

FILED Jan 08, 2014

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Attorneys for Plaintiff

IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC.

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
MERCER COUNTY

CIVIL ACTION

VERIFIED COMPLAINT
F-000610-14

Plaintiff, Seterus, Inc., (the “Servicer” or “Seterus” as applicable), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, 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”), respectfully states as follows:

1. Seterus services mortgage loans encumbering residential properties (the “Mortgaged Properties”) in New Jersey.

2. When Seterus is the Servicer of a loan (a “Loan”), it undertakes payment collection/application, loss mitigation (modifications, short sales, deeds in lieu of foreclosure or other consensual resolutions) and collection efforts, including institution and prosecution, via local counsel, of foreclosure actions (the “Foreclosures”) pending in the Superior Court of New Jersey. As the entity collecting and processing payments on behalf of the Owner of the loan, the Plaintiff in the Foreclosures, the Servicer has the information regarding to the payments received and

applied, escrow deposits/disbursements, amounts due, whether a loan is in default and, if so, the constituent components of such delinquency. The information (the "Loan Records") is maintained in the Servicer's systems in the regular course of their business. The Plaintiff is not likely to have possession of the relevant servicing information, as was recognized by the Supreme Court in June 2011 revisions to Court Rules 4:64-1 and 4:64-2. The Servicer makes this application to the Court pursuant to their authority as the Servicing Agent of the Owner/Plaintiff in pending Foreclosures.

3. Among the duties of a Servicer, and specifically the Servicer herein, when a residential mortgage encumbering a New Jersey property becomes in default is to prepare and serve the Notice of Intent to Foreclose (the "NOI") as required by the Fair Foreclosure Act of 1995 (the "FFA"), N.J.S.A. 2A:50-56, et seq. The NOI is prepared based on the Servicer's Loan Records and includes, among other information, the amount due or other performance that is required to cure the delinquency/default and reinstate the Loan, and the date by which such cure and reinstatement must occur.

4. The Plaintiff and their Servicer herein have identified a number of Foreclosures wherein the NOI was substantially, but not strictly, compliant with the Fair Foreclosure Act. Attached hereto is a list (the "Remediated NOI List") of Foreclosures in which the Plaintiff and their Servicer respectfully request remediation in the form of leave to serve remediated NOIs (the "Remediated NOIs") upon the Residential Mortgage Debtor(s) who are defendants in the Foreclosures. See Exhibit "A," Remediated NOI List.

5. On February 27, 2012, the New Jersey Supreme Court published their Opinion in Guillaume holding that a Court adjudicating a foreclosure action in which the NOI was not strictly compliant with the notice provisions of the Fair Foreclosure Act has the discretion to determine the appropriate remedy, including allowing remediation of a noncompliant NOI by granting leave to serve a Remediated NOI.

6. Following its decision in Guillaume, the New Jersey Supreme 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 such as this (the "OTSC") as to why Plaintiffs in any uncontested residential mortgage foreclosure actions filed on or before April 27, 2012 and in which Final Judgment has not been entered, who caused NOIs to be served that are not strictly compliant with the NOI provisions of the Fair Foreclosure Act, should not be allowed to serve Remediated NOIs on defendants/mortgagors and/or parties obligated on the debt (the "Foreclosure Defendants") as provided for by the Loan documents and defined by the Fair Foreclosure Act..

7. The April 4th Order further provides that any Remediated NOI must be accompanied by a letter to the Foreclosure Defendants (the "Explanatory Letter") containing the reasons why the Remediated NOI is being served, the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC or a particular Remediated NOI, the name of a person to contact with any questions, and that the receipt of the Remediated NOI allows Foreclosure Defendants 30 days in which to object or to cure the default.

8. The Servicer herein reviewed their pending Foreclosures with local counsel to identify those Foreclosures in which a Remediated NOI is appropriate because the Lender and/or the Lender's 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. The Remediated NOI List describes the Foreclosures and indicates whether prosecution thereof is enjoined by operation of the Automatic Stay in any bankruptcy proceedings and other available information.

9. Specifically, the Remediated NOI List includes the following:

- a. Foreclosures that were initiated on or before February 27, 2012 and which Seterus is servicing the Loans,
- b. in which Final Judgment has not been entered, and
- c. regarding which leave is sought to serve a Remediated NOI.

10. The Remediated NOI List contains information required by the Court, i.e., (1) the abbreviated Caption of the Foreclosure, (2) the Foreclosure Docket Number, (3) the Vicinage, and (4) the nature of deviation from strict compliance, as well as other available and potentially relevant information. Although Seterus is not the Plaintiff in the Foreclosures, it is the Servicer of each subject Loan, maintains the Loan Records for each such Loan, and is responsible for mailing the Remediated NOI pursuant to the relevant contracts with the Plaintiff.

11. Pursuant to the April 4th Order, attached as Exhibit "B" to the Verified Complaint is the proposed form the Explanatory Letter (the "Explanatory Letter Template") that Seterus

intends to send to each Foreclosure Defendant. As instructed by the Supreme Court in the April 4th Order, the proposed form of Explanatory Letter contains the following explanations:

- a. the reason why the Remediated NOI is being served,
- b. the procedure to follow in the event a Foreclosure Defendant wishes to object to the relief requested via this OTSC and/or a particular Remediated NOI;
- c. the individual(s) a Foreclosure Defendant should contact with any questions;
- d. that the Foreclosure Defendant has the right to object to the Remediated NOI as well as the right to cure the default within 30 days of the date of the Remediated NOI;
- e. that the Remediated NOIs will exclude attorneys' fees and costs incurred in the pending Foreclosures from the calculation of the amount due to cure the default.

12. Attached as Exhibit "C" to the Verified Complaint is the proposed form of Remediated NOI (the "Remediated NOI Template") that Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List. Each Foreclosure Defendant will be served with a Remediated NOI in the form of the Remediated NOI Template that includes, *inter alia*, the information specific to their mortgage Loan derived from the Loan Records, their default, the Lender/Holder's name and address and the amount due or other performance required to reinstate, as provided for in the Order To Show Cause, without attorneys' fees or costs incurred in the pending Foreclosures.

13. To promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI List a complete package (the "OTSC Package") consisting of this Verified Complaint, a conformed copy of this OTSC if/when entered, supporting Certification and Letter Memorandum, Explanatory Letter in the form of the Explanatory Letter Template and Remediated NOI in the form of the Remediated NOI Template and containing substantive information pertaining to the subject Loan in each Foreclosure. See Exhibit "D," sample OTSC Package.

14. Service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete OTSC Package may be inconsistent with certain provisions contained in the Explanatory Letter, created by the Court before conception of the "single mailing" procedure (the "Single Mailing Procedure") authorized by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12. To the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the pleadings herein shall be deemed to amend and supersede the Explanatory Letter.

15. Seterus respectfully submits that the foregoing procedure accomplishes the salutary purposes of applicable authorities while avoiding the expense and delay of a duplicate mailing to all Foreclosure Defendants if/when a Final Order is entered herein. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package and/or Remediated NOI as otherwise directed by the Court.

16. As described more fully in the Order To Show Cause herein, Seterus respectfully requests the following relief in all Counts:

a. That this Court schedule a Hearing (the "Hearing") in 60-90 days to consider the relief requested hereby and any Objections tendered in compliance with the terms of the Order To Show Cause; and

b. That this Court determine and find that NOIs in the form of the Remediated NOI Template that contain accurate substantive information regarding the subject Loan from the subject Loan Records are fully compliant with the Fair Foreclosure Act; and

c. That Seterus may send to each Foreclosure Defendant an OTSC Package consisting of this Verified Complaint, supporting Certification and Letter Memorandum, conformed copy of the Order To Show Cause, Explanatory Letter (as amended/superseded by the Pleadings herein) and Remediated NOI without attorneys' fees or costs incurred in the Foreclosure; and

d. That the Final Order/Judgment entered herein need be served only upon any Parties who appeared and any Foreclosure Defendant to whom was not previously sent a Remediated NOI by the Hearing date; and

e. Requiring that Seterus mail an OTSC Package or Remediated NOI only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein; and

f. Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such

time when the Automatic Stay no longer enjoins such action; and

- g. Such other or further relief the Courts deems equitable and just.

COUNT I: FEDERAL NATIONAL MORTGAGE ASSOCIATION

17. Plaintiff hereby incorporates by reference paragraphs 1 through 16 as if set forth herein.

18. Seterus is servicing one hundred and six (106) Loans that are the subject of Foreclosures predicated upon NOIs that were not strictly statutorily compliant for the reason(s) described in the Remediated NOI List.

19. Attached as Exhibit "A" is the Remediated NOI List of uncontested residential foreclosure actions including the one hundred and six (106) wherein Federal National Mortgage Association is the Plaintiff.

20. Seterus requests relief from this Court to issue an Order To Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Seterus respectfully requests Judgment:

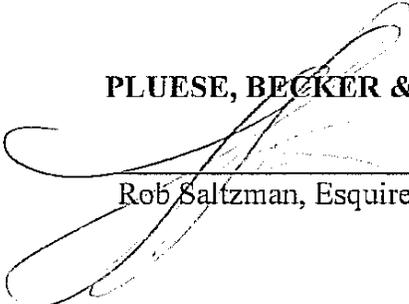
- (a) Deeming the NOIs in the form of the Remediated NOI Template that contain accurate information derived from the Loan Records compliant with the requirements of the Fair Foreclosure Act;
- (b) Approving the Servicer's having sent an OTSC Package to the Foreclosure Defendants at the Mortgaged Property or last known address, if different, consisting of the OTSC

herein, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated Notice of Intention to Foreclose, in the form of the Remediated NOI Template and containing accurate information regarding the Loan derived from the Loan Records including the amount presently required to reinstate the Mortgage without attorneys' fees or costs incurred in the pending Foreclosure, in the Foreclosures identified in the Remediated NOI List wherein Seterus is the Plaintiff;

- (c) Deeming the Explanatory Letter amended and superseded by the Pleadings herein to the extent of any inconsistency between the Explanatory Letter and the Single Mailing Procedure described herein;
- (d) Requiring that Seterus mail the Final Order/Judgment herein only to those Parties who appeared in these proceedings pursuant to the procedure specified by the Court in the OTSC;
- (e) Requiring that Seterus mail an OTSC Package after entry of the Final Order/ Judgment only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein;
- (f) Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and
- (g) Such other or further relief the Courts deems equitable and just.

WHEREFORE, Seterus respectfully requests that this Court enter an Order permitting Seterus to concurrently serve the Verified Complaint, Order to Show Cause, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated NOI upon all Foreclosure Defendants indentified in the annexed Remediated NOI List. Seterus requests that any Foreclosure may proceed if it is demonstrated that the default was not cured within 35 days from the date of such Remediated NOI, and for such other and further relief as this Court deems just and equitable.

PLUESE, BECKER & SALTZMAN, LLC

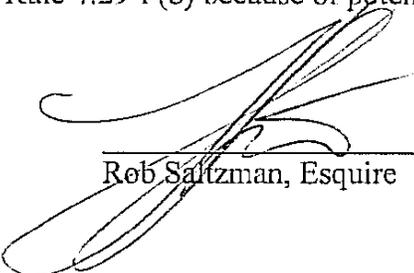


Rob Saltzman, Esquire

Dated: 

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 Remediated NOI List attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which 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.



Rob Saltzman, Esquire

Dated: 

VERIFICATION

I, Heidi Peterson, of full age, hereby certify as follows:

1. I am Vice President & Foreclosure oversight manager, of Seterus, Inc.

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. 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.


Heidi Peterson

Dated: 1/2/2014

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION COUNTY
DOCKET NO. F-**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately commenced by Order To Show Cause as a summary proceeding pursuant to R. 4:67-2, and for good cause shown:

IT IS on this _____ day of _____, 2014,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2014 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

-
- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and
- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.
2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Times

7. The Court will only entertain objections (the "Objections") to the process provided for by the April 4th Order. Any Party who wishes to object to the process shall file the Objection under the Docket Number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the Objection must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2014.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such Objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by in this Order.
10. If you cannot afford an attorney, you may call the Legal Services office in the County in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type of proceeding), you may obtain a referral to an attorney by calling one of the

Lawyer Referral Services.

11. If written Objection is properly filed and served, the Plaintiff's written reply (the "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 to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.

12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.

13. The Plaintiff shall file a Certificate of Service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the Hearing.

14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

EXHIBIT D

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC.**

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SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
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- b. in which Final Judgment has not been entered, and
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15. Seterus respectfully submits that the foregoing procedure accomplishes the salutary purposes of applicable authorities while avoiding the expense and delay of a duplicate mailing to all Foreclosure Defendants if/when a Final Order is entered herein. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package and/or Remediated NOI as otherwise directed by the Court.

16. As described more fully in the Order To Show Cause herein, Seterus respectfully requests the following relief in all Counts:

a. That this Court schedule a Hearing (the "Hearing") in 60-90 days to consider the relief requested hereby and any Objections tendered in compliance with the terms of the Order To Show Cause; and

b. That this Court determine and find that NOIs in the form of the Remediated NOI Template that contain accurate substantive information regarding the subject Loan from the subject Loan Records are fully compliant with the Fair Foreclosure Act; and

c. That Seterus may send to each Foreclosure Defendant an OTSC Package consisting of this Verified Complaint, supporting Certification and Letter Memorandum, conformed copy of the Order To Show Cause, Explanatory Letter (as amended/superseded by the Pleadings herein) and Remediated NOI without attorneys' fees or costs incurred in the Foreclosure; and

d. That the Final Order/Judgment entered herein need be served only upon any Parties who appeared and any Foreclosure Defendant to whom was not previously sent a Remediated NOI by the Hearing date; and

e. Requiring that Seterus mail an OTSC Package or Remediated NOI only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein; and

f. Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such

time when the Automatic Stay no longer enjoins such action; and

g. Such other or further relief the Courts deems equitable and just.

COUNT I: FEDERAL NATIONAL MORTGAGE ASSOCIATION

17. Plaintiff hereby incorporates by reference paragraphs 1 through 16 as if set forth herein.

18. Seterus is servicing one hundred and six (106) Loans that are the subject of Foreclosures predicated upon NOIs that were not strictly statutorily compliant for the reason(s) described in the Remediated NOI List.

19. Attached as Exhibit "A" is the Remediated NOI List of uncontested residential foreclosure actions including the one hundred and six (106) wherein Federal National Mortgage Association is the Plaintiff.

20. Seterus requests relief from this Court to issue an Order To Show Cause consistent with the Supreme Court's April 4, 2012 Order.

WHEREFORE, Seterus respectfully requests Judgment:

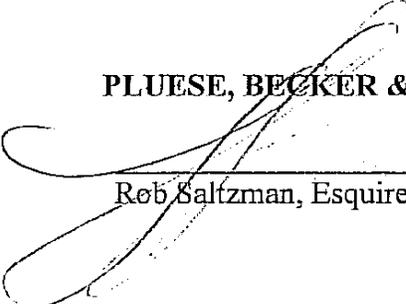
- (a) Deeming the NOIs in the form of the Remediated NOI Template that contain accurate information derived from the Loan Records compliant with the requirements of the Fair Foreclosure Act;
- (b) Approving the Servicer's having sent an OTSC Package to the Foreclosure Defendants at the Mortgaged Property or last known address, if different, consisting of the OTSC

herein, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated Notice of Intention to Foreclose, in the form of the Remediated NOI Template and containing accurate information regarding the Loan derived from the Loan Records including the amount presently required to reinstate the Mortgage without attorneys' fees or costs incurred in the pending Foreclosure, in the Foreclosures identified in the Remediated NOI List wherein Seterus is the Plaintiff;

- (c) Deeming the Explanatory Letter amended and superseded by the Pleadings herein to the extent of any inconsistency between the Explanatory Letter and the Single Mailing Procedure described herein;
- (d) Requiring that Seterus mail the Final Order/Judgment herein only to those Parties who appeared in these proceedings pursuant to the procedure specified by the Court in the OTSC;
- (e) Requiring that Seterus mail an OTSC Package after entry of the Final Order/ Judgment only to those Foreclosure Defendants to whom an OTSC Package was not mailed by the date of entry of the Final Order/Judgment herein;
- (f) Allowing Seterus to refrain from sending an OTSC Package to Foreclosure Defendants in Foreclosures subject to the Automatic Stay in any bankruptcy proceedings and authorizing Seterus to remediate NOIs in such Foreclosures by sending an OTSC Package at such time when the Automatic Stay no longer enjoins such action; and
- (g) Such other or further relief the Courts deems equitable and just.

WHEREFORE, Seterus respectfully requests that this Court enter an Order permitting Seterus to concurrently serve the Verified Complaint, Order to Show Cause, supporting Certification and Letter Memorandum, Explanatory Letter and Remediated NOI upon all Foreclosure Defendants indentified in the annexed Remediated NOI List. Seterus requests that any Foreclosure may proceed if it is demonstrated that the default was not cured within 35 days from the date of such Remediated NOI, and for such other and further relief as this Court deems just and equitable.

PLUESE, BECKER & SALTZMAN, LLC

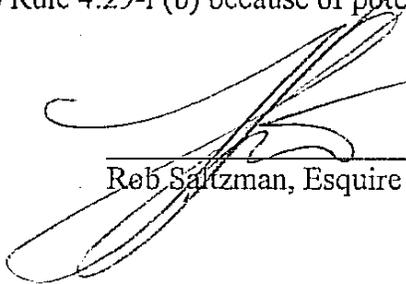


Rob Saltzman, Esquire

Dated: 

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 Remediated NOI List attached hereto and any pending, separate actions initiated outside of the uncontested foreclosure proceedings in which 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.



Rob Saltzman, Esquire

Dated: 

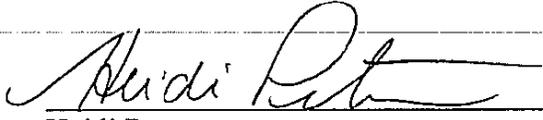
VERIFICATION

I, Heidi Peterson, of full age, hereby certify as follows:

1. I am Vice President & Foreclosure oversight manager, of Seterus, Inc.

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. 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.


Heidi Peterson

Dated: 1/2/2014

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION COUNTY
DOCKET NO. F-

CIVIL ACTION

ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately commenced by Order To Show Cause as a summary proceeding pursuant to R. 4:67-2, and for good cause shown:

IT IS on this _____ day of _____, 2014,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2014 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

-
- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and
- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.
2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Times

7. The Court will only entertain objections (the "Objections") to the process provided for by the April 4th Order. Any Party who wishes to object to the process shall file the Objection under the Docket Number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the Objection must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2014.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such Objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by in this Order.
10. If you cannot afford an attorney, you may call the Legal Services office in the County in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type of proceeding), you may obtain a referral to an attorney by calling one of the

Lawyer Referral Services.

11. If written Objection is properly filed and served, the Plaintiff's written reply (the "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 to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.

12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.

13. The Plaintiff shall file a Certificate of Service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the Hearing.

14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

PLUESE, BECKER & SALTZMAN, LLC

Attorneys at Law

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MOUNT LAUREL OFFICE:
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Mount Laurel, NJ 08054-4318
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FACSIMILE: (856) 813-1720

PENNSYLVANIA OFFICE:
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Horsham, PA. 19044
(215) 546-3205
FACSIMILE: (215) 653-7454

OF COUNSEL:

The Law Offices of Barbara A. Fein, P.C. ♦
BarbaraF@lobaf.com

Glen-David Schwartzschild, Esq. ♦
Glens@glenslaw.com

♦ PA and NJ Bars

Our File #

Please reply to our MOUNT LAUREL office

The Honorable Paul Innes P.J. Ch.
Superior Court of New Jersey
Mercer County Civil Courts Building
175 South Broad Street
Trenton, NJ 08650-0068

Re: *In re Notices of Intention to Foreclose Sent by Seterus, Inc.*
Docket No. F-

Dear Judge Innes:

Seterus, Inc., ("Seterus" or "the Servicer"), by and through local counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, respectfully submits this letter memorandum in lieu of a more formal submission in support of the within Order To Show Cause (the "OTSC") seeking authorization to remediate pre-foreclosure Notice(s) of Intent to Foreclose (the "NOI" or "NOIs") in various residential mortgage foreclosure actions (the "Foreclosure" or "Foreclosures") pending in the Superior Court of New Jersey. The Order of the Supreme Court of New Jersey entered on April 4, 2012 (The "April 4 Order") empowers this Honorable Court to entertain summary actions to consider authorizing remediation of NOIs consistent with the Supreme Court's Opinion in *U.S. Bank, N.A. v. Guillaume*, 209 N.J. 449 (2012) ("Guillaume"), where such NOIs were not strictly compliant with the notice provisions of the Fair Foreclosure Act of 1995 (The "FFA"), N.J.S.A. 2A:50-56 et seq.

Mortgage Servicers like Seterus are uniquely situated to seek and effectuate relief of the kind requested by this OTSC. The contents of the within Verified Complaint are respectfully incorporated herein by reference, including defined terms therein. Briefly summarized and as described more specifically in the within Verified Complaint, in their capacity as Servicer, Seterus undertakes payment collection/application, loss mitigation and various collection efforts, including referrals to and management of foreclosure actions referred to local counsel for prosecution, pursuant to the contracts that govern its relationship with the owners of the subject mortgage loans (the "Loan" or "Loans"), the Loan documents, Rules of Court and applicable law.

The Hon. Paul Innes, P.J.Ch.

In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose

January 8, 2014

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As the entity collecting and processing payments, Servicers like Seterus possess the information regarding payments tendered/applied, escrow subaccount deposits/disbursements, payments that are due, whether a loan is in default and, if so, the extent of any delinquency. The foregoing information is maintained in contemporaneous business records of Servicers like Seterus (the "Loan Records") and The Owners of the loans that are Plaintiffs in the Foreclosures rarely maintain such "loan level" data where their loans are being serviced by another.

Among the responsibilities of a Servicer like Seterus is to issue the NOI when a mortgage (the "Mortgage" or "Mortgages") encumbering property located in this jurisdiction (the "Mortgaged Property" or "Mortgaged Properties") is in default and foreclosure is contemplated, Seterus issued the NOIs that are the subject of this OTSC. Accordingly, if granted, the Servicer is uniquely situated to effectuate the relief sought by this OTSC.

Applicable authority guides the Court in the sound exercise of discretion to grant the relief requested in the within OTSC. On February 27, 2012, the New Jersey Supreme Court released their Opinion in Guillaume, and held that, while strict compliance of the notice provisions of the FFA is generally required, a Court adjudicating a foreclosure action has the discretion to determine the appropriate remedy for an NOI that is not strictly statutorily compliant, including allowing a remediated NOI to be sent to those persons (the "Foreclosure Defendants") to whom the FAA requires that a NOI be sent. The Supreme Court's April 4 Order, in furtherance of Guillaume, provides that any remediated NOI must be accompanied by a letter (the "Explanatory Letter") to each Foreclosure Defendant explaining

- The reasons why the Remediated NOI is being served;
- The procedure if a Foreclosure Defendant wishes to object to the relief requested;
- The name of the person to contact with questions; and
- That the receipt of the Remediated NOI allows the Foreclosure Defendant 30 days in which to object to or cure the default without attorneys' fees or costs incurred in the pending Foreclosure.

Pursuant to the foregoing authorities, Seterus has identified a population of Foreclosures in which the previously served NOIs were not strictly statutorily compliant and respectfully requests that an Order be entered allowing Seterus to send Remediated NOIs to such Foreclosure Defendants. Seterus has communicated with various local counsel prosecuting the Foreclosures to compile the information incorporated into the attached list (the "Remediated NOI List"), including, the abbreviated Caption, Docket Number, County of venue and the nature of the noncompliant aspect of the NOI, as well as other available and relevant information.

The Hon. Paul Innes, P.J.Ch.

In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose

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Previously contested matters are also included in the Remediated NOI List if remanded to the Office of Foreclosure after resolution of the contested issue(s), pursuant to N.J.Ct R. 4:64(1)(c)(3). Foreclosures in this posture, if any, are included in this OTSC to afford an additional benefit to these Foreclosure Defendants and because excluding them could result in an unresolved issue that could be detrimental to the Parties, the Court and the communities in which the properties at issue therein are located.

In the exercise of this Honorable Court's sound discretion to fashion an appropriate equitable remedy for a NOI that does not strictly comply with the FAA as construed by applicable authorities, the Supreme Court provided the following guidance:

In determining an appropriate remedy for a violation of N.J.S.A. 2A:50-56(c) (11), trial courts should consider the express purpose of the provision: to provide notice makes "the debtor aware of the situation", and to enable the homeowner to attempt to cure the default. N.J.S.A. 2A:50-56(c); Statement to Assembly Bill No. 1064, *supra*, at 8. Accordingly, a trial court fashioning an equitable remedy for a violation of N.J.S.A. 2A:50-56(c) (11) 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.

US Bank v. Guillaume, *supra*.

The original NOIs at issue herein contained incomplete contact information for the Lender, and/or otherwise deviated from strict compliance with the FFA as recently interpreted by our Courts. It is the mortgage loan Servicer to whom the Lender delegated all responsibility regarding "loan-level" matters, including addressing Borrower's inquiries regarding, *inter alia*, delinquency and foreclosure issues. Notwithstanding any technical noncompliance in the NOI, the Borrower was fully informed of the identity of and the contact information for the entity with whom any inquiries regarding the "status of the loan" and/or "his or her opportunity to cure the default" within the meaning of Guillaume. The original NOIs were consistent with and effectuated the salutary goal of the FFA to provide Borrowers with contact information for the entity with whom they may discuss, dispute, and/or otherwise address their default. Any information absent from the original NOI, e.g., complete contact information for the "Lender" or any counseling agency, etc., was readily obtainable via the simple expedient of contacting the Servicer, whose complete contact information was provided in the NOI.

The Hon. Paul Innes, P.J.Ch.

In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose

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Further, during the pendency of the subject Foreclosures, each Borrower received various Notices, pleadings, documents and other communications from counsel for the Plaintiff/Mortgagee, all of which contained information regarding the status of the loan, opportunities to cure the default (e.g., the materials regarding the Court sponsored Mediation Program served upon the Borrower with the Summons and Complaint), and contact information for counsel. Each such Pleading, Notice or other document constituted a source of information and invitation to initiate contact with authorized representatives in a position to provide further information or assistance.

If any Borrower had the inclination to contact a responsible representative of the Plaintiff/Lender for the purpose of understanding the "status of the loan" or any available "opportunity to cure the default" then such Borrower was provided ample opportunities and means to initiate such contact. If no such contact was made notwithstanding all the foregoing communications, then Seterus respectfully submits that the inference can reasonably be drawn that the deviation from strict statutory compliance at issue herein was immaterial and had no adverse impact upon the Borrower's ability to understand and/or address the default. In the alternative, if the Borrower contacted the Servicer or foreclosure counsel, or availed him/herself of the benefits of the Court sponsored Mediation Program or other available options for an amicable resolution to the Foreclosure, then the inference may be reasonably drawn that the deviation from strict statutory compliance at issue herein was immaterial because the purpose of the NOI was fulfilled.

Either way, the deviation in the original NOIs at issue herein from strict statutory compliance had no adverse impact upon the Borrowers' ability to obtain information regarding the status of the loan or any opportunities to cure the default. Accordingly, the criterion for determining whether an equitable alternative to the harsh sanction of dismissal is appropriate is the extent, if any, that the deficiency in the subject NOI adversely impacted the Borrower's ability to understand and address the mortgage default. Seterus respectfully submits that the harsh sanction of dismissal is inappropriate in the context of the subject Foreclosures and that, for the reasons articulated herein, this Honorable Court should exercise its discretion to fashion a more equitable remedy that allows the Foreclosure to proceed while preserving the Borrower's statutory rights and opportunity to resolve the default upon which the Foreclosure is predicated.

Seterus respectfully submits that the deviation from strict statutory compliance is readily amenable to remediation and that an appropriate equitable remedy would be to authorize the Servicer to send a "remediated" NOI (the "Remediated NOI") to each Foreclosure Defendant, without intervening expenses related to the pending Foreclosure. The foregoing equitable remedy vitiates any adverse impact and restores the Parties to the same positions they would have occupied if the original NOIs were strictly statutorily compliant. If the Foreclosure Defendant is either unwilling or unable to cure the delinquency within the time provided for by the Court, then the Foreclosure should proceed.

The Hon. Paul Innes, P.J.Ch.

In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose

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Further, Seterus respectfully submits that to promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus is contemporaneously sending to each of the Foreclosure Defendants identified on the Remediated NOI List a complete package (the "OTSC Package") consisting of the Verified Complaint, OTSC, Supporting Certification and this Letter Memorandum, Explanatory Letter and Remediated NOI in the form of the Remediated NOI Template containing substantive information pertaining to the subject Loan in each Foreclosure derived from the Loan Records. Seterus will produce to this Court proof of service of such Remediated NOIs upon the Foreclosure Defendants at the Mortgaged Property or their last known address, if different. It is Seterus' request that this Honorable Court find that the foregoing procedure accomplishes the salutary purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein. Seterus requests authorization to send the Final Order/Judgment herein only to those Foreclosure Defendants who have filed an Objection or otherwise appeared in these proceedings as directed by the Court and also to any Foreclosure Defendant who had not already been sent an OTSC Package.

Seterus understands that the "single mailing" procedure described above (the "Single Mailing Procedure") was approved by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12 (the "MidFirst matter") and Seterus respectfully submits that the Single Mailing Procedure is also appropriate herein because it balances the goals of affording Foreclosure Defendants the earliest possible opportunity to cure their default, reinstate their Mortgage(s) and resolve their Foreclosure(s) while avoiding duplicative effort, waste and delay. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package again upon entry of a Final Order/Judgment or as otherwise directed by the Court.

Seterus is concerned that service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete package upon entry of the OTSC (i.e., the Single Mailing Procedure authorized by the Court in the MidFirst matter) may be inconsistent with certain portions of the Explanatory Letter created by the Court before the Single Mailing Procedure was developed, and to the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the OTSC and Pleadings herein shall be deemed to amend and supersede the Explanatory Letter.

By reason of the foregoing, Seterus respectfully request entry of the within Order To Show Cause permitting remediation of the original NOIs at issue in the Foreclosures by sending a OTSC Package to the Foreclosure Defendants consisting of the OTSC, Supporting Certification and this Letter Memorandum, Explanatory Letter and Remediated NOI (without expenses incurred in the pending Foreclosure) to the Mortgaged Property or last known address of each Foreclosure Defendant, if different. Seterus further requests that insofar as service of the Verified Complaint,

The Hon. Paul Innes, P.J.Ch.
In re Application of Seterus Inc., to issue Remediated Notices of Intent to Foreclose
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OTSC, Explanatory Letter and Remediated NOI as a complete package may be inconsistent with certain provisions contained in the Explanatory Letter created by the Court before conception of the Single Mailing Procedure authorized by the Court in the MidFirst matter to the extent that such an inconsistency exists in this regard only, the provisions of the OTSC be deemed to amend and supersede the Explanatory Letter

By reason of the foregoing, Seterus respectfully submits that good cause exists and has been demonstrated for the relief requested in this Application.

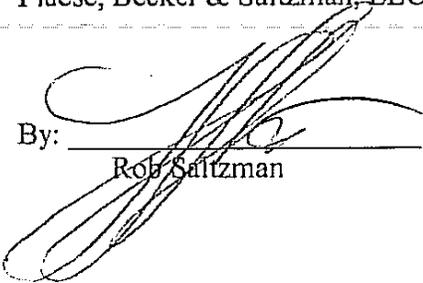
Thank you for your Honor's consideration of this matter.

Respectfully Submitted,

Pluese, Becker & Saltzman, LLC

By: _____

Rob Saltzman



PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

IN RE NOTICES OF INTENTION TO FORECLOSE SENT BY SETERUS, INC : **SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION**
: **DOCKET NO. F-**
: **CERTIFICATION IN SUPPORT OF ORDER TO SHOW CAUSE**

Heidi Peterson, of full age, hereby certifies as follows:

1. I am the Vice President & Foreclosure Oversight manager of Seterus, Inc. (“Seterus”). In this capacity, I have the authority to make this Certification on behalf of Seterus and am the person in the best position to provide this Certification and explain Seterus’ policies and procedures as they relate to the Foreclosures and Notices of Intention to Foreclose at issue herein. I am fully familiar with the facts set forth in this Certification and make this Certification in support of Seterus’ Verified Complaint and Order to Show Cause (the “OTSC”) pursuant to the Supreme Court’s April 4, 2012 Order in furtherance of the Guillaume decision.

2. I have occupied my present position at Seterus for 3 years. I have a total of 3 years experience with the Company and 35 years’ experience in the mortgage lending/servicing industry. As a result of my experience, I have knowledge of the policies, procedures and processes that Seterus follows as a loan becomes delinquent, referred to foreclosure, and

ultimately liquidated. As such, I submit this Certification based upon personal knowledge as well as a knowledge gained through a personal review of Seterus' business records where necessary.

3. Seterus services residential mortgage loans throughout the country including in the state of New Jersey.

4. Once a loan goes into default, multiple attempts are made to contact the Borrower to determine whether any options are available to avoid foreclosure, including repayment plan, loan modification, forbearance agreement, Deed in lieu of foreclosure or "short" sale. If the Borrower does not to communicate with us or does not otherwise resolve the default through reinstatement or otherwise, Seterus sends out a Notice of Intention to Foreclose (the "NOI") as required by the Fair Foreclosure Act. The NOI gives the Borrower at least thirty (30) days to cure the default. If the default is not cured, or the other arrangements made to resolve the delinquency, the loan is referred to local foreclosure counsel to initiate the foreclosure after the cure period provided for in the NOI expires.

5. In light of the New Jersey Supreme Court's opinion in U.S. Bank National Association v. Guillaume, 209 N.J. 449 (2012), Seterus remediated its NOI template (The "Remediated NOI Template") to ensure it strictly complies with the Fair Foreclosure Act as recently interpreted.

6. Attached as Exhibit to the Verified Complaint herein is a true and accurate copy

of the Remediated NOI Template that Seterus currently sends to defaulting Borrowers. Seterus has used best efforts to ensure that, to the extent humanly and technologically possible, all NOIs are sent on the Remediated NOI Template and contain accurate substantive information input into the Remediated NOI Template from Seterus' contemporaneous business records (the "Loan Records") for the subject loan (the "Loan") account .

7. Seterus respectfully seeks a determination that NOIs sent to defaulting New Jersey Borrowers in the form of the Remediated NOI Template, provided, of course, that such NOIs contain accurate substantive information regarding Borrowers' particular Loans, are fully compliant with the Fair Foreclosure Act.

8. To promote economy, avoid waste, and to afford Foreclosure Defendants the earliest opportunity to cure their defaults by providing the amount due before more monthly payments and other charges accrue, Seterus will send to each of the Foreclosure Defendants identified on the Remediated NOI list a complete package (the "OTSC Package") consisting of the Verified Complaint, conformed copy of this OTSC, this Certification, Supporting Letter Memorandum, Explanatory Letter in the form of the Explanatory Letter Template attached to the Verified Complaint herein, and Remediated NOI in the form of the Remediated NOI Template and containing substantive information pertaining to the subject Loan in each Foreclosure. Seterus will produce to this Court proof of service of such Remediated NOIs on the Foreclosure Defendants. It is Seterus' request that this Honorable Court find that the foregoing procedure accomplishes the salutary purpose of applicable authorities while avoiding the necessity to send duplicate mailings to all Foreclosure Defendants after a Final Order/Judgment is entered herein.

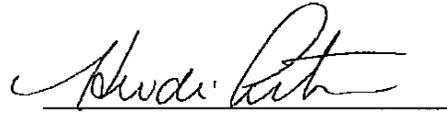
Seterus requests authorization to send the Final Order/Judgment herein only to those Foreclosure Defendants who have filed Opposition or otherwise appeared in these proceedings as directed by the Court and also to any Foreclosure Defendant who had not already been sent an OTSC Package. Seterus appreciates that a Foreclosure predicated upon an NOI that was not strictly statutorily compliant cannot proceed unless a Remediated NOI is served.

9. Seterus understands that the single mailing procedure described above (the “Single Mailing Procedure”) was approved by the Court in In re Notices of Intention to Foreclose Served by MidFirst Bank, Docket No. F-12399-12 (the “MidFirst Matter”), and Seterus respectfully submits that the Single Mailing Procedure is also appropriate herein because it balances the goals of affording Foreclosure Defendants the earliest possible opportunity to reinstate their Mortgage(s) and resolve their Foreclosure(s) while avoiding duplicative effort, waste and delay. In the alternative, if the Court is not inclined to the foregoing, then Seterus requests leave to send the OTSC Package or Remediated NOI again upon entry of a Final Order/Judgment or as otherwise directed by the Court.

10. Seterus is concerned that service of the Verified Complaint, OTSC, Explanatory Letter and Remediated NOI as a complete OTSC Package upon entry of the OTSC (i.e., the Single Mailing Procedure authorized in the MidFirst Matter) may be inconsistent with certain portions of the Explanatory Letter created by the Court before the Single Mailing Procedure was developed, and to the extent that such an inconsistency exists in this regard only, Seterus requests that the provisions of the OTSC shall be deemed to amend and supersede the Explanatory Letter.

11. Seterus respectfully submits that the relief requested in this application, including the Single Mailing Procedure and other elements of the relief described in the Verified Complaint, accomplishes the salutary purpose of applicable authorities while avoiding prejudice, waste and delay.

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



Heidi Peterson

~~Vice President & Foreclosure Oversight
manager~~

Dated: 1/2/2014



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.

<letter_date>

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

X045A

<Borrower1>[
<Borrower2>]
<Address 1> <Address 2>
<City>, <ST> <Zip>

RE: Loan number: <loan_num>, serviced by Seterus, Inc.
Order to Show Cause: <Caption and Docket Number of Order to Show Cause>

Dear <Borrower1>[and <Borrower2>]:

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

Why You Are Receiving This Letter

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

By the court's Order to Show Cause dated <Month> <Day>, <Year>, and in compliance with the Supreme Court's opinion in U.S. Bank NA. v. Guillaume, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [plaintiff or servicer name] to serve, along with the Order to Show Cause and verified complaint, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

Information About the Order to Show Cause and Verified Complaint

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

Count 1:

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts website at www.judiciary.state.nj.us/. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name into the automatic search field on the website.

<Borrower1>
<Borrower2>

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340348. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.
Page 1 of 3

<letter_date>

Loan number: <loan_num>

If you do not have access to a computer or have trouble locating that information on the Court's website, you can contact a representative from Seterus at 866.570.5277 who can assist you with locating the information about your foreclosure action.

Information About the Corrected Notice of Intention to Foreclose

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 30 days in which to cure the default without having to pay the 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 Intention to Foreclose, the foreclosure action against you will proceed.

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

Questions about the Notice of Intention to Foreclose

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact Seterus at 866.570.5277. Additional contact information is provided in the corrected Notice of Intention to Foreclose.

How to File an Objection

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

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

For either type of objection, you must set forth with specificity the basis of the objection and file the objection with the Superior Court Clerk's Office at the following address within 30 days:

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

You must also serve a copy of the objection on the plaintiff's attorney, <attorney name>, at <attorney address>, and mail a copy of the objection to <Judge Innes or Judge McVeigh> at <address>.

<Borrower1>

<Borrower2>

<letter_date>

Loan number: <loan_num>

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 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 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 have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available from Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s)



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 9 a.m. to 6 p.m.
Friday 9 a.m. to 6 p.m.

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

<letter_date>

FIRST CLASS MAIL AND CERTIFIED, RETURN RECEIPT REQUESTED

L177AA.1

<Borrower1>
<Borrower2>
<Address 1> <Address 2>
<City>, <ST> <Zip>

NOTICE OF INTENT TO FORECLOSE

RE: Loan number: <loan_num>, serviced by Seterus, Inc.

Dear <Borrower1>[and <Borrower2>]:

Fannie Mae ("Federal National Mortgage Association") holds the mortgage on your property and is the owner of your loan.

This loan is in default. If full payment of the amount in default is not made by <system_date_plus_35_days>, *If foreclosure has not commenced* [a mortgage foreclosure lawsuit against you may be instituted. In this case, the plaintiff's name and address in the mortgage foreclosure proceeding will be <Plaintiff's Name> at <Plaintiff's Address>.] *If foreclosure has already commenced* [the mortgage foreclosure lawsuit that was previously initiated may be continued. The plaintiff's name is <Plaintiff's name> and address is <Plaintiff's Address>.]

Please be advised of the following:

1. A mortgage dated <original_note_date> was given to secure the loan in the original principal amount of \$<original_loan_amount> and is a lien against that certain residential property located at <Collateral_Address_1> <Collateral_Address_2>, <Collateral_City>, <Collateral_ST> <Collateral_Zip>.

2. The loan is in default because regular loan payments have not been made according to the terms of the note. Specifically, the following payments and other contractual charges are due, unpaid, and owing:

Insert as many pmt lines as there are pmt chgs in the delinquency period. Group like pmt amts together. If there is only one pmt open per amt, exclude <through...> and <each>.

Payments: <chg_oldest_open_type_1_due_date> [through <chg_last_open_due_date>] in the amount of \$<pmt_amt_total>< each>

If more than 1pmt amt [<chg_next_oldest_open_type_1_due_date> [through <chg_last_open_due_date>]in the amount of \$<pmt_amt_total>< each>]

Payment total: \$<chg_total_type_1_installments>

<Borrower1>

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340140. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

<Borrower2>
<letter_date>
Loan number: <loan_num>

Group like aunts together. If there is only one open per amt, exclude <through...> and <each> and if there is more than one late charge open the same day they need to be broken out..

[Late charges: <chg_oldest_open_late_chg_due_date> [through
 <chg_newest_open_late_chg_due_date>]in the amount of
 \$<chg_single_late_chg_amt><each>]

If more than 1 chg amt [<chg_oldest_open_late_chg_due_date> [through
 <chg_newest_open_late_chg_due_date>]in the amount of
 \$<chg_single_late_chg_amt><each>]

Late charge total: \$<chg_total_late_chg_amt>>

<Payoff Class code description> \$<Payoff class code charge total>
If payoff class code description is the same, do not list each but use total for that description. List as many as necessary for different payoff class code descriptions where the sum of the total is greater than 0.

Include if maturity date is less than lastacc date:

[Arrearage \$<balance_arrearage_balance>]

Suspense \$<total_suspense_amount>

Total Amount Due \$<foreclosure_total>

Because of interest, late charges, and other charges that vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after your payment is received. For further information, write to Seterus at the address identified in paragraph 10 of this letter.

3. You have the right to bring your loan up-to-date ("cure the default") at any time, up to the entry of a Final Judgment in Foreclosure or Order of Redemption, if applicable. To cure this default, you must pay all sums that would have been due in the absence of default at the time of such payment, perform any other obligation that you would have been bound to perform in the absence of default or the exercise of an acceleration clause, pay court costs, if any, and attorney's fees in an 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.

To avoid the initiation of a foreclosure proceeding, you must cure the default by paying or tendering the sum of \$<foreclosure_total> as itemized above, on or before <system_date_plus_35_days>.

4. Payment or tender must be made to Seterus, Inc., PO Box 7162; Pasadena, CA 91109-7162 or contact <Team Lead 1> at 866.570.5277 Ext. <TL 1 Ext>.

If you send only a partial payment, we may keep the payment, but the entire remaining outstanding amount will still be due.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

5. If the default is not cured by the date stated in paragraph 3 regarding the initiation of a foreclosure proceeding, we may take steps to terminate your ownership in the property by initiating foreclosure proceedings in a court of competent jurisdiction. You could lose your home as a result of the mortgage default.
6. If foreclosure proceedings are commenced, you still have the right to cure the default as stated in paragraph 3, but you will be required to pay the lender's court costs and attorney's fees in an amount not to exceed the amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.
7. You have the right to transfer the mortgaged property to another person pursuant to terms of 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.
8. 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.
9. You may be eligible for financial assistance in curing the default from programs operated by the State or Federal governments, or non-profit organizations, if any, identified by Commissioner of Banking of the State of New Jersey, whose telephone number is 609.292.3420.
10. If you disagree with our assertion that the mortgage is in default or if you disagree with the correctness of the amount required to cure the default as stated in the letter, you may contact:

<Team Lead 1>
Seterus, Inc.
PO Box 2008, Grand Rapids, MI 49501-2008
866.570.5277 Ext. <TL 1 Ext>

While we will attempt to address any concerns, our review will not necessarily delay our decision to commence foreclosure proceedings.

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. *Remove for loans with BC*[You also may 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 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.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

For loans within 35 days of L027[This notice of our intent to foreclose has no effect on your right to dispute the debt in writing as indicated in the debt validation letter we sent to you on <date L027 sent>].

The Fair Debt Collection Practices Act does not require us to wait until the end of the 30-day validation period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period upon your receipt of the debt validation letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.]

If foreclosure proceedings are commenced against you, you have the right to assert in such proceedings the non-existence of default or any other defense you may have to acceleration or foreclosure, as provided for by applicable law. In addition, you may have other rights provided for by state law, by federal law, or by the mortgage contract document.

If you cure the default, the Mortgage will be restored to the same position as if no default had occurred.

For loans with Bankruptcy disposal codes (BK, BD, BP, BC, BR, BI, or BX)[If you receive or have received a discharge of this debt in a bankruptcy proceeding and the debt is not reaffirmed in the bankruptcy proceeding, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid. In addition, we may commence a foreclosure proceeding against the property that secures this loan.]

For loans with a 4S disposal code[Since you have received a non-recourse assumption, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid.]

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s): NJ CCCS List[, Notice of Debt>

EXHIBIT C



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 9 a.m. to 6 p.m.
Friday 9 a.m. to 6 p.m.

Payments
PO Box 7162; Pasadena, CA 91109-7162

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Website
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<letter_date>

FIRST CLASS MAIL AND CERTIFIED, RETURN RECEIPT REQUESTED

L177AA.1

<Borrower1>
<Borrower2>
<Address 1> <Address 2>
<City>, <ST> <Zip>

NOTICE OF INTENT TO FORECLOSE

RE: Loan number: <loan_num>, serviced by Seterus, Inc.

Dear <Borrower1>[and <Borrower2>]:

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Payment total: \$<chg_total_type_1_installments>

<Borrower1>

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<Borrower2>
<letter_date>
Loan number: <loan_num>

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Late charge total: \$<chg_total_late_chg_amt>>

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[Arrearage \$<balance_arrearage_balance>]

Suspense \$<total_suspense_amount>

Total Amount Due \$<foreclosure_total>

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To avoid the initiation of a foreclosure proceeding, you must cure the default by paying or tendering the sum of \$<foreclosure_total> as itemized above, on or before <system_date_plus_35_days>.

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If you send only a partial payment, we may keep the payment, but the entire remaining outstanding amount will still be due.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

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6. If foreclosure proceedings are commenced, you still have the right to cure the default as stated in paragraph 3, but you will be required to pay the lender's court costs and attorney's fees in an amount not to exceed the amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.
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866.570.5277 Ext. <TL 1 Ext>

While we will attempt to address any concerns, our review will not necessarily delay our decision to commence foreclosure proceedings.

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. *Remove for loans with BC*[You also may 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 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.

<Borrower1>
<Borrower2>
<letter_date>
Loan number: <loan_num>

For loans within 35 days of L027[This notice of our intent to foreclose has no effect on your right to dispute the debt in writing as indicated in the debt validation letter we sent to you on <date L027 sent>.

The Fair Debt Collection Practices Act does not require us to wait until the end of the 30-day validation period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period upon your receipt of the debt validation letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.]

If foreclosure proceedings are commenced against you, you have the right to assert in such proceedings the non-existence of default or any other defense you may have to acceleration or foreclosure, as provided for by applicable law. In addition, you may have other rights provided for by state law, by federal law, or by the mortgage contract document.

If you cure the default, the Mortgage will be restored to the same position as if no default had occurred.

For loans with Bankruptcy disposal codes (BK, BD, BP, BC, BR, BI, or BX)[If you receive or have received a discharge of this debt in a bankruptcy proceeding and the debt is not reaffirmed in the bankruptcy proceeding, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid. In addition, we may commence a foreclosure proceeding against the property that secures this loan.]

For loans with a AS disposal code[Since you have received a non-recourse assumption, you will not be personally responsible for the debt. However, the lien against the property securing this debt may remain on the property until the amount owing on the loan is paid.]

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s): NJ CCCS List[, Notice of Debt]

EXHIBIT B



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 9 a.m. to 6 p.m.
Friday 9 a.m. to 6 p.m.

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

<letter_date>

.X045A

<Borrower1>[
<Borrower2>]
<Address 1> <Address 2>
<City>, <ST> <Zip>

RE: Loan number: <loan_num>, serviced by Seterus, Inc.
Order to Show Cause: <Caption and Docket Number of Order to Show Cause>

Dear <Borrower1>[and <Borrower2>]:

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

Why You Are Receiving This Letter

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

By the court's Order to Show Cause dated <Month> <Day>, <Year>, and in compliance with the Supreme Court's opinion in U.S. Bank NA. v. Guillaume, [Hon. Paul Innes, P.J.Ch., Mercer Vicinage or Hon. Margaret Mary McVeigh, P.J.Ch., Passaic Vicinage], gave permission to [plaintiff or servicer name] to serve, along with the Order to Show Cause and verified complaint, corrected Notices of Intention to Foreclose on all defendant mortgagors/parties obligated on the debt in pending foreclosure actions filed before February 28, 2012.

Information About the Order to Show Cause and Verified Complaint

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

Count 1:

The attachments to the verified complaint, which list the foreclosure actions in which the above-named lenders are the plaintiffs, will be made available on the New Jersey Courts website at www.judiciary.state.nj.us/. If you are unsure of the docket number for your foreclosure action, you can access that information on the court's website on the attached exhibits to the verified complaint by entering your name into the automatic search field on the website.

<Borrower1>
<Borrower2>

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

<letter_date>

Loan number: <loan_num>

If you do not have access to a computer or have trouble locating that information on the Court's website, you can contact a representative from Seterus at 866.570.5277 who can assist you with locating the information about your foreclosure action.

Information About the Corrected Notice of Intention to Foreclose

Also enclosed with this letter is the corrected Notice of Intention to Foreclose. It allows you an additional 30 days in which to cure the default without having to pay the 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 Intention to Foreclose, the foreclosure action against you will proceed.

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

Questions about the Notice of Intention to Foreclose

Should you have questions with regard to your loan or the corrected Notice of Intention to Foreclose, please contact Seterus at 866.570.5277. Additional contact information is provided in the corrected Notice of Intention to Foreclose.

How to File an Objection

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

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

For either type of objection, you must set forth with specificity the basis of the objection and file the objection with the Superior Court Clerk's Office at the following address within 30 days:

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

You must also serve a copy of the objection on the plaintiff's attorney, <attorney name>, at <attorney address>, and mail a copy of the objection to <Judge Innes or Judge McVeigh> at <address>.

<Borrower1>

<Borrower2>

<letter_date>

Loan number: <loan_num>

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 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 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 have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available from Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

Enclosure(s)

EXHIBIT A

Loan Number	Doc#	Defect Type	Attorney	Borrower Name	Co-Borrower Name	Mailing Address	Mailing City	Mailing State	Mailing Zip	Internal Address	Collateral City	Collateral State	Collateral Zip	Interest County Code
923704	F-1005005-12	Missing lender info	Phares, Becker & Saltman	W LIAMAS, ELIZABETH		18 CARTER RD	WEST ORANGE	NJ	07052	37 N 17TH ST 39	EAST ORANGE	NJ	07017	HI013
10059608	F-10781-10	Missing lender info	Powers Kin LLC	BALDWIN, RUTH		17 CLAREMONT PL	BLOOMFIELD	NJ	07003	12 CLAREMONT PL	BLOOMFIELD	NJ	07003	HI013
10929161	F-11153-09	Missing lender info	Powers Kin LLC	BACCIGALUPI, KRISTINA	BACCIGALUPI, JOSEPH	2 BERKAM COR	PARMIGAT	NJ	08005	13 RAFFERT CT	OLD BRIDGE	NJ	088571601	HI023
10951229	F-14602-09	Missing lender info	Powers Kin LLC	BUFARDECI, SYLVIA		535 CORNWALL DR	GALLOWAY	NJ	08205	525 CORNWALL DR	GALLOWAY	NJ	08205	HI001
10970190	F-1270-08	Missing lender info	Powers Kin LLC	TORRES, MADAMES		370 COLUMBUS AVE	BELLEVILLE	NJ	07109	370 COLUMBUS AVE	BELLEVILLE	NJ	071092019	HI013
19055307	F-1010302-12	Missing lender info	Powers Kin LLC	ANCAULEY-STICKLES, PATRICIA		C/O REX HOLDING	TURNERSVILLE	NJ	08012	1205 MARSHAIL MILLE RD	FRANKLINVILLE	NJ	083222037	HI015
19112587	F-006493-12	Missing lender info	Powers Kin LLC	MCCARTHY, JEFFREY A	MCCARTHY, MELISSA D	C/O CONSUMER ATTORNEY	JACKSONVILLE	FL	32256	431 LENAPE AVE	MAYS LAKEWOOD	FL	043301839	HI001
19256317	F-010092-11	Missing lender info	Powers Kin LLC	PACHECO, CHRISTIAN		2038 KAY AVE	UNION	NJ	07083	2038 KAY AVE	UNION	NJ	070831807	HI039
23492111	F-23285-10	Missing lender info	McCabe, Wensberg, Conway P.C.	GUAMA, IVAN		85 GARDEN ST	NEWARK	NJ	07105	85 GARDEN ST	NEWARK	NJ	071051128	HI013
23494610	F-17959-10	Missing lender info	McCabe, Wensberg, Conway P.C.	CARLISLE, VICKI		172 FREEMAN AVE	EAST ORANGE	NJ	07018	172 FREEMAN AVE	EAST ORANGE	NJ	070182704	HI013
23495667	F-022487-12	Missing lender info	McCabe, Wensberg, Conway P.C.	BOIE, ALBERT G	ESTRADA, ROBERT F	C/O MICHALY & ASSOCIATES	NEWTON	NJ	07860	54 HEIGHTS LN	LAFAYETTE	NJ	078481809	HI037
23496128	F-28343-12	Missing lender info	McCabe, Wensberg, Conway P.C.	CORNI, MICHAEL R	CECALISE, ROSE	108 GUADELOUPE DR	TOMS RIVER	NJ	08757	108 GUADELOUPE DR	TOMS RIVER	NJ	087574655	HI039
23496276	F-009359-09	Missing lender info	McCabe, Wensberg, Conway P.C.	ORTIZ, ANGELA	ORTIZ JR, JESUS	6425 SOUTH ST	ELIZABETH	NJ	07202	6425 ST	ELIZABETH	NJ	07202	HI013
23499745	F-00311-09	Missing lender info	McCabe, Wensberg, Conway P.C.	BROWN, GLOFIA		2567 TILTON RD APT F11	ECG HORTWP	NJ	08234	323 BRIGHAM AVE	PLEASANTVILLE	NJ	042321503	HI001
23499811	F-00104-09	Missing lender info	McCabe, Wensberg, Conway P.C.	FELDMAN, ANTOINETTE		1003 JEFFERSON DR	STEWARTSVILLE	NJ	08886	1003 JEFFERSON DR	STEWARTSVILLE	NJ	088862625	HI041
23499883	F-779-10	Missing lender info	Phares, Becker & Saltman	SCOTT, CHADWICK	YOUNG, CATHERINE	C/O STEAD LAW FIRM	IRVINE	CA	92618	1327 BURNET AVE	UNION	NJ	070833304	HI039
23491853	F-42620-09	Missing lender info	Phares, Becker & Saltman	GUERINER, JOSEPH U	GUERINER, MACLEANS	228 HILTON AVE	MAPLEWOOD	NJ	07040	228 HILTON AVE	MAPLEWOOD	NJ	070404516	HI013
23492185	F-11381-12	Missing lender info	McCabe, Wensberg, Conway P.C.	CLAUS, CARL S	CLAUS, JEAN	C/O ALEXANDER R RINALDI	SUCCESSINHA	NJ	07876	378 LAPEL DR	HOPATCONG	NJ	078431620	HI037
23492485	F-19307-11	Missing lender info	McCabe, Wensberg, Conway P.C.	CODD, MOLLAY		160 BUCKLEW AVE	JAMESBURG	NJ	08831	160 BUCKLEW AVE	JAMESBURG	NJ	088311608	HI023
23493521	F-21301-10	Missing lender info	McCabe, Wensberg, Conway P.C.	WRIGHT, KENNETH		432 WEST AVE	OCEAN CITY	NJ	08226	15 W ROYAL AVE	LIMWOOD	NJ	042221440	HI001
23493532	F-00017-09	Missing lender info	McCabe, Wensberg, Conway P.C.	BROWN, HELENA M		69-71 GERRARD PL	NEWARK	NJ	07108	69-71 GERRARD PL	NEWARK	NJ	071081240	HI013
23493686	F-019564-12	Missing lender info	McCabe, Wensberg, Conway P.C.	KIRKLAND, MICHELLE S		1003 CARLTON CLUB DR	PISCATAWAY	NJ	08854	70 GRANDVIEW AVE E	PISCATAWAY	NJ	088542572	HI023
23491050	F-15927-09	Missing lender info	McCabe, Wensberg, Conway P.C.	DORAN, CHADY		250 GREENWOOD LOOP DR	BRICK	NJ	08724	250 GREENWOOD LOOP DR	BRICK	NJ	087241271	HI029
23491108	F-13380-09	Missing lender info	Powers Kin LLC	DAY, TYONNE L		1881 ROUTE 17 W LOT 275	TOMS RIVER	NJ	08757	85 COMPASS AVE	BEAETHOOD	NJ	087222114	HI039
23491375	F-15030-12	Missing lender info	McCabe, Wensberg, Conway P.C.	VITALE, ALESSANDRO		C/O HILARY ASTER	N PALM BEACH	FL	33448	315 OHIO AVE	VILLAS	NJ	082512325	HI009
23491852	F-77369-09	Missing lender info	Phares, Becker & Saltman	MEINTEL JR, JAMES J		430 LARKVIEW	HADDONFIELD	NJ	08233	204 RUSSELL AVE	BARRINGTON	NJ	083071222	HI007
23492587	F-019334-12	Missing lender info	McCabe, Wensberg, Conway P.C.	MOORE, COURTNEY R		1715 VILLA DEL LAGO DR	MISSOURI CITY	TX	77459	705 MUNN AVE APT 801	EAST ORANGE	NJ	07184322	HI013
23493593	F-00008-09	Missing lender info	McCabe, Wensberg, Conway P.C.	WILSON, DEVELEY C	WILSON, ANDREW K	PO BOX 1754	DELAN	NJ	08109	522 YORK ST	DURLINGTON	NJ	083161678	HI005
24312746	F-015672-12	Missing lender info	Powers Kin LLC	PHILLIPS, DEIONIS		408 CHARLESTON AVE	LAWNSIDE	NJ	08045	408 CHARLESTON AVE	LAWNSIDE	NJ	08045	HI013
24313109	F-07276-07	Missing lender info	Mithead & Associates, LLC	JACKSON, KENNETH J		124 CAMDEN AVE	ATCO	NJ	08004	124 CAMDEN AVE	ATCO	NJ	08004	HI013
24313181	F-005579-12	Missing lender info	Ten. Sudduth & Shepard P.C.	LAWRENCE, VALERIA		1002 UNION AVE	PERTHAMKEN	NJ	08110	1002 UNION AVE	PERTHAMKEN	NJ	08110	HI037
24343160	F-025300-12	Missing lender info	Powers Kin LLC	THOMAS, JEAN M		691 PROSPECT AVE	WEST ORANGE	NJ	07052	691 PROSPECT AVE	WEST ORANGE	NJ	07052	HI013
24343561	F-10748-10	Missing lender info	Powers Kin LLC	KAHNA, CHANDRA S		11 HOPE DR	SAYREVILLE	NJ	08872	11 HOPE DR	SAYREVILLE	NJ	088721072	HI023
24840007	F-0222375-12	Missing lender info	Powers Kin LLC	SHMERELSON, JOUDMILA		1738 MILLSTONE RIVER RD	HILLSBOROUGH	NJ	08844	1738 MILLSTONE RIVER RD	HILLSBOROUGH	NJ	088442103	HI015
24843990	F-021194-12	Missing lender info	Powers Kin LLC	SHONICK, MICHAEL		105 CHESAPEAKE AVE	LAKE HAWAIIA	NJ	07034	105 CHESAPEAKE AVE	LAKE HAWAIIA	NJ	070341715	HI027
24844335	F-02473-10	Missing lender info	Powers Kin LLC	CECILI, ZLATKO		1641 DIVISION AVE	PISCATAWAY	NJ	08854	1641 DIVISION AVE	PISCATAWAY	NJ	088541818	HI023
24844469	F-002695-12	Missing lender info	Powers Kin LLC	JEFFERSON, DUANE L		C/O RONALD E HOUSMAN	TUPERSVILLE	NJ	08012	95 WILLIAM ST	FORDS	NJ	048632337	HI023
24853744	F-004863-11	Missing lender info	Powers Kin LLC	AQUINO, MARIANO		17 OLIVER ST	SOMERSET	NJ	08873	17 OLIVER ST	SOMERSET	NJ	088731142	HI025
9029865	F-1276-07	Missing lender info	Stern, Leventhal & Frankenberg, LLC	SHAUDEL, AVI		21 14TH ST	LAKEWOOD	NJ	08701	240 SAWMILL RD	BRICK	NJ	08724	HI023
9025874	F-3465-09	Missing lender info	Stern, Leventhal & Frankenberg, LLC	BRADLE, AVI		21 14TH ST	LAKEWOOD	NJ	08701	240 SAWMILL RD	BRICK	NJ	087241164	HI025

24345838 F-043187-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	DAKOTA STREET INC	275 BELMONT AVE	PHILADELPHIA	PA	19106	07508	241 241 GARDEN ST	PATERSON	NJ	07653	11031
9063718 F-11461-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	AGMA, BRUCE	179 CHERRY CHAY RD	BRICK	NJ	08723	08723	151 KETTLE CREEK RD	BRICK	NJ	08723	11029
9140240 F-12361-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	VENEGAS, PEDRO A	84 FLORENCE FL	LAKWOOD PARK	NJ	07407	07407	84 FLORENCE FL	LAKWOOD PARK	NJ	07407	11001
9278823 F-13482-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FORTUNE, WANDA E	574 W GODFREY AVE	PHILADELPHIA	PA	19126	19126	721 LIFE ST	CAMDEN	NJ	08101	11007
9319125 F-15400-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	JACOBOWITZ, JOEL	22 PRAG BLVD UNIT 221	MIDWICH	NY	10950	10950	118 TODD ST	TRENTON	NJ	08609	11011
9054129 F-11074-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	GARBER, NEER	80 FRASER ST	STATEN ISLAND	NY	10314	10314	57 BROADWAY	BAYONNE	NJ	07002	11017
9054249 F-15876-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	COSTA, HELENA	9 BEECH ST	BELLEVILLE	NJ	07109	07109	154 STEPHENS ST	BELLEVILLE	NJ	07109	11013
9153766 F-15881-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	CARDOSO, ANTONIO DE JESUS	310-312 FOREST ST	KEARNY	NJ	07031	07031	310-312 FOREST ST	KEARNY	NJ	07031	11017
9165012 F-15619-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BAUDEL, PETER	413 SANDLEWOOD RD	VILLAS	NJ	08251	08251	408 SANDLEWOOD RD	VILLAS	NJ	08251	11009
9137211 F-11123-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	HERRANDEZ, MAGALIS D	425 HIGHT ST APT 3D	NEWARK	NJ	07107	07107	100 ORCHARD ST	BLOOMFIELD	NJ	07017	11013
9064711 F-18944-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	CAGLE, LOREY	PO BOX 27	ASBURY PARK	NJ	07712	07712	700 SOUTHWIND ST	TRENTON	NJ	086284230	11011
9147213 F-18930-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MARINEVA, AVRAHAM	525 E COUNTY LINE RD	LAKWOOD	NJ	08701	08701	1115A ANDELL CIR	LAKWOOD	NJ	08701	11029
9016544 F-27906-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	CARDENAS, RAJMY	2615 30TH ST APT 2F	ASTORIA	NY	11102	11102	217 PINE ST	ELIZABETHTOWN	NJ	07206	11039
9059909 F-30744-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	HATCHEL, DESMOND	48 MANHATTAN DR	TRENTON	NJ	08618	08618	24 BOWLING ST	TRENTON	NJ	08618	11021
9059603 F-37279-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	POPOVIC, KRISTINE	C/O EUGENE D ROTH	MANASQUAN	NJ	08736	08736	3129-3131 CONDOCTION AVE	POINT PLEASANT	NJ	08742	11029
9059600 F-37279-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	POPOVIC, KRISTINE	C/O EUGENE D ROTH	MANASQUAN	NJ	08736	08736	3129-3131 CONDOCTION AVE	POINT PLEASANT	NJ	08742	11029
9062514 F-38209-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	PAPDO, JAIME	5A PROVIDENCE ST	NEWARK	NJ	07105	07105	143-145 BRILL ST	NEWARK	NJ	07105	11013
9119728 F-45148-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	GERMIND, JOSEPH	GERMIND, DOROTHY	145 LOWER MAIN ST APT A	ACERDEN	NJ	07747	145 LOWER MAIN ST	MANASSA	NJ	07747	11025
9087078 F-52845-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	ANANJ, JADEV S	182 PATRIOTS CRT	CALDWELL	NJ	08825	08825	106 MANLYN AVE	BUTHA VISTA	NJ	08310	11001
9064862 F-01345-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MORALES, ANGEL	MORALES, OLGA	C/O JOHN WISE	SOUTH ORANGE	NJ	07079	256 STATE ST	PERTH AMBOY	NJ	08861	11023
9064862 F-01345-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MORALES, ANGEL	MORALES, OLGA	C/O JOHN WISE	SOUTH ORANGE	NJ	07079	256 STATE ST	PERTH AMBOY	NJ	08861	11023
9050701 F-02132-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	DOYLE, KATHLEEN	DOYLE, KATHLEEN	C/O ANDREW D FRIBERG	MARTIN	NJ	08253	417-425 E 27TH AVE #203	WILDWOOD	NJ	08150	11009
12648345 F-005391-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MILES, DONHELLE F	MILES, DARSHELLE R	95 HEIGHTS BLVD APT 23	STRIVE TRACE	PA	19053	360 COMMONWEALTH AVE	TRENTON	NJ	086292622	11021
8989551 F-15402-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BENNETT, ERIC		159 SETON PL	SOUTH ORANGE	NJ	07079	204 AMHERST ST	EAST ORANGE	NJ	07018	11013
8970026 F-30760-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	STANTON, HUGH P	COLLETTI, LYNN A	3206 RICHING COURT	CHALJOHT	PA	18514	1590 STAR AVE	VILLAS	NJ	08251	11009
8972411 F-50045-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FELDMAN, ZEV		38 ENGLEBERG TER	LAKWOOD	NJ	08701	3405 ARBORWOOD	LINDENHOLM	NJ	08021	11007
8973295 F-50023-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FELDMAN, ZEV		38 ENGLEBERG TER	LAKWOOD	NJ	08701	318 ARBORWOOD	LINDENHOLM	NJ	08021	11007
11792577 F-010763-11	Missing lender info	Stern, Laventhal & Frankenberg, LLC	STEHRMAN, LISA B		620 MAYVINE RIVER RD	RED BANK	NJ	07701	17 LEROY PL	RED BANK	NJ	077011722	11025

9367095 F-431027-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	TOMASELLI, GWEN	C/O M CHAEI HEITMANN	STATEN ISLAND	NY	10314	52 FRANKLIN ST	TRENTON	NJ	08611	11021	
9101901 F-001068-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	HUSSAIN, SYEDA	76 BITE CT	LAWRENCEVILLE	NJ	08648	16 KYLE CT	LAWRENCE TOWNSHIP	NJ	08648	11021	
9316757	Missing lender info	Stern, Laventhal & Frankenberg, LLC	DOWNEY, JAMES T	101 CHELSEA WAY	BRIDGE WATER	NJ	08807	375 ACTA MONT PL	SOMERVILLE	NJ	08876	11015	
2189314 F-43077-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	THOMAS, GARY S	578 EDLISS AVE	PHILLIPSBURG	NJ	08865	578 EDLISS AVE	PHILLIPSBURG	NJ	088651545	11041	
7998321	Missing lender info	Stern, Laventhal & Frankenberg, LLC	GAUDAP, HUF	301 ANNABELLA AVE	BROWNS MILLS	NJ	08015	301 ANNABELLA AVE	BROWNS MILLS	NJ	08015	11005	
806593 F-5040-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BERNARDINI, VIVIANE	519 LLOYD RD	ADERDIN	NJ	07747	519 LLOYD RD	ATAWAN	NJ	07747316	11025	
9116642 F-0786-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	SPAGNOLI, MELISSA	59 BUNSON RD	LITTLE SILVER	NJ	07739	58 HARBOR DR	FRESH DID	NJ	07728	11025	
902358 F-13266-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	WOJCIWICZ, ANDREW	22 COLUMBIA RD	PARLIN	NJ	08859	743 FRANKLIN ST	GLVIDERE	NJ	07823	11013	
9063513 F-11468-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FREDERICKSON, JANICE D	422 W F OPLAR AVE	WILDWOOD	NJ	08260	218 MACCELLEAND AVE	GLASSBORO	NJ	08028	11015	
9063513 F-11468-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FREDERICKSON, JANICE D	412 W F OPLAR AVE	WILDWOOD	NJ	08260	228 MACCELLEAND AVE	GLASSBORO	NJ	08028	11015	
9256511 F-12447-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	LEWIS SF, GREGORY D	PO BOX 8697	ELIZABETH	NJ	07208	596 MOHRRE AVE	ELIZABETH	NJ	07201	11019	
922835 F-12905-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	QUIROS, CARLOS	1276 GLENN AVE	UNION	NJ	07083	1276 GLENN AVE	UNION	NJ	07083	11019	
9092755 F-14832-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MANDALA, MARGARET E	C/O KATHLEEN SMITH	PLANTATION	FL	33317	168 W FINE AVE	SOUTH AMBOY	NJ	088791748	11023	
9122274	Missing lender info	Stern, Laventhal & Frankenberg, LLC	SUAREZ, FELIX	40 PROSPECT ST APT 1	ELIZABETH	NJ	07201	40 PROSPECT ST	ELIZABETH	NJ	07201	11019	
9078254 F-15676-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	ORTIZ, WANDA	265 GROVE ST APT 55	ELIZABETH	NJ	07208	310 ROSEHILL PL	ELIZABETH	NJ	07201	11019	
9103268 F-24213-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	COTTE, MILICENT KELLEY	PO BOX 25035	NEWYORK	NY	10125	116 OLD BENGEN RD	JERSEY CITY	NJ	07305	11017	
9159827 F-17697-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BRAYCO, LISA	119 CARLISLE RD	AUDUBON	NJ	08106	119 CARLISLE RD	AUDUBON	NJ	08106	11007	
9096551 F-25862-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	PEREZ, RAFAEL	261 MAHNING AVE	NORTH PLAINFIELD	NJ	07060	261 MAHNING AVE	NORTH PLAINFIELD	NJ	07060	11025	
9067347 F-66284-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	CHU LUK, SOHO KEUNG	38 STOCKTON LN	EGG HARBOR TOWNSHIP	NJ	08214	220 SASSAFRAS RUN	PLEASANTVILLE	NJ	08232	11001	
9255578 F-0822-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	PACHECO, LUIS	315 STEGMAN PK-WY 2FLOOR	JERSEY CITY	NJ	07305	315 STEGMAN PK-WY	JERSEY CITY	NJ	07305	11027	
9148830 F-65967-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	SINGH, VIRGINIA	C/O JENNIFFER FLEISCHER	DOVERVILLE	NJ	08476	41 PULASKI RD	WHISEN-COUSE STATION	NJ	08869	11019	
9245854 F-62086-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	LEJAI, MARTY	C/O WILLIAM H EDLSTON	PHILLIPSBURG	NJ	08865	323 LIBERTY RD	STEWARTSVILLE	NJ	08886	11011	
9434583 F-002624-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	KING, DAVIDA	KING, SABRINA	312 CASEY LN	JACKSON	NJ	08527	312 CASEY LN	JACKSON	NJ	085274645	11019
9434583 F-002624-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	KING, DAVIDA	KING, SABRINA	312 CASEY LN	JACKSON	NJ	08527	312 CASEY LN	JACKSON	NJ	085274645	11019
1119799	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BLAH, ARVIDO	61 LINCOLN DR	EGG HARBOR	NJ	08212	61 LINCOLN DR	COLUMBUS	NJ	08222	11025	
8114245 F-003180-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	BAIRDWH, JEFFREY	179 FREDERIC CT	WEST DEPTFORD	NJ	08080	179 FREDERIC CT	WEST DEPTFORD	NJ	08086	11015	
9222251 F-031863-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	GATTUSO, MICHAEL D	GATTUSO, DAVID E	224 PERRY ST	DOVER	07801	224 PERRY ST	DOVER	NJ	07801	11027	
10209311 F-003186-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	DOHADNY, JENNIFER S	148 HARRI ST	VINCENNOWN	NJ	08088	148 DELAWARE AVE	RIVERSIDE	NJ	080753506	11025	

1039005	F-40221-12	Missing lender info	Stern, Laventhal & Frankenberg, LLC	HODAPP, STEPHEN	HODAPP, CHRISTINE	C/O WILLIAM LLOYD	TRENTON	NJ	08610	394 HARRISON AVE	EAST WINDSOR	NJ	08520	NJ021
9325318	F-44849-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	FEARNS, LOUISE		44 TICHENOR ST	NEWARK	NJ	07102	44 TICHENOR ST	NEWARK	NJ	07102	NJ013
9144967	F-38189-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	DOOTH, RUSSELL H		24 SHAWHEE TRL	BURDINGTON	NJ	08016	24 SHAWHEE TRL	BURDINGTON	NJ	08016	NJ025
9381634	F-25823-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	ABOULSAOUD, IBRAHIM	ABOULSAOUD, SAIDA	262 ROSS AVE	HACKENSACK	NJ	07601	262 ROSS AVE	HACKENSACK	NJ	07601	NJ003
9064261	F-29759-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MANDOTA, NELSON		C/O BARRY H FRANK AND ASSOC	FORT LEE	NJ	07024	978 PROSPECT AVE	PLAINFIELD	NJ	07060	NJ015
9032543	F-64321-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	MACIELARA, MAMIS		18 HARDWICK DR	VOORHEES	NJ	08043	18 HARDWICK DR	VOORHEES	NJ	08043	NJ007
9057781	F-057134-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	KAO, AI-AN		1516 PACIFIC AVE STE 212	ATLANTIC CITY	NJ	08401	120 N TEXAS AVE REAR A	ATLANTIC CITY	NJ	08401	NJ001
9261219	F-04337-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	COLLADO, MARIA		10 ROSSITER AVE 12	PATERSON	NJ	07502	10 ROSSITER AVE 12	PATERSON	NJ	07502	NJ011
9374621	F-19219-10	Missing lender info	Stern, Laventhal & Frankenberg, LLC	SANTOL, GLADYS		C/O BENNETT WASSERSTROM	IRVINE	CA	92604	77 ROUND AVE	PATERSON	NJ	07503	NJ011
9039004	F-17771-09	Missing lender info	Stern, Laventhal & Frankenberg, LLC	WEINBERG, KAREN		107 HURON TRL	ANDOVER	NJ	07821	107 HURON TRL	ANDOVER	NJ	07821	NJ037

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION COUNTY
DOCKET NO. F-**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately commenced by Order To Show Cause as a summary proceeding pursuant to R. 4:67-2, and for good cause shown:

IT IS on this _____ day of _____, 2014,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2014 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

-
- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and
- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.
2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Times

7. The Court will only entertain objections (the "Objections") to the process provided for by the April 4th Order. Any Party who wishes to object to the process shall file the Objection under the Docket Number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the Objection must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2014.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such Objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by in this Order.
10. If you cannot afford an attorney, you may call the Legal Services office in the County in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type of proceeding), you may obtain a referral to an attorney by calling one of the

Lawyer Referral Services.

11. If written Objection is properly filed and served, the Plaintiff's written reply (the "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 to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.

12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.

13. The Plaintiff shall file a Certificate of Service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the Hearing.

14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION COUNTY
DOCKET NO. F-**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

THIS MATTER being brought before the Court by **SETERUS, INC.**, (“the Servicer” or “Seterus”), in pending foreclosure cases (“the Foreclosures”), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, pursuant to the April 4, 2012 Order of the New Jersey Supreme Court (the “April 4th Order”) and based upon the facts and circumstances described in the Verified Complaint filed herewith and incorporated herein by reference, including defined terms; and the Court having determined that this matter is appropriately commenced by Order To Show Cause as a summary proceeding pursuant to R. 4:67-2, and for good cause shown:

IT IS on this _____ day of _____, 2014,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2014 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

-
- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and
- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

1. Plaintiff shall serve upon each Foreclosure Defendant a complete package (the "OTSC Package") consisting of a conformed copy of this Order To Show Cause, Verified Complaint without Exhibits, Supporting Certification, Letter Memorandum, Explanatory Letter and Remediated NOI.
2. Service of the OTSC Package shall be effectuated by simultaneous certified mail, return receipt requested, and regular mail to the subject Mortgaged Property's address and the Foreclosure Defendant's last known address if different. In the event of a deceased Foreclosure Defendant, the OTSC Package will be mailed to the Address of the Estate if known or available.

3. A copy of this Order To Show Cause and Verified Complaint shall be posted on the Judiciary's Web Page at the following link: <http://www.judiciary.state.nj.us> within _____ days from the date of entry of this OTSC where it can be viewed by the general public.
4. The Plaintiff will file proof of service of the OTSC Package no later than nine (9) days before the Hearing Date.
5. Regarding any Foreclosure Defendant involved in a Bankruptcy case wherein the Automatic Stay enjoins prosecution of the Foreclosure,
 - a. The Servicer may serve a copy of this Order to Show Cause and Verified Complaint, but may defer serving a Remediated NOI if it believes that doing so may violate the Automatic Stay.
 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

- a. Star Ledger
- b. Bergen Record
- c. The Press of Atlantic City
- d. The Gloucester County Times

7. The Court will only entertain objections (the "Objections") to the process provided for by the April 4th Order. Any Party who wishes to object to the process shall file the Objection under the Docket Number for this Order to Show Cause, **in writing**, with the:

Clerk of the Superior Court, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the Objection must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
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Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2014.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such Objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by in this Order.
10. If you cannot afford an attorney, you may call the Legal Services office in the County in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type of proceeding), you may obtain a referral to an attorney by calling one of the

Lawyer Referral Services.

11. If written Objection is properly filed and served, the Plaintiff's written reply (the "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 to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.

12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.

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14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.

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Attorneys for Plaintiff

**IN RE NOTICES OF INTENTION TO
FORECLOSE SENT BY SETERUS, INC**

**SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION COUNTY
DOCKET NO. F-**

CIVIL ACTION

**ORDER TO SHOW CAUSE
SUMMARY PROCEEDING
PURSUANT TO R. 4:67-2**

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IT IS on this _____ day of _____, 2014,

ORDERED that Foreclosure Defendants identified in Exhibit “A” of the Verified Complaint (the “Remediated NOI List”) appear and show cause on the _____ day of _____, 2014 before the Honorable Paul Innes, P.J.Ch., Superior Court, Mercer County, Chancery Division, at 175 South Broad Street, Trenton, NJ 08650 at _____ o’clock (the “Hearing”), why a Final Order/Judgment should not be entered as follows:

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- A. Declaring the Servicer's Remediated NOIs in the form of the Remediated NOI Template that contain accurate information regarding each subject Loan derived from the Servicer's Loan Records to be compliant with the requirements of the Fair Foreclosure Act; and
- B. Allowing the Servicer to send Remediated Notices of Intention to Foreclose (the "Remediated NOIs"), affording Foreclosure Defendants at least thirty (30) days from the date the Remediated NOI is mailed to cure the default on their Mortgage without attorneys' fees or costs incurred in the pending Foreclosure; and
- C. Granting such other relief as the Court deems equitable and just.

IT IS FURTHER ORDERED that:

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 - b. If the Court grants final relief on the return date of this Order To Show Cause and the Servicer has not already sent a Remediated NOI, then the Servicer may send the Remediated NOI once the Automatic Stay is vacated, modified or otherwise inapplicable. In the alternative, Plaintiff may apply to the United States Bankruptcy Court for relief from the Automatic Stay to effectuate service of the Remediated NOI pursuant to this Order.
 - c. In the event that the Servicer does not serve a Remediated NOI with this Order To Show Cause, Plaintiff's Foreclosure action may not proceed until such Remediated NOI is served pursuant to this Court's Order and the time provided therein to cure the default has passed without the default having been cured.

d. If the Servicer believes that service of this Order To Show Cause may be a violation of the Automatic Stay, then once the Stay is vacated, modified or otherwise no longer enjoins service of a Remediated NOI, then the Servicer may send an OTSC Package to the Foreclosure Defendant(s) and the Foreclosure(s) may proceed where more than 35 days have passed after such OTSC Package was sent without the default having been cured. Plaintiff shall not be required to file another Order To Show Cause to Remediate NOIs at issue in Foreclosures subject to the Automatic Stay.

6. Plaintiff shall publish legal notices of this OTSC on at least two days prior to _____ in the following newspapers:

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- b. Bergen Record
- c. The Press of Atlantic City
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Clerk of the Superior Court, Foreclosure Processing Services
Attn: Objection to Notice of Intention to Foreclose
25 Market Street
P.O. Box 971
Trenton, New Jersey 08625-0971

A copy of the Objection must also be sent to:

Honorable Paul Innes, P.J.Ch.
Mercer County Civil Courts Building
175 South Broad Street

Trenton, NJ 08650-0068

A copy of the Objection must also be served upon the attorney for the Plaintiff:

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
20000 Horizon Way, Suite 900
Mt. Laurel, New Jersey 08054

Objections must state with specificity the basis for the Objection and must be filed no later than _____, 2014.

8. Any objection regarding a particular Remediated NOI in a particular Foreclosure case must be filed in writing under the Docket Number of that particular Foreclosure action, NOT this Order To Show Cause. Any such Objection must state the basis for the objection with specificity and be filed and served as set forth in Paragraph 6 above. Objections to a particular Remediated NOI will be referred for resolution to the Chancery Judge in the Vicinage where the Mortgaged Property is located.
9. Foreclosure Defendants are hereby informed that a telephone call to the Plaintiff, to the Plaintiff's attorney, to the Servicer, to the Superior Court Clerk's Office, or to this Court, will not protect your rights nor constitute a valid Objection; you must file and serve your written Objection as provided for by in this Order.
10. If you cannot afford an attorney, you may call the Legal Services office in the County in which you live. If you do not have an attorney or are not eligible for free legal assistance through the Legal Services office (or such office does not provide services for this particular type of proceeding), you may obtain a referral to an attorney by calling one of the

Lawyer Referral Services.

11. If written Objection is properly filed and served, the Plaintiff's written reply (the "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 to the Honorable Paul Innes, P.J.Ch. The Reply need only be served upon the particular Foreclosure Defendant who properly filed and served his/her/their Objection.

12. Plaintiff shall submit to the Court an original and two copies of a proposed form of Final Order/Judgment incorporating the relief sought no later than _____ days before the Hearing.

13. The Plaintiff shall file a Certificate of Service of the Verified Complaint, this Order to Show Cause and all supporting documents with the Clerk of Superior Court no later than nine (9) days before the Hearing.

14. The Court will entertain argument, but not testimony, at the Hearing, unless the Court otherwise directs.

By The Court,

Hon. Paul Innes, P.J.Ch.