-07141-10	HEDBERG	MICHELLE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS, INC. CWMBS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2005-R2	F-11948-10	MAXWELL	TAMMY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2004 R1	F-45810-09	MCRAE	ISAIAH	CAMDEN

PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWHEQ, INC., HOME EQUITY LOAN ASSET BACKED CERTIFICATES, SERIES 2006-S3	F-044712-10	SASSMAN	ALLEN	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWMBS, INC. CWMBS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2005-R2	F-13120-10	STEWART	CASSANDRA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF COUNTRYWIDE MORTGAGE BACKED SECURITIES SERIES 2003-R4	F-62830-09	WASHINGTON	CHRISTOPHER	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS INDENTURE TRUSTEE, FOR THE NOTEHOLDERS OF CWALT GSC ALTERNATIVE LOAN TRUST NOTES, SERIES 2006-2	F-049059-10	ZAWISNY	CHRISTOPHER	MONMOUTH

EXHIBIT 16 - TD BANK, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23118-09	SOLANO	DOLORES	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A.	F-10626-10	ISRAEL	WILFRED	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-32746-09	GERECITANO	ANTONIO	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A.	F-15192-10	AMAYA	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A.	F-13448-10	AFOLABI	ADE	ESSEX

EXHIBIT 15 - PNC BANK, NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	PNC BANK, NA	F-24656-10	GUTIERREZ	JAIME	MORRIS

EXHIBIT 14 - KEARNY FEDERAL SAVINGS BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	KEARNY FEDERAL SAVINGS BANK	F-12112-09	ABMA	BRUCE	OCEAN

EXHIBIT 13 - INVESTORS BANK, F/K/A INVESTORS SAVINGS BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-16517-09	HORTON	BRIAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-17095-10	BARRATT	ADA	ESSEX

EXHIBIT 12 - HUDSON CITY SAVINGS BANK, FSB

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-09295-10	WOODS	CHRISTIANE	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-21363-09	WILSON	DONNA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-46309-09	VELIZ	MIRIAM	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-63338-09	ADAMS	JEROME	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-057396-10	VEGA	ANGEL	MORRIS
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-30719-09	VARGAS	STEVEN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-59960-09	VANDYKE	COLLINS	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-048590-10	VAN HORN	DARRELL	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-27843-10	VALITE	BEATRIZ	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62533-09	TRELLA	ROBERT	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-050595-10	TREHARNE	RICHARD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-65142-09	TORRUELLA	EVELYN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-62604-09	ALMEIDA	ROSANGELA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-046360-10	TOPPETA	GERALD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-043585-10	TIRADO	JOSA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21674-10	ARDOLINO	SEBASTIAN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-044367-10	THELEMAQUE	ANTHONY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-64346-09	ARIAS	WILSON	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23611-10	TEIXEIRA	MODESTO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-46504-09	STEWART	MARY	MORRIS
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-47358-09	STEPHANS	ROBERT	OCEAN

PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-32027-09	AZEVEDO	CARLOS	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-17975-10	AZIZ	MALIKUL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-42445-09	BACHMAN	TIMOTHY	WARREN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-52563-09	BAILEY	PAUL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-053782-10	BANNISTER	ANTHONY	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-60629-09	STEINMEYER	EVA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-4804-09	SOKOLOWSKI	EDWARD	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA HOME LOAN SERVICES, LP	F-60931-09	SMITH	DEION	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-053457-10	SLOAN	HOWARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-22470-09	BARTON	DAVID	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-64716-09	BARUK	BENJAMIN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F 057714 10	SCIANDRA	JOHN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-15163-10	BEACHUM	GAVIN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-60849-09	BEAUCICAULT	BEATRICE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-46678-09	SCHURR	THOMAS	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-046385-10	SASTRE	KARIM	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-054707-10	SARMAH	SONNIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-06479-10	BONILLA	PATRICIA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07773-10	SAGGESE	ANTHONY	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61146-09	BORINGTON	CAMILLE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22059-10	ROELLER	RONALD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-25127-10	BRANDMAHL	HARALD	OCEAN
FEIN,SUCH,KAHN & SHEPARD, PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-040310-10	RODRIGUEZ	MARIA	MIDDLESEX

PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-20086-10	RODRIGUEZ	JACINTO	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK	F-24900-10	BUCK	WARREN	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-45119-09	RICHARDSON	REGINALD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOAN SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-21154-10	RIBEIRO	DIAMANTINO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-08072-10	REED	SARAH	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-045105-10	CARBINI	STEFANO	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-27371-10	CARDWELL-GOODI	DENISE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-64008-09	RAMOS	XIOMARA	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-48730-09	QUILES	ORLANDO	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-32207-10	QUILES	JOSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-21995-10	CHACHOUTE	RIGAUD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-48542-09	QUESADA	JOSE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-27151-10	PRICE	RUBEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-61844-09	PETERS	EUGENE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-042441-10	PENA	SANDY	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57080-09	PEJAKOVICH	STEPHEN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-07084-10	PAULINO URIBE	ALBA	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-060743-10	PARNELL	CHRISTINE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-64714-09	CLAROS	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-046039-10	PANCIELLO	CAROL	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-23523-10	OGLESBY	LASHANDRA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-054582-10	COLLORA	MARY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-06810-10	NWOKORO	CHUCKS	ESSEX

PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-01675-10	CRENSHAW	ROBERT	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-19546-10	CUBERO	MARIA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-42135-09	CUMISKEY	BONNIE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-057278-10	CUNNINGHAM	JANE	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-058172-10	CURRY	MARY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-053950-10	DA SILVA CUCO	DANNY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-13223-10	DABON	EDUARDO	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-22081-10	NWAKO	FRANK	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P.	F-22923-09	DAY	BEVERLY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-060275-10	NEVINS	FRANK	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-060899-10	DE LEON	CESAR	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-28718-10	MUSE	KIMBERLY	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-039754-10	MURPHY	JUDITH	MORRIS
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-29894-09	MUNSWAMI	JOSHUA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-02319-10	MOORE	JOHN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-45936-09	MONTEFUSCO	NANCY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-62243-09	MOCHARSKI	WILLIAM	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-22232-09	MILLER	EDWARD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-056808-10	DOWLING	VIRGINIA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-260-10	MGENI	AISHA	UNION
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-053928-10	DRUMMOND	STEPHANIE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-61634-09	DUJON	DANIELLE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-16700-10	DULORIE	HENRI	UNION

PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-042447-10	MERWEDE	JOHN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-053166-10	MELDRUM	CRAIG	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-041704-10	MASON	JOHN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-12891-10	ESPEJO-DELGADO	ELIZABETH	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-043294-10	MARTIRANO	SALVATORE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-20118-10	MARQUES	DANIEL	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-52603-09	MADDEN	ERIC	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-047789-10	LABRIEL	ONISHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-12132-10	JOSEPH	MARIE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-24815-10	GAJRAJ	TAJLALL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-054599-10	GARRAWAY	ROSA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-060515-10	JONES	FLORENCE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-09374-10	JOHNSTON	VALERIE	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-10310-10	GELLER-MICALIZZI	PAULA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-49372-09	JOHNSON	AL-TARIK	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-08670-10	GESUMARIA	JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-042206-10	GIGLIO	ANTHONY	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-53274-09	JOHNSON	EDDIE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F 056784 10	JILLSON	BRET	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-054720-10	JENSEN	MARK	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-29463-10	GOMEZ	FREDEMAN	HUDSON
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-041754-10	JAGESSAR	RAMESH	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-047738-10	JACKSON	BARRY	ESSEX

PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-01377-10	GUIJARRO	VINCENT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-22446-10	IRIZARRY	FRANCISCO	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-22205-10	HUSAIN	JAMAL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-32266-10	HERNANDEZ	JOSE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21533-10	HARVIN	LILLIAN	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-00095-10	HARK	DANIEL	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-29067-10	HARRIS	THOMAS	ESSEX
PHELAN HALLINAN & DIAMOND,PC	HUDSON CITY SAVINGS BANK, FSB	F-18397-10	HARRISON	DANIEL	MONMOUTH

EXHIBIT 11 - HSBC BANK USA, NATIONAL ASSOCIATION

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS, NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-FM1	F-58255-09	WHITEHEAD	BRANDON	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-056926-10	VALDEZ	MARTIN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP	F-07094-10	SMITH	MUNAH	MERCER
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-26880-10	SILVA	MARIA	UNION
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-060055-10	LEHMANN	LAWRENCE	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, AS SERVICER FOR HSBC BANK USA, N.A.	F-31879-10	DORF	DANIEL	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-26815-10	AGUILAR	STEVEN	HUDSON

EXHIBIT 10 - FIRST NIAGARA BANK, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-038756-10	DAVE	ANUPAM	MORRIS

EXHIBIT 9 - EVERBANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	EVERBANK	F-24439-09	THOMPSON	VICTOR	ESSEX
PHELAN HALLINAN & DIAMOND,PC	EVERBANK	F-24877-09	CARTER	CAROL	CAMDEN

EXHIBIT 8 - DEUTSCHE BANK NATIONAL TRUST COMPANY

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST CO. AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS ISAC 2006-5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-5 TRUST FUND	F-41655-09	WILLIAMS	ASHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3	F-25345-10	TOUHEY	JAMES	BERGEN
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-2	F-29498-10	SOBEL	ROBERT	UNION
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR MORGAN STANLEY HOME EQUITY LOAN TRUST 2006-1	F-21285-10	RODRIGUEZ	JAVIER	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12881-10	PEREZ	ANTHONY	BERGEN
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2007-A	F-24705-10	KATZ	LAWRENCE	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST CO. AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS ISAC 2006-5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-5 TRUST FUND	F-31300-09	HWANG	STEVEN	BERGEN
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-4	F-17905-09	HOAGLAND	ELISA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST CO. AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS ISAC 2006-5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-5 TRUST FUND	F-36246-09	GRAY	NELLIE	MERCER

PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FFMLT TRUST 2005-FF8, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FF8	F-61672-09	GOLTSCH	RONALD	ESSEX
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3	F-09377-10	EADDY	CARLA	BERGEN
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2006-4	F-60827-09	CHOHAN	MIAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FFMLT TRUST 2005-FF8, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FF8	F-27298-09	ARGANDONA	BERTHA	MORRIS

EXHIBIT 7 - COLUMBIA BANK

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	COLUMBIA BANK	F-057367-10	LLUBERES	LENNY	ESSEX

EXHIBIT 6 - CITIMORTGAGE, INC.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-00890-10	RODRIGUEZ	TAISHA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOAN SERVICING	F-43540-09	RICHARDSON	BRENDA	UNION

EXHIBIT 5 - CAPITAL ONE, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	GREENPOINT MORTGAGE FUNDING, INC.	F-20101-10	MITCHELL	APRIL	PASSAIC

EXHIBIT 4 - BANK OF AMERICA, N.A.

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11591-09	VANELLI	NURKYS	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-21366-09	BATTLE	DEREK	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-13542-10	RICCIARDI	ANTHONY	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32268-10	WEY	CHRISTOPHER	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-060389-10	WEIR	JEAN	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-20712-10	STOCKSCHLADER	JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03956-10	SANTIAGO	PHILIP	MORRIS
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-61886-09	DILLINGHAM	TRACI	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07299-10	FLOREXIL	MARIA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03557-10	HALL	LEONARD	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F 056576 10	HARDIN	TERRY	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-64615-09	HUSSAIN	SYED	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-29200-10	TORRES	FRANK	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	MASSACHUSETTS MUTUAL LIFE INSURANCE	F-46471-09	MICHALSKI	GEORGE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-19491-10	GAUSE	FLOYD	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12076-10	LABOUSEUR	PAULETTE	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-29431-10	ZINK	JOHN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-49842-09	ZIMMERMANN	CHRISTINE	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54693-09	YOUNG	ROBERT	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60195-09	ADEBAMOWO	PIUS	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01628-10	ADENIYI	ABOSEDE	ESSEX

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63442-09	WILLIAMS	LAWRENCE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01768-10	WERRLEIN	DENISE	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63850-09	ALBANY	RAJAHON	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24796-09	ALI	FATIMAH	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24842-10	WARNER	ROGER	SALEM
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07062-10	WALKER	ROBERT	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-891-09	ANDRADE	MARILUCIA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-06482-10	VOGT	PHILLIP	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-055908-10	VERANO	ANDRELINA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-4736-09	VARGAS	EFRAIN	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-61858-09	VARGA	JOSEPH	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52830-09	AUSTIN	DONNA	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09793-10	AYALA	ANGEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22735-09	VANPELT	MONICA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04010-10	VALENTINE	ROGER	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-15928-09	URDINOLA	EUNICE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05541-10	ULRICH	SCOTT	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOAN SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P.	F-16882-10	TIBULAC	CRISTIAN	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-13447-09	BARROLLE	ORETHA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-48554-09	THOMAS	ANTHONY	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	F-40118-09	SYKES	TRACY	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-9010-09	STROUSE	DAVID	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11821-10	SOSA	LUIS	PASSAIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59913-09	SOLIMAN	ROBIER	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05877-10	SMITH	MARK	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-07151-10	SMITH	PRISCILLA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-29519-10	SILVA	LYNETTE	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60110-09	SHELDRIK	CHRISTOPHER	MORRIS
PHELAN HALLINAN & DIAMOND,PC	MASSACHUSETTS MUTUAL LIFE INSURANCE	F-33211-10	SHAFFER	ERIN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06675-10	BRABAZON	EDWARD	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62354-09	BROWN	ANTHONY	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-58332-09	BUCHAN	DIANA	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40061-09	RUSSO	PETER	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60103-09	ROJAS	ROSA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-12498-10	CADOGAN-DENNIS	CAMILLE	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-50526-09	RODRIGUEZ	MIRIAM	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40179-09	RODRIGUEZ	MARIA	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59928-09	ROCHA	LUIS	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-22300-09	CARLOCK	ALLEN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-4807-09	CARTAGENA	EURIPEDES	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-23141-09	ROBERTS	KIRK	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-5042-09	RIVERA	VANESSA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-27218-10	RIVERA	CHRISTOPHER	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06453-10	RIVERA	JOSE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-15951-10	CHMIELEWSKI	DONNA	GLOUCESTER
STERN, LAVINTHAL	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-29983-10	REVER	DARLENE	CAMDEN

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-4629-09	RANSOM	ERIC	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-11590-10	CLARKE	ANITRA	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46641-09	PRINCIPE	JUDITH	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-47034-09	COBLE	GILBERT	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A.	F-10259-10	PIMENTEL	MONISHA	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-20534-10	PELZER	LOUVENIA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-23800-10	PALERMO	JOE	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-11686-09	OLIVEIRA	KARLA	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-25110-10	OLIVAS	TRINIDAD	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06023-10	O'LEARY	JACK	SUSSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-46439-09	OJAGHI	ADEL	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-28709-10	ODELL	TAMMY	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-6052-09	OCARROLL	MICHELLE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-11677-10	NIVAR	LAURA	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-60512-09	NIEVES	ANGEL	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-05302-10	NICHILO	CONCETTA	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L. P.	F-27960-10	NEAL	TY	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-57942-09	NALVEN	RONALD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-30007-10	DELUNA	NANETE	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, NA, SUCCESSOR BY MERCER TO COUNTRYWIDE BANK, FSB	F-02029-10	DIAZ	DAVID	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F17708-10	DOMINGUE	JEAN-GUY	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-63069-09	DONATI	MICHAEL	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31539-10	DONE	DANIEL	ATLANTIC

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-01462-10	MUNIZ	DAVID	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-62420-09	MONTLOUIS	LAVERNE	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-9482-09	DRAKE	MICHAEL	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-42951-09	MITCHELL	ONI	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-12947-10	MERINUK	TODD	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52476-09	MENDOZA ROSALE	GILMER	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-047824-10	ECKARDT	HARRY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-54005-09	EPHARD	NICOLSON	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22481-09	MEJIA	JOSE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-32715-10	FERRAILOLO	JOSEPH	ESSEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-04491-10	FORD	SUSAN	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-41910-09	FORD	ROBBI	CUMBERLAND
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-048563-10	FUNG	GAIL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-15150-10	MCCORMACK	ARLENE	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-55977-09	MCCLEARY	ANASTASIA	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-10863-09	GASKILL	HERBERT	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-11560-10	MC MILLON	TERRI	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-03694-10	MAZZIOTTO	JONATHAN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-27828-10	MALECKI	KAREN	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18457-10	MACPHERSON	JAMES	GLOUCESTER
PHELAN HALLINAN & DIAMOND,PC	MASSACHUSETTS MUTUAL LIFE INSURANCE	F-9245-09	GIROD	ROBERT	MIDDLESEX
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-22262-10	LAVARIN	MONNIER	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-28426-09	LAFLEUR	ARTHUR	CUMBERLAND

PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-05640-10	KLEIN	KATHLEEN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING L.P.	F-11755-09	KING	WANDA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-52595-09	KASTNER	KEVIN	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26917-10	KAPLAN	BARBARA	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59929-09	JORDAN	MARIA	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-06162-10	JONES	MANUEL	SOMERSET
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12845-10	JOHNSON	DAVID	MERCER
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-18348-10	JACKSON	TONYA	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-12127-09	INTRIAGO	EDUARDO	UNION
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59608-09	HORNER	RICHARD	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-09852-10	HERNANDEZ	MARIBEL	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-40405-09	HICKLER	MARC	MORRIS

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

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
ZUCKER, GOLDBERG & ACKERMAN LLC	BANK OF AMERICA N.A.	F-20108-09	ROWE	DAMION	ESSEX
POWERS KIRN, LLC	BANK OF AMERICA N.A.	F-060784-10	MORALES	NELLY	MERCER
FEIN,SUCH,KAHN & SHEPARD, PC	BAC HOME LOANS SERVICING, L.P.	F-14888-10	DASILVA	HOLLIS	MERCER

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

ATTORNEY NAME	PLAINTIFF	DOCKET #	BORROWER LAST NAME	BORROWER FIRST NAME	COUNTY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-59619-09	ABDELJABBAR	MOHAMMED	PASSAIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-44735-09	ACETO	ANTHONY	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-34435-09	AHMAD	NAHID	CAPE MAY
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-26928-10	ARROYO	CARMEN	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A.	F-34236-10	BARTHOLD	DAVID	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-62380-09	CHRISTIE	ROBERT	BURLINGTON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-24279-10	HANDSON	ARTHUR	ATLANTIC
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-054496-10	KOEBERT	KEVIN	CAMDEN
PHELAN HALLINAN & DIAMOND,PC	BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP	F-14968-10	PARK	HYUN	MONMOUTH
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-31407-09	PEREZ	JORGE	BERGEN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-059651-10	ROCCO	JOSEPH	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-04595-10	SANCHEZ	RAFAEL	HUDSON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-32705-09	SENTNER	MICHAEL	HUNTERDON
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-041359-10	SIEBER	JAMES	OCEAN
PHELAN HALLINAN & DIAMOND,PC	BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP.	F-14910-10	VELASQUEZ	SANDRA	ESSEX