

July 23, 2013

Superior Court of NJ  
 Chancery Div.  
 Doct et al F17318-13

Margaret M. McVeigh, P.J.Ch.

Your honor,

RECEIVED

JUL 26 2013  
 SUPERIOR COURT  
 C. FRK'S OFFICE

I am writing in response to  
 notice of foreclosure on 53 Belmont Dr.  
 Willingboro, NJ 08046.

I am Margaret L. Vandermark,  
 A.K.A. Margaret L. Beke, I am the  
 executrix of Warren P. Vandermark, Jr.

There are serious problems with  
 the estate.

First, Warren & I were married,  
 (for the second time, 1964 to 1985) on January  
 10, 2009. He passed away on February 9, 2009.  
 At the time, we were concerned about  
 his health.

Second, we were concerned about  
 major repairs that needed to be seen to.

Because our thoughts were else-  
 where, documents that pertained to me  
 and our marital status were not addressed.

The deed to the property at 53 Belmont Lane, Willingboro, NJ 08046, was still in the names of Warren P. Vandermark and John Vandermark. John passed away in July, 2006.

He was going to rectify this, add me to his medical insurance, and see if he could change to whom his pension went.

None of this was accomplished, because the other concerns we had were more important, and he passed unexpectedly.

I was advised to obtain a lawyer. I did, and was told that the cost would be over \$2500.00.

With little income, his S.S. and mine combined, that was impossible.

I do not receive medical insurance or his pension, the deed is not in my name, his life insurance policy was for \$13,000. It cost me about \$9,000.00 for his burial. I paid mortgage payments with the rest.

Warren and I had three children together, Warren III, Barbara & Cheryl. Barbara lives with me at 53 Belmont Lane. She is disabled, and receives SSI disability.

Barbara helps as much as she can, but with our incomes we are not able to pay mortgage and arrearages.

The repairs to the home, are beyond rectifying.

They are, plumbing, electrical, heating & hot water, and structural.

In the will, all six children, Terry Vandermark, Linda Vandermark Stout, and Ronnie Vandermark, these children are from his first marriage, and the three children we had together, are to share 70% of property, I receive 30%, as told to me by a lawyer.

These children, except Barbara, can not afford to help me, or want to. Warren's will was denied, at

Probate.

Also, \$18,790.20 was removed by Cit. Bank, from the escrow

in the property at 53 Belmont Ln.

Willingboro, NJ 08046. What was this money used for? I had no knowledge and did not consent to this.

Barbara and I have nowhere to go, and no way to do all the major repairs to the property.

We take care of living expenses, water, electric, food, phone, and other household expenses. That is our limit. Barbara's son, Joseph Morris Jr., receives payment for her care.

Our combined incomes are:  
Myself - \$1366.00 per month  
Barbara - 656.00 " " approximately  
Joseph - 626.00 " " " "

Without the deed, in my name, there is nothing I can do, to reverse the charges.

Is there anyway you can help me with this dilemma?

Also, my car is in need of repair, and I have no way to appear in court. Could I ask for a phone conference?

I am sending documents, prove some of the statements. If you need more, please contact me at, 609-372-0791.

Thanking you in advance.  
All statements in this letter are true, to the best of my knowledge

Margaret L. Vandermark  
Margaret L. Vandermark



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P.O. Box 6243  
Sioux Falls, SD 57117-6243  
Customer Service 1-800-283-7918\*  
TTY Services available: Dial 711 from the United States;  
Dial 1-866-280-2050 from Puerto Rico

68067-002477-001  
WARREN VANDERMARK JR  
ESTATE  
53 BELMONT LN  
WILLINGBORO NJ 08046-1633

Annual Escrow Analysis

Account Number: 0641196345-4  
Analysis Date: August 21, 2012

At least once every 12 months, CitiMortgage reviews the amount of taxes, insurance and Mortgage Insurance, (if applicable), paid from your escrow account. The review, called Escrow Account Disclosure Statement, determines if the expense for any of the items included in the review has increased or decreased from the prior year. If there was an increase or decrease, your monthly escrow payment will be adjusted. CitiMortgage may review your escrow account more often as needed.

<b>Mortgage Payment</b>	
New Monthly Payment Amount:	\$1,136.64
New Payment Effective:	October 01, 2012

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	462.85	462.85
MONTHLY ESCROW PAYMENT	479.95	673.79
<b>TOTAL PAYMENT</b>	<b>942.80</b>	<b>1,136.64</b>

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

671-2248-0111F

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through August, 2012)				\$72.15-	\$1,643.37
SEP 12	479.95	.00		407.80	2,123.32
OCT 12	530.83	1,180.35	CITY/TOWN TAX	241.72-	1,473.80
NOV 12	530.83	.00		289.11	2,004.63
DEC 12	530.83	.00		819.94	2,535.46
JAN 13	530.83	1,187.31	CITY/TOWN TAX	163.46	1,878.98
FEB 13	530.83	.00		694.29	2,409.81
MAR 13	530.83	.00		1,225.12	2,940.64
APR 13	530.83	1,187.30	CITY/TOWN TAX	568.65	2,284.17
MAY 13	530.83	.00		1,099.48	2,815.00
JUN 13	530.83	.00		1,630.31	3,345.83
JUL 13	530.83	1,605.00	HAZARD INSURANCE	556.14	2,271.66
JUL 13	.00	1,210.00	CITY/TOWN TAX	653.86- (a)	1,061.66 (b)
AUG 13	530.83	.00		123.03-	1,592.49
SEP 13	530.83	.00		407.80	2,123.32
<b>TOTALS:</b>	<b>\$6,369.96</b>	<b>\$6,369.96</b>			

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

Under Federal Law, your shortage will be spread over a 12 month period. If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

PROJECTED LOW-POINT:	-653.86 (a)
REQUIRED LOW-POINT (Cushion):	1,061.66 (b)

NOTE: If your shortage was paid in full, your new monthly payment would be: **\$993.68 (\$1,136.64 - \$142.96 (MONTHLY SHORTAGE DEPOSIT))**

**TOTAL ESCROW SHORTAGE: 1,715.52**  
THE SHORTAGE DIVIDED OVER 12 MONTHS = \$142.96

Paying the shortage in full will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

ESCROW/SHORTAGE//ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

WARREN VANDERMARK JR  
ESTATE

Advance Amount:  
\$18,790.20-

Shortage Amount:  
\$1,715.52

CitiMortgage, Inc.  
P.O. Box 688948  
Des Moines, IA 50368-8948



Loan # 0641196345-4

AMOUNT ENCLOSED \$

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope. To avoid interest charges, you can use this shortage coupon to repay your Advance Amount (funds provided by CMI to pay your tax and insurance bills). Effective October 21, 2012, you will be charged interest at your Note rate, on any unpaid portion of the Escrow Advance still outstanding at that time. You will see the interest included in the Servicing Fee section of your monthly Mortgage Account Statement. All escrow funds deposited will first be applied to reduce your Escrow Advance. Interest will accrue until the advance is paid in full. See your Account History on the back of this statement for details on your advance balance.

Paying the shortage or advance in full will lower your payment; however, your payment may not return to the previous amount.

Please allow 7 days from our receipt of the shortage / advance payment to adjust your monthly payment.

**Escrow Account Disclosure Statement**

Account Number: 0641196345-4  
 Analysis Date: August 21, 2012  
 Annual Escrow Analysis

**Account History**

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/DECREASE
HAZARD INSURANCE	1,605.00	1,353.00	252.00
COMBINED TAXES	4,764.96	4,680.51	84.45

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

This is a statement of actual activity in your escrow account from August 1, 2011 through August 21, 2012. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$942.80 of which \$462.85 was for principal and interest and \$479.95 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$12,420.24-	\$292.53
AUG 11	.00	500.00 *	.00	.00		12,420.24-	792.53
SEP 11	.00	500.00 *	.00	.00		12,420.24-	1,292.53
OCT 11	.00	502.79 *	1,180.35	1,111.64 *	CITY/TOWN TAX	13,600.59-	409.51
NOV 11	.00	502.79 *	.00	.00		13,600.59-	912.30
DEC 11	.00	502.79 *	.00	.00		13,600.59-	1,415.09
JAN 12	.00	502.79 *	1,187.31	1,171.57 *	CITY/TOWN TAX	14,787.90-	746.31
FEB 12	.00	502.79 *	.00	.00		14,787.90-	1,249.10
MAR 12	.00	502.79 *	.00	.00		14,787.90-	1,751.89
APR 12	.00	502.79 *	1,187.30	1,171.56 *	CITY/TOWN TAX	15,975.20-	1,083.12
MAY 12	.00	502.79 *	.00	.00		15,975.20-	1,585.91
JUN 12	.00	502.79 *	.00	.00		15,975.20-	2,088.70
JUL 12	.00	502.79 *	1,605.00	1,353.00 *	HAZARD INSURANCE	17,580.20-	1,238.49
JUL 12	.00	.00	1,210.00	1,225.74 *	CITY/TOWN TAX	18,790.20-	12.75
AUG 12	.00	502.79 *	.00	.00		18,790.20-	515.54
Totals:	\$ .00	\$6,530.69	\$6,369.96	\$6,033.51			

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$1,005.58 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$1,005.58.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

671-2249-0111B

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

# Burlington County Surrogate's Court

GEORGE T. KOTCH  
Surrogate/Judge



49 Rancocas Road  
P.O. Box 6000  
Mount Holly, NJ 08060  
Tel: (609) 265-5005  
Fax: (609) 261-4511

## ORDER DENYING PROBATE

IN THE MATTER OF WARREN P VANDERMARK, DECEASED

On March 5, 2009, MARGARET VANDERMARK

Plaintiff offered for probate a paper writing purporting to be the Last Will and Testament of the above named decedent. The paper writing having been examined, and the Surrogate having determined that the Surrogate may not act on such pursuant to R.4:82; Specifically:

- Caveat has been filed
- Doubt arises on the face of the Will
- Original Will lost or destroyed
- A dispute has arisen
- Surrogate certifies case to be of doubt or difficulty

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the request to probate the paper writing is hereby denied.

WITNESS my hand and seal of office, this

5TH day of March

  
GEORGE T. KOTCH, Surrogate

*P.S. Kathy is the name of woman who denied will.*

W.P.V. JR.

1st 3

2009-0488

November 2008

## Last Will and Testament

I, Warren Peter Vandermark JR,  
being of sound mind and body,  
Do declare that the following  
requests be observed and carried  
out.

My home, at 53 Belmont Lane,  
Willimansboro, N.J. 08046, will  
be sold, and amount, after  
mortgage is paid, will be divided  
between my 6 children. They  
are:

Terry Vandermark  
Linda (Vandermark) Stout  
Ronald Vandermark  
Warren Vandermark III  
Barbara (Vandermark) Morris  
Chery Vandermark

My pension check will go  
to Chery Vandermark  
My annuity check to Barbara Morris

W.P.V. JR.

Nov. 15, 2008  
2 of 3

Last Will and Testament of  
Warren Peter Vandermark Jr.  
Continued:

Margaret Lillian Beke, will  
be allowed to remain on  
said premises, paying mortgage  
and utilities at 33 Belmont  
Avenue, Willingboro, N.J. 08046,  
and receive half of mortgage  
payment, paid, at the sale of  
said property.

Barbara Morris, and Cheryl  
Vandermark, will share equally,  
all contents of said property,  
inside and out.

Margaret L. Beke, to receive,  
1993 Lincoln Town Car.

Margaret L. Beke is to  
be Executor of said will, and  
disbursements.

I give, Roberta Schneider,  
2803 Volkswagon, as long as she  
pays the payments.

Nov. 15, 2008  
3 of 3

Last Will and Testament of  
Warren Peter Vandermark, Jr.  
Continued

If Roberta Schieder  
does not pay payments, the  
2003 Volkswagon will revert  
to my estate, proceeds to  
be divided by my six (6)  
children. (refer to front  
page.)

Margaret L. Beke, knows  
any and all requests that  
I wish to disburse.

Being of sound mind and  
body, these (3pgs) are my  
wishes upon my death.

MUSTAFA CINOGLU  
NOTARY PUBLIC  
STATE OF NEW JERSEY  
MY COMMISSION EXPIRES OCTOBER 28, 2012

(Only notarized  
Warren Vandermark  
Spring 2008)  
Sincerely  
Warren Vandermark Jr.

P.S. Margaret L. Beke  
is beneficiary of my estate.  
Warren Vandermark Jr.