

FILED Dec 19, 2013

STERN LAVINTHAL & FRANKENBERG LLC  
105 Eisenhower Parkway - Suite 302  
Roseland, NJ 07068  
(973) 797-1100  
Attorneys for RAYMOND JAMES BANK, N.A.  
Laura Scurko, Esq.: Attorney ID 025861985

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IN RE APPLICATION FOR RAYMOND  
JAMES BANK, N.A. TO ISSUE  
REMEDiated NOTICES OF INTENTION  
TO FORECLOSE IN PENDING  
UNCONTESTED FORECLOSURE  
ACTIONS

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
COUNTY  
CIVIL ACTION F -047591-13

Docket No:

VERIFIED COMPLAINT IN  
SUPPORT OF SUMMARY ACTION  
TO ISSUE REMEDIATED NOTICES  
OF INTENT TO FORECLOSE

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Plaintiff Raymond James Bank, N.A., by and through their attorneys, Stern, Lavinthal & Frankenberg, LLC, by way of Verified Complaint, brings this action on behalf of itself pursuant to the April 4, 2012 Order of the New Jersey Supreme Court that was entered following the Court's decision in U.S. Bank, N.A. v Guillaume, 209 N.J.449 (2012), and hereby says as follows:

**FACTS:**

1. Raymond James Bank, N.A. is a federally chartered bank with an office at 710 Carillon Parkway, St. Petersburg, Florida 33716.
2. Raymond James Bank, N.A. is a nationwide lender, holding residential first mortgage loans throughout the country.  
Raymond James Bank, N.A. holds 66 residential mortgage loans in the

state of New Jersey, approximately 3 of which are in foreclosure, only two of which are named in this action.

3. Among the duties performed by Raymond James Bank, N.A. is the collection and application of monthly mortgage payments from borrowers, the payment of any escrows, the negotiation of loss mitigation resolutions, (including loan modifications, short sales, repayment plans and deeds in lieu of foreclosure) and default servicing. Raymond James Bank, N.A. undertakes these efforts in accordance with the contracts that govern its relationship with the owner/holder of the loan as well as the loan documents, Rules of Court and applicable law. In order to meet its obligations in servicing loans, Raymond James Bank, N.A. maintains business records in the ordinary course of its business which reflect the status and activity of each loan. These records include the payments made, escrows paid, amounts due and the extent, if any, of default.
4. One of the duties of a servicer following default on a mortgage loan in New Jersey is to prepare and serve a Notice of Intention to Foreclose in accordance with its contracts with the holder of the loan and with the Fair Foreclosure Act, N.J.S.A. 2A:50-56. The Notice of Intention to Foreclose is prepared based upon current loan information held by Raymond James Bank, N.A. and includes among other data, information about the amount that is required to reinstate the loan, and the date by which reinstatement must occur.
5. The Supreme Court of New Jersey issued its opinion in the case of U.S.

Bank National Association v Guillaume, 209 NJ. 449 (2012) in February, 2012. That case established that strict compliance with the terms of the Fair Foreclosure Act is required. The Court further held that should a Notice of Intention to Foreclose not strictly comply with the statute, the Court adjudicating a foreclosure action has the discretion to fashion an appropriate remedy, including permitting the cure of the deficient Notice of Intention.

6. On April 4, 2012, the Supreme Court of New Jersey issued an Order which set forth the procedure for addressing any errors or omissions in a Notice of Intent to Foreclose in actions which were filed on or before February 27, 2012, and in which Final Judgment had not been entered. That procedure allows for the filing of summary actions by Orders to Show Cause as to why Plaintiffs in any uncontested residential mortgage foreclosure actions should not be allowed to serve remediated Notices of Intention to Foreclose on defendant/mortgagors and/or parties obligated on the debt (hereinafter the "Foreclosure Defendants"). This action is being filed in accordance with the procedure set forth by the Court in that Order.
7. The Court's Order of April 4, 2012 also states that any remediated Notice of Intention to Foreclose must be accompanied by a letter to the borrower setting forth the reasons why the corrected Notice of Intent is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the Notice of Intent, the name of the person to contact with any questions and that the receipt of the Notice of Intent allows the borrower 30

days in which to object or to cure the default.<sup>1</sup>

8. Raymond James Bank, N.A. with the assistance of counsel, reviewed their pending Foreclosure actions to identify those Foreclosure actions in which a remediated NOI is appropriate because the Lender and/or servicer's name or address were not included in the previously served NOIs, or such NOIs were otherwise not strictly compliant with the Fair Foreclosure Act as recently interpreted. Attached hereto as Exhibit A is a list of the pre final judgment Foreclosure actions in which Raymond James Bank, N.A. respectfully requests to serve remediated NOIs (hereinafter "Remediated NOI List").
9. The Remediated NOI List includes foreclosure actions which were filed prior to February 27, 2012, in which final judgment has not been entered, and for which Raymond James Bank, N.A. is requesting leave to serve a remediated NOI.
10. The Remediated NOI List contains information required by the Court, including the abbreviated caption of the Foreclosure, the Foreclosure Docket Number, the vicinage and the nature of the deviation from strict compliance.
11. In each of these cases, the NOI was sent to the property address as well as the last known address of the obligor via Certified and Regular Mail. None of the loans on this Exhibit has been reinstated. This list was reviewed for

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<sup>1</sup> RAYMOND JAMES BANK will provide the borrowers 35 days from the date of the remediated NOI, as reflected in the correspondence which will be sent to the borrowers.

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 the Defendants. Exhibit A identifies 1) the name of the Plaintiff in the foreclosure action, (2) the name of the Foreclosure Defendant, (3) the foreclosure docket number, (4) the vicinage, (5) whether the foreclosure was contested (5) the name of Counsel for the Plaintiff.<sup>2</sup>

12. To comply with the April 4, 2012 Order of the Court, Raymond James Bank, N.A. seeks the Court's permission to provide an Explanatory Letter to each Foreclosure Defendant on the Remediated NOI List, along with the remediated Notice of Intention to Foreclose. Attached as Exhibit B is a true and accurate copy of the form of Explanatory Letter which Raymond James Bank, N.A., will cause to be sent to each of the Foreclosure Defendants on the Remediated NOI List. The Explanatory Letter sets forth the following information:

- a. explains the reason why the remediated Notice of Intention is being served;
- b. explains the procedure to follow in the event a Defendant wishes to object to the Remediated NOI;
- c. identifies a contact for questions in the event that the defendant has any questions;

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<sup>2</sup> Because considerable time has passed since the 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 remediated NOI. For the sake of clarity, the remediated NOI will list the current lender and lender's address and counsel will undertake to take appropriate steps to change the plaintiff in affected foreclosure actions were required.

- d. advises the Defendant of the right to object to the remediated Notice of Intent as well as the right to cure the default within a certain time, which is 35 days from the date of the remediated Notice of Intention.
- e. states that the Remediated NOI will exclude attorney's fees and costs incurred in the pending Foreclosure actions from the calculation of the amount due to cur the default.

13. Attached as Exhibit C is the proposed form of Remediated NOIs that Raymond James Bank, N.A. will cause to be sent to each of the Foreclosure Defendants identified on the Remediated NOI List. Raymond James Bank, N.A. respectfully requests that the Court authorize it to serve the notice upon the Foreclosure Defendants noted in Exhibit A. Raymond James Bank, N.A. will not include attorney fees or costs for the currently pending foreclosure action in the newly issued Notice of Intention to Foreclose. Each Foreclosure Defendant will be served with a remediated NOI that will clearly and conspicuously identify the lender and 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.

14. To promote economy and to avoid waste and potentially confusing duplicative mailings, Raymond James Bank, N.A., will serve each of the Foreclosure Defendants with a copy of the Court's Order to Show Cause in this action, the form of Explanatory Letter attached as Exhibit B, and the Verified Complaint (together the "OTSC Package")

15. The OTSC Package will also include a remediated NOI in the form

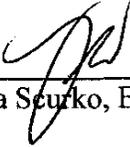
attached as Exhibit C. The Remediated NOI will include, inter alia, the information specific to the Foreclosure Defendant's mortgage loan, the default, the lender/holder's name and address and the amount required to reinstate.

16. Service of the OTSC package will be conducted in accordance with the requirements of the Fair Foreclosure Act.<sup>3</sup>

WHEREFORE, Raymond James Bank, N.A. respectfully requests that the Court enter an Order permitting Raymond James Bank, N.A. to issue remediated Notices of Intent to foreclose for certain pending uncontested foreclosure actions as are listed on Exhibit A hereto, as permitted in the April 4, 2012 Order of the Court in an omnibus manner, which NOI will include the name and address of the lender and for such other relief as the Court deems equitable and just.

Stern, Lavinthal & Frankenberg, LLC  
Attorneys for RAYMOND JAMES  
BANK, N.A.

DATED: 12-19-13

  
By: Laura Scurko, Esq.

<sup>3</sup> Raymond James Bank will serve those Foreclosure Defendants who have informed Raymond James Bank that they have retained counsel with the OTSC Package in accordance with the procedures set forth in the Fair Foreclosure Act. Raymond James Bank will also serve counsel in such cases with the OTSC Package.

## 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 proceeded contemplated, other than the pending foreclosure actions as to each of the matters listed on Exhibit A, and applicable pending Bankruptcy matters where filed by the Defendant obligor/mortgagors. 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.

Stern, Lavinthal & Frankenberg, LLC  
Attorneys for Plaintiff RAYMOND  
JAMES BANK, N.A.



By: Laura Scurko, Esq

DATED: 12-19-10

## VERIFICATION

**KEITH**  
I, **MANSON** of full age certify as follows:

1. I am a **Vice President** for Raymond James Bank, N.A..
2. I have read the contents of the Verified Complaint and verify that the statements contained therein are true to the best of my knowledge and personal information.
3. The Exhibits attached to the Verified Complaint are true to the best of my knowledge and belief.
3. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 12/6/2013

  
**Keith Manson**  
**Vice President**

EXHIBIT A

The following is a list of files in which Plaintiff is seeking to issue corrective Notices of Intent to foreclose

Plaintiff's counsel	VICINAGE	DOCKET NUMBER	DEFENDANT NAME	WAS MATTER FORMERLY CONTESTED?	DEFICIENCY IN NOI
KML LAW GROUP	ATLANTIC	F-09153-10	LEE, SANG		2A:50-56 (a), (c)(1); )c)(5);
STERN, AVINTHAL & ANKENBERG, LLC	BERGEN	F-58608-09	ROETTGER, RYAN*	NO	2A:50-56 (a), (c)(1); )c)(5);

\* matter is currently dismissed for lack of prosecution. Motion to reinstate to be filed upon entry of the Order to show cause.

**STERN, LAVINTHAL & FRANKENBERG LLC  
COUNSELLORS AT LAW  
105 Eisenhower Parkway, Suite 302  
Roseland, New Jersey 07068  
(973) 797-1100  
Telecopier (973) 228-2679**

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DATE

**PLEASE READ THIS LETTER AND THE ENCLOSED DOCUMENTS CAREFULLY, AS THEY CONTAIN  
IMPORTANT INFORMATION CONCERNING YOUR RIGHTS**

Defendant Name  
Defendant Address  
Defendant City, State Zip Code

RE: Order to Show Cause and Docket Number: CAPTION AND DOCKET NUMBER  
Your foreclosure Action: CAPTION AND DOCKET NUMBER

Your account number:

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.***

**Why You Are Receiving this Letter**

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

By the Court's Order to Show Cause dated \_\_\_\_\_, 2013 and in compliance with the Supreme Court's opinion in U.S. Bank, N.A. V Guillaume, Hon. Paul Innes, P.J.Ch. gave permission to Raymond James Bank, N.A. to serve, along with the Order to Show Cause and Verified Complaint, corrected Notices of Intention to foreclose on all defendant mortgagors or parties obligated on the debt in pending foreclosure actions filed before February 28, 2012 in which Raymond James Bank, N.A. is the plaintiff and/or servicer.

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

Enclosed with this letter are copies of the Order to Show Cause and Verified Complaint. The Verified Complaint lists all of the matters for which Raymond James Bank, N.A. is seeking to issue new Notices of Intention to Foreclose.

The attachments to the Verified Complaint which lists the foreclosure actions, in which lenders are Plaintiffs, will be made available on the New Jersey Courts website at <http://www.judiciary.state.nj.us>. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name on the automatic search field of the Court's website. If you do not have access to a computer or have trouble locating that information on the Court's website you can contact \_\_\_\_\_ of Raymond James Bank, N.A. at \_\_\_\_\_ who can assist you in locating the information about your foreclosure.

### **Information About the Corrected Notice of Intention to Foreclose**

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

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

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

Should you have question with regard to your loan or the corrected Notice of Intention to foreclose, please contact Raymond James Bank, N.A. at \_\_\_\_\_. Additional contact information is provided in the corrected Notice of Intention to foreclose.

### **How to file an Objection**

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

You also have the right to object to the enclosed corrected Notice of Intention to Foreclose. To so do, 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 or continued by Raymond James Bank, N.A.**

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 by \_\_\_\_\_.

Superior Court Clerk's Office, Foreclosure Processing services  
Attention: Objection to NOI  
PO Box 971  
Trenton, NJ 08625

You must also serve a copy of the objection on the plaintiff's attorney,

Laura Scurko, Esq, at Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302,  
Roseland, NJ 07068,

and mail a copy of the objection to the following Judge :

**Hon. Paul Innes,  
Chancery Division, General Equity Part  
Mercer County Superior Court,  
Civil Courthouse, P.O. Box 8068  
175 S. Broad Street  
Trenton, NJ 08650-0068**

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

**Questions about filing an Objection:**

Should you have any questions related to the procedure for filing an objection, please visit the New Jersey Court 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](mailto:SCCOForeclosure.Mailbox@judiciary.state.nj.us).

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

If you cannot afford an attorney, you may apply for free legal assistance online at [www.lsnjlaw.org](http://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 enclosed.

Very truly yours,

Stern, Lavinthal & Frankenberg, LLC

Enclosures:   Corrected Notice of Intent to Foreclose  
                  Order of the Superior Court  
                  Verified complaint  
                  Certification in support of Order to Show Cause

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 and address.

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy, 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.

EXHIBIT C

PROPOSED COPY OF NOTICE OF INTENT TO FORECLOSE





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Loan Number: [REDACTED]

have been due in the absence of default at the time of such payment; perform any other obligation which you would have been bound to perform in the absence of default or the exercise of an acceleration clause; pay or tender Court costs, if any, and attorneys' fees in amount not to exceed the amount permitted under the Rules Governing the Courts of the State of New Jersey; and, pay all contractual late charges as provided for in the Note or Mortgage.

4. You may cure the default by paying or tendering the sum of \$ [REDACTED] as itemized above, on or before [REDACTED].
5. You must cure the default as stated above by [REDACTED] in order to avoid institution of foreclosure proceedings. Payment or tender shall be made to [REDACTED] representative:

Dovenmuehle Mortgage, Inc.  
Collections Department  
1 Corporate Dr., #360  
Lake Zurich, IL 60047  
1-800-669-0340

6. If the default is not cured by the date stated in Paragraph 5 of this letter, the Mortgagee may take steps to terminate your ownership in the mortgaged property by initiating foreclosure proceedings in a Court of competent jurisdiction. You could lose your home as a result of the Mortgage default.
7. If foreclosure proceedings are instituted, you still have the right to cure the default, but you will be required to pay Court costs and attorneys' fees as provided for by law.
8. You have the right to transfer the mortgaged property to another person subject to the Mortgage and any such transferee may have the right to cure the default as provided for by law, subject to the provisions of the Mortgage documents.
9. You should seek counsel from an attorney at law of your own choice concerning your residential Mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral Service in the county in which the residential property securing the Mortgage loan is located. If you are unable to afford an attorney, you may be eligible for free subsidized legal assistance and you may communicate with the Legal Services Office in the county in which the mortgaged property is located.
10. You may be eligible for financial assistance for curing the default from programs operated by the State or Federal governments, or non-profit organizations, if any, identified by the Commissioner of Banking of the State of New Jersey, 20 W. State St., CN-040, Trenton, NJ 08625 whose telephone number is (609)292-7272. Annexed hereto is a list of such Financial Assistance Agencies which may help you.



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Loan Number: [REDACTED]

11. If you disagree with assertion that the Mortgage is in default, or if you disagree with the calculations of the amount required to cure the default as stated in this letter, you may contact:

Dovenmuehle Mortgage, Inc.  
Collections Department  
1 Corporate Dr., #360  
Lake Zurich, IL 60047  
1-800-669-0340

If full payment of the amount in default is not made as stated in this letter, a Mortgage foreclosure lawsuit against you may be instituted. If the Mortgage is foreclosed, the mortgaged property will be sold by the Sheriff or other officer authorized by law and the proceeds of Sale applied to the Mortgage debt. If you have not been discharged in a bankruptcy and/or otherwise remain personally obligated on the debt, you may also be sued personally for all sums due under the Note or other instrument evidencing your personal obligation to repay the loan, as provided for by law. Payment must be in cash, cashier's check, certified check or money order and payable to us at the address stated in this letter. Please include your loan number on any payment or correspondence. If foreclosure proceedings are instituted against you, you have the right to assert in such proceedings the non-existence of default or any other defenses you may have to acceleration of foreclosure, as provided for by applicable law. In addition, you may have other rights provided for by State or Federal Law, or by the mortgage contracted documents.

If you cure the default, the Mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right as a matter of law more than once every 18 months.

Sincerely,

Collections Department  
1 Corporate Dr., #360  
Lake Zurich, IL 60047

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY



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Loan Number: [REDACTED]

**FINANCIAL ASSISTANCE AGENCIES:**

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

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

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

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

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

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

Jersey Counseling & Housing Development, Inc.  
29 S. Blackhorse Pike, Blackwood, NJ 08012  
856-227-3683

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

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

Middlesex County Economic Opportunities Corporation  
1215 Livingston Ave., North Brunswick, NJ 08902  
732-790-3344

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

NJ Citizen Action (main office/financial education center)  
744 Broad St., Suite 2080, Newark, NJ 07102  
973-643-8600  
1-800-NJ-OWNER (loan counseling)  
1-888-TAXES-11 (free tax preparation assistance)



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Loan Number: [REDACTED]

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

NJ Citizen Action (South Jersey)  
2 Riverside Drive, Suite 362, Camden, NJ 08103  
856-966-9091

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

Paterson Coalition for Housing, Inc.  
262 Main St., 5 Floor, Paterson, NJ 07505  
973-684-5998

Paterson Task Force for Community Action, Inc.  
155 Ellison St., Paterson, NJ 07505  
973-279-2333

Puerto Rican Action Board Housing Coalition Unit  
90 Jersey Ave., New Brunswick, NJ 08903  
732-249-9700

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

Urban League for Bergen County  
106 W. Palisade Ave., Englewood, NJ 07631  
201-568-4998

Urban League for Essex County  
508 Central Ave., Newark, NJ 07101  
973-524-9535

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

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
866-889-6270







