

It is on this ___ day of _____, 2014, **ORDERED** that the Foreclosure Defendants whose names appear on the Corrected NOI List may appear before the Superior Court at the Passaic County Courthouse, 71 Hamilton Street, First Floor, Paterson, New Jersey at _____ o'clock in the ___ noon or as soon thereafter as counsel can be heard, on the ___ day of _____, 2014 to object to this Court's Order allowing HSBC to issue corrected NOIs pursuant to this Order to Show Cause.

**AND IT IS FURTHER ORDERED THAT FOR EACH FORELCOSURE ACTION
IN WHICH HSBC ISSUES A CORRECTED NOI TO A FORECLOSURE DEFENDANT:**

1. HSBC will issue a letter ("Explanatory Letter") to each Foreclosure Defendant in the form attached as Exhibit B to the Verified Amended Complaint. The Explanatory Letter will explain:

- 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 individuals to contact with any questions; and
- the right to object to the corrected NOI or the right to cure the default within 35 days of the date of the corrected NOI.

2. HSBC will issue a corrected NOI in the form attached as Exhibit C to the Verified Amended Complaint and shall attach such NOI to the Explanatory Letter referenced in paragraph 1 above. The corrected NOI will exclude attorneys' fees and foreclosure costs that have been incurred in the pending foreclosure cases. In accordance with the servicing guidelines and as required by N.J.S.A. 2A:50-56(e), the Explanatory Letter and corrected NOI will be sent by HSBC, the servicing agent.

3. HSBC will serve the corrected NOI, the Explanatory Letter, and a copy of this Order to Show Cause (collectively, the “OSC Package”), via certified mail, return receipt requested and regular mail at the last known address of the Foreclosure Defendant. For purposes of this Order to Show Cause, HSBC may serve each marital couple residing at the same address with one OSC Package via certified mail and regular mail.¹

4. A copy of HSBC’s complete application to this Court shall be loaded onto the New Jersey Courts website within ____ days of the date of this Order where it will be available for review by the general public at the website link -- <http://www.judiciary.state.nj.us/>.

5. In addition to providing service of the OSC Package by certified and regular mail, HSBC will, within ____ days of the date of this Order, provide publication notice two (2) times in each of the following four (4) daily newspapers in a manner consistent with similar legal notices: The Star-Ledger, The (Bergen) Record, The Press of Atlantic City, and Gloucester County Times. Attached hereto as Exhibit A is a sample publication notice.

6. HSBC shall file proof of service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of the Superior Court no later than nine (9) days before the return date of this matter.

7. You [Foreclosure Defendants] have the right to object in this proceeding to this Order to Show Cause (the process by which this Court gave HSBC permission to serve the corrected NOI). To do so, you must file a written objection under the docket number listed on the first page of this Order for this case. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk’s Office at the following address by _____, 2014:

¹ In the event HSBC has been provided an address for the estate of a deceased Foreclosure Defendant, the OSC Package shall be mailed to the address of the estate and/or the executor or administrator, if known and available.

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 HSBC's attorney, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, Alabama 35203-2119, and mail a copy of your objection to Judge McVeigh at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, First Floor, Paterson, New Jersey 07505.

8. You [Foreclosure Defendants] also have the right to object to the corrected NOI that you will receive. You will also have 35 days from service of the OSC Package to cure your default. If you object to any of the contents of your corrected NOI, you must file a written objection under the docket number for your foreclosure action. 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 Amended Complaint or by calling the HSBC representative listed on the Explanatory Letter that will be sent with the corrected NOI. You must set forth with specificity the basis for your objection and file your objection with the Superior Court Clerk's Office at the following address by _____, 2014:

Superior Court Clerk's Office, Foreclosure Processing Services
P.O. Box 971
Trenton, New Jersey 08625

You must also serve a copy of the objection on HSBC's attorney, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, Alabama 35203-2119, and mail a copy of your objection to Judge McVeigh at the Superior Court

of New Jersey, Passaic County Courthouse, 71 Hamilton Street, First Floor, Paterson, New Jersey 07505.

9. If written objection to this Order to Show Cause is filed, HSBC's written reply shall be filed and served by _____, 2014. A copy of the reply, if any, shall be served upon the Clerk of Superior Court, with a courtesy copy directly to the Honorable Margaret Mary McVeigh, P.J.Ch. HSBC is only required to serve its reply upon any party or parties who have filed written objections to this Order to Show Cause.

10. If you cannot afford an attorney, you may call the Legal Services office in the county in which you live. A list of these offices is provided with the corrected NOI.

11. HSBC shall submit to the Court an original and two copies of a proposed form of judgment addressing the relief sought on the date this matter is scheduled to be heard no later than ____ days before the date this matter is scheduled to be heard.

12. If no party in interest timely files and serves an objection to this Order to Show Cause as provided for above, the application may be decided by the Court on the date this matter is scheduled to be heard, provided that HSBC has filed a proof of service and a proposed form of judgment as required by this Order to Show Cause.

13. The Court will entertain argument, but not testimony, on the return date of the Order to Show Cause.

14. In the event a foreclosure action has been suspended or stayed as a result of a bankruptcy filing or loss mitigation activity, the OSC Package shall not be sent unless and until the suspension or stay is lifted. In such circumstances, the following procedure shall be used: HSBC shall mail the OSC Package within 45 days of the lifting of the stay or suspension of the foreclosure action. You [Foreclosure Defendants] will have 30 days in which to object to the

corrected NOI or 35 days from service of the OSC Package to cure your default. Any objections to the relief set forth in this Order to Show Cause shall be made in writing to the Court in the County in which your foreclosure action is pending. You must also send a copy of your written papers to HSBC's attorneys, D. Brian O'Dell of Bradley Arant Boult Cummings LLP at One Federal Place, 1819 Fifth Avenue North, Birmingham, Alabama 35203-2119, or the Court handling your foreclosure action will not be able to consider your objection.

J.S.C.

Exhibit A

LEGAL NOTICE

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

Why HSBC Is Running This Notice: The New Jersey Supreme Court recently held that mortgage lenders seeking to foreclose must strictly comply with the New Jersey Fair Foreclosure Act's notice requirements for all Notices of Intention to Foreclose. All Notices of Intention to Foreclose must include, among other things, the name and address of the lender, as well as certain information about seeking legal assistance. Many Notices of Intention issued in the past have only included the name and address for the servicer of the mortgage loan. In addition, some Notices of Intention issued in the past have omitted certain statutorily required information about seeking legal assistance. Those Notices of Intent did not comply with New Jersey's Fair Foreclosure Act.

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

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

Your Right To Object To This Process: You also have the right to file an objection to this process of sending corrected Notices of Intent. Your objection must be in writing, and must state specifically what you object to. You must file any such objection by August 9, 2013. You must file and send any objection to:

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

You must also send copies to Judge Margaret Mary McVeigh, J.S.C. at the Superior Court of New Jersey, Passaic County Courthouse, 71 Hamilton Street, First Floor, Paterson, New Jersey

07505 and to the attorney for HSBC, D. Brian O'Dell, Bradley Arant Boult Cummings, L.L.P., One Federal Place, 1819 Fifth Avenue North, Birmingham, Alabama 35203-2119.

Your Right To Object To The Corrected Notice of Intent: You also have the right to object to the specific Notice of Intent that is sent to you. To do so, you must file a written objection on the docket in your individual foreclosure case. You must also serve a copy of that objection on Plaintiff's attorney in the foreclosure case. 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 in the HSBC Order to Show Cause case or you can contact the HSBC representative identified in the documents you may receive pursuant to the Court's order.

If You Have Any Questions: Please visit the New Jersey Courts On-Line Self-Help Center at <http://www.judiciary.state.nj.us/prose/index.htm>. You may also contact the Superior Court Clerk's Office at (609)-421-6100, or at SCCOForeclosure.Mailbox@judiciary.state.nj.us.

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